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A pat on our back

Each year, we enter a selection of our writers’ original stories in the annual journalism competition held by the North American Mature Publishers Association (NAMPA), the association for newspapers and magazines designed for readers 50 and over.

That competition attracts hundreds of submissions every year and is judged by internationally respected faculty at the University of Missouri School of Journalism.

This year, our four publications, each of which competes in a different category based on circulation, received a total of 21 NAMPA awards. Among those were perhaps the most-valued prizes, Best of Show, based on circulation.

Two of our freelance writers from Richmond won awards for their stories in Fifty Plus.

Eileen Abbott’s cover story from May, “When caregivers face abuse, there’s hope,” was described by the judges as follows: “Sadly, caretakers for family members can be sorely abused both mentally and physically. It’s not easy to prevent, but Eileen Abbott leads victims to solutions such as finding outside support and help and finding others who understand your situation. A list of resources is a much-appreciated addition.”

Diane York was honored for her June cover story, “Doulas support end-of-life transitions.” The judges stated, “This is a thoroughly engaging feature about a group of selfless women with big hearts and even bigger goals. They help ease the final days for terminally ill patients, a role that requires much skill and compassion. The sensitive way the writer handles the difficult nature of the story is impressive.”

Three of our regular columnists were honored. A How-to Feature award went to Lela Martin, with the Virginia Cooperative Extension, whose gardening column runs regularly in Fifty Plus.

First place in Column Review went to Dinah Rokach, who writes as “The Bibliophile,” our book review column that appears primarily in the Greater Washington Beacon, but occasionally in other issues as well. You can see her column in this issue, on page 25.

Second place in Senior Issues went to Bob Levey, whose column mostly appears in our Greater Washington edition. Judges liked his “sly sense of humor” and that “he always offers something to think about.”

In some cases, the winning stories appeared in all of our editions. For example, two of our regular travel writers, Don Mankin and Victor Block, won first and second-place awards, respectively, for their travel features.

Block was praised for his “delightful observations” and for “showing a nifty touch for detail.” The judges liked how Mankin compiles “a bucket list of adventures suited to our readers.”

Our special “Celebration of the Arts” insert, which also appeared in all editions, won second place for Special Section. It contained images of winning artwork and short articles about the artists from our 2020 amateur art competition for older adults.

Our Managing Editor Margaret Foster and Assistant Editor Catherine Brown wrote the seven articles in that section, which involved interviewing 21 artists in seven categories. Foster also won a first-place award for her Topical Issue story, “A caring home for those with disabilities,” which ran on the cover of our Housing Section this past April.

Robert Friedman, a long-time freelance writer for us, penned a story, “A spy reveals her life in disguise,” that ran on the cover of our Howard County, Baltimore and Greater Washington editions. It won a first prize award in the Profile category for Friedman’s “captivating inside story” about a CIA spy and master of disguise.

Glenda C. Booth, who also writes for many of our editions, won first place in Feature Writing for her story, “Moonshine and more for 2nd act.” That ran on the covers of our Baltimore and Greater Washington editions, and was called “an enlightening look at a bright new enterprise.”

Booth also won a second place Topical Issue award for “Speak out to make a difference,” about older adults who became lobbyists and advocates for Alzheimer’s research and other causes after retiring from their careers.

As regular readers know, I have been gradually returning to my childhood hobby of classical piano. One way I dipped my toe in was to assign myself an arts feature about a local doctor who composed his first symphony in his spare time. That story, which appeared in both our Howard County and Greater Washington Beacons, won a feature writing award. It also inspired me to return to composing myself.

And several of my “From the Publisher” columns — on Alzheimer’s research, the COVID vaccine and seizing an opportunity to help others — were honored in the Editorial, Senior Issues and Personal Essay categories.

In short, nearly every writer and freelancer on our staff was honored in this national competition, and we couldn’t be prouder of them.

Of course, whatever awards we do or do not win, what matters most to us is that you, our readers, are pleased with the practical information, news and entertainment you find each month in Fifty Plus.

Please let us know what you think — even (actually, especially) if you think we are missing the boat in any particular area. Your opinions, suggestions and letters to the editor are always welcome, whether you contact us by mail, phone, email or online.

I want to conclude by expressing my thanks to, and admiration for, all our writers (and editors) mentioned above as well as the other members of our staff, who work so diligently to produce multiple editions of our paper every month.

I’d like to thank them by name: Executive Vice President Gordon Hasenei; Art Director Kyle Gregory; Director of Operations Roger King; Advertising Representatives Lisa Benton-Hawkins, Dan Kelly, Steve Levin, M.K. Phillips and Alan Spiegel; Content Manager Ashley Griffin and last, but certainly not least, my wife, our President and Associate Publisher, Judy Rosenthal.

Our papers would not exist without all of their efforts, nor without you who read Fifty Plus each month. I offer my sincere appreciation to each of you.

P.S. For those who have been following the saga of my bad back, I’m extremely happy to say that I am much better! Many thanks to all of you who sent me good wishes and advice.

Letters to the editor

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

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

Please include your name, address and telephone number for verification.
Longtime talk show host steps back a bit

By Margaret Foster

With a voice as familiar as that of a friend, longtime radio talk show host Diane Rehm, 85, will be the keynote speaker at this year’s Virtual 50+Expo. [Her remarks, in the form of a video conversation with Fifty Plus publisher Smart Rosenthal, will be accessible along with dozens of other speakers, classes and entertainers for three months at the virtual event’s website: beacon50expo.com.]

As Rehm’s colleague Kojo Nnamdi (himself a radio legend) once said, she is “a gentle woman, but one made of solid steel.”

Her steely nature buoyed her in the 1990s, when her voice was nearly destroyed by a condition called spasmodic dysphonia.

She had developed a cough that occasionally prevented her from going on the air. Soon she began suffering tremors in her voice box that almost upended her career.

“It got really frightening,” she said once. “I came as close to having a nervous breakdown as you can get… I was croaking. I was strangeling. I couldn’t get my words out.”

Doctors at Johns Hopkins finally landed on a diagnosis in 1998. She went off the air for four months to start treatment for her voice and for the anxiety she had developed.

Fortunately, there’s a happy ending to this story: Rehm returned to National Public Radio with her daily “Diane Rehm Show” for several more decades, eventually reaching an audience of nearly three million worldwide.

Surprised to have a career

Born in 1936, Rehm grew up in Washington, D.C., at a time when many Americans were glued to the radio.

“As a child, radio was my escape,” Rehm told Fifty Plus. From “The Shadow” to “The Lone Ranger,” she said, “I loved it all. I had no idea I’d ever have a ‘career.’ I was a homemaker for 14 years, raising two wonderful children.”

When her youngest left home in 1973, “I began wondering what to do with the rest of my life,” Rehm said. A friend had recently volunteered at American University’s radio station WAMU, she recalled, helping with a program called “The Home Show.”

Rehm asked if she could volunteer, too. On her very first day at the station, the program’s host was out sick, and the station manager asked Rehm to accompany her on the air to conduct that day’s interview.

As it happened, the subject matter was right up her alley, and “I felt quite comfortable and had a great time,” Rehm told Rosenthal. “That was the beginning of it.”

In a 2016 interview at NIH, Rehm said, “When I got home [that first day], I was so excited… [My husband] looked at me and said, ‘Some day you’re going to be host of that show.’ He had such faith in me.”

After 10 months as a volunteer, Rehm landed a part-time position at the radio station, then a full-time one. She began hosting her own show in 1979, and it was named for her beginning in 1984. The last episode of “The Diane Rehm Show” aired in December 2016.

Rehm attributes her success to two things: perseverance and good fortune. “I was in the right place at the right time, as [in 1973] WAMU was soon to become part of National Public Radio, which itself was just getting off the ground.”

A passionate cause

During the final years of Rehm’s daily two-hour show, her husband, John Rehm, developed Parkinson’s disease and began to decline.

When he reached the point of complete dependence on others, he felt ready to die and asked his doctor for medical assistance in dying. The doctor informed him it was illegal in Maryland and his only option was to stop eating and drinking, which he proceeded to do.

“I said, ‘Sweetheart, are you sure that this is what you want?’” Rehm recalled. “And he said ‘absolutely’.” After 54 years of marriage, her husband slipped into a coma and died after 10 days.

It wasn’t Rehm’s first painful experience watching a loved one suffer. When Rehm was just 19 years old, her mother died of liver cancer. Her father died 11 months later of heart disease — “literally of a broken heart,” she said once.

Rehm was deeply affected by watching her mother’s agony. “She begged to die,” Rehm recalled in a 2020 interview with Nnamdi. “That began my really strong feeling that people should not have to suffer.”

After her husband’s death, Rehm began interviewing people across the country for an NPR documentary about the right to die movement. Her conversations with patients, doctors, clergy and others on both sides of the issue were condensed into a one-hour documentary, “When My Time Comes: Should Americans Have the Right to Die?”

Rehm decided to publish a companion book to the documentary “because I wanted people to have a chance to read a little more about persons featured in the film,” Rehm said. That book, When My Time Comes: Conversations about Whether Those Who Are Dying Should Have the Right to Determine When Life Should End, was published in 2020, in tandem with the documentary.

Rehm says that “the subject will always be one of controversy, one of differing opinions, and I totally respect all of those opinions. My belief is that no matter what the choice, people should have a choice; they should be able to decide for themselves.”

When her own time comes, she told Nnamdi, “I would consider a good death one that is peaceful, painless, quiet. Perhaps having a party beforehand, having lots of champagne.”

Retired but still working

By the time Rehm was in her late 70s, she had published several books and articles and amassed nearly a dozen awards, including the prestigious Peabody Award and National Humanities Medal.

Over the years, she had interviewed hundreds of politicians, authors, celebrities and experts in just about every field. When asked about favorites, she pinpointed two special guests: Fred Rogers and Maya Angelou.

“They were two individuals, among thou-
Time for another jab: flu vaccine season

By Lauran Neergaard

Amid all the focus on COVID-19 vaccinations, U.S. health experts have another plea: Don’t skip your flu shot.

Flu cases have dropped to historically low levels during the pandemic. The U.S. and Europe experienced hardly any flu last winter, and the Southern Hemisphere just ended its second flu season of the coronavirus pandemic with little to report.

But with U.S. schools and businesses reopened, international travel resuming and far less masking this fall, flu could make a comeback. The big question is whether it will trickle in or roar back and put extra pressure on hospitals already struggling with COVID-19 surges.

“People are sick to death of hearing about having to roll on out and get vaccines of any sort,” said flu specialist Richard Webby of St. Jude Children’s Research Hospital in Memphis.

Yet after 18 months of little influenza exposure, “we probably as a population don’t have as much immunity against this virus as we typically might,” Webby said. “It makes absolute sense to go on out and get that vaccine and at least prepare for something that, you know, could be quite severe.”

Here are some things to know:

Q: Who should get a flu vaccine?
A: The Centers for Disease Control and Prevention says just about everybody needs an annual flu vaccination, starting with 6-month-old babies. Influenza is most dangerous for adults over age 65, young children, pregnant women and people with certain health conditions, such as heart or lung disease.

Q: Why do I need one this year, since flu hasn’t been a threat during the pandemic?
A: COVID-19 restrictions including masking and staying home — especially for children, who are flu’s biggest spreaders — clearly had a side benefit of tamping down influenza and other respiratory bugs. But as soon as masks started to come off, the U.S. experienced an unusual summer surge of children hospitalized with a different virus, named RSV, that usually strikes in the winter. That’s a worrying sign of what to expect if flu returns.

Q: What’s the forecast for flu this winter?
A: Flu is notoriously difficult to predict. But there’s a little more circulating in some countries this fall than last, including a recent uptick in China, said Webby, who directs a World Health Organization flu center.

And people may be a little more vulnerable: Before the pandemic, 15% to 30% of the population was exposed to flu each year, a missing bump in immunity, he said. “If flu does at least get a foothold in, it’s going to have more opportunity of spreading this season,” he said.

Q: When should I get a flu vaccine?

See FLU VACCINE, page 6

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Easy sources of protein for a healthy diet

By Cynthia Sass, M.P.H., RD

Have you seen the recent headlines about canned tuna losing its popularity? This high-quality, convenient form of protein has seen sales drop by 40% in recent years, according to the U.S. Department of Agriculture. Apparently, this is largely due to millennials not buying it because they favor fresher fare.

If you also pass on canned tuna, you may be looking for alternative high-protein foods that are quick, easy and versatile. Below are five you’re probably not eating often enough. [The Recommended Dietary Allowance (RDA) for protein is 56 grams for average men and 46 for average women.]

Lentils
In addition to canned and frozen options, you can purchase steamed, ready-to-eat lentils in the produce section of many markets. A 1-cup portion provides roughly 18 grams of protein, along with 16 grams of filling fiber (over 60% of your daily target) and a plethora of vitamins, minerals and antioxidants.

For a meal in minutes, toss a generous handful of leafy greens with a dressing made from balsamic vinegar, stone-ground mustard and Italian herb seasoning. Top with lentils, a quarter of an avocado and a few tablespoons of pumpkin seeds. Or simply add a cup of lentils to your spaghetti sauce for a quick vegetarian Bolognese.

Pea-protein burgers
While whole foods are always preferred over anything processed, burgers made from pea protein are derived from yellow split peas and can be a good source of protein. In addition to pea protein being naturally gluten-free and not a common allergen, it’s easy to find pea burgers made with whole-food ingredients.

One patty can provide at least 25 grams of protein. These can be used in a number of ways, including crumbled on salads, in a stir-fry or rolled up in collard wraps with chopped veggies and vinegar-based slaw.

They are also delicious whole, placed between lettuce leaves, along with tomato, onion and avocado, served with air-fryer or oven fries.

COVID-19 vaccine at the same visit?
A: Yes, the CDC says it’s fine to pair a flu vaccine with either a primary COVID-19 shot or a booster dose.
Q: What’s the best flu vaccine to get?
A: Flu constantly evolves, and each year’s vaccine is made to fight the strains that international experts deem most likely to circulate. This year all the flu vaccines offered in the U.S. offer protection against all four of those strains.

Options include traditional shots or a nasal spray vaccine. There also are shots specifically designed to rev up seniors’ age-weakened immune systems, either with a higher dose or an added immune booster. There are also options for people allergic to eggs, which are used to make some flu shots.

Q: How much flu vaccine is available?
A: The CDC expects vaccine manufacturers to deliver 188 million to 200 million doses. Nearly 194 million doses were distributed last winter, a record. —AP

Flu vaccine
From page 4

A: Now. The CDC encourages people to get their vaccine by the end of October. Doctors’ offices, retail pharmacies and local health departments have millions of doses on hand. And most Americans with health insurance can get it with no co-pay.
Q: I already got a COVID-19 vaccine. Do I really need a flu shot, too?
A: COVID-19 vaccines prevent the coronavirus, and flu vaccines prevent influenza. They don’t overlap. But you can catch both viruses at the same time, or one after the other.

“Avoid the double whammy” and get both vaccines, advised the American College of Emergency Physicians. For now, COVID-19 vaccines are available for anyone 12 and older.

Flu vaccines aren’t as powerful as vaccines against other diseases, but if people do get influenza anyway, they tend to have a much milder illness.
Q: Can I get a flu vaccine and a COVID-19 vaccine at the same visit?
A: Yes, the CDC says it’s fine to pair a flu vaccine with either a primary COVID-19 shot or a booster dose.
Q: What’s the best flu vaccine to get?
A: Flu constantly evolves, and each year’s vaccine is made to fight the strains that international experts deem most likely to circulate. This year all the flu vaccines offered in the U.S. offer protection against all four of those strains.

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Hard-boiled eggs
While hard-boiled eggs are super easy to make, you can also purchase them pre-cooked. Each whole egg provides about 6 grams of protein.

Plus, newer research shows that the cholesterol in eggs, which is entirely found in the yolk, has little if any negative impact on blood cholesterol. In fact, one study found that in healthy adults, up to three whole eggs per day increased levels of “good” HDL cholesterol and lowered “bad” LDL.

The yolk also contains the bulk of an egg’s nutrients, packing choline, vitamin D, calcium, iron, zinc, vitamin B12, antioxidants.

See PROTEIN, page 7
U.S. regulators propose OTC hearing aids

By Matthew Perrone

Health regulators last month unveiled their proposal to allow Americans to buy hearing aids without a prescription, a long-awaited move intended to make the devices more accessible to millions of people with hearing problems.

The Food and Drug Administration said the proposed rule would cut red tape that currently requires hearing exams and a prescription for people with mild-to-moderate hearing loss. Under the plan, the devices could be ordered online or bought over-the-counter at pharmacies and other retail stores.

The move follows years of pressure from medical experts and consumer advocates to make the devices cheaper and easier to get.

More than 37 million Americans, or 15% of adults, have trouble hearing, according to the FDA, but only about one-fifth of people who can benefit from a hearing aid use one.

One goal: lower costs

Cost is a big obstacle. Between the device itself and fitting services, Americans can pay more than $3,000 to get a hearing aid. Insurance coverage is very limited, and Medicare doesn’t pay for hearing aids, only diagnostic tests.

U.S. officials said on Oct. 19 that the FDA change, when finalized, should spur competition and bring down prices.

“Today we open the door to an easier process and a more affordable process,” Health and Human Services Secretary Xavier Becerra told reporters.

The agency will take public comments on its proposal for 90 days before finalizing the new rules. FDA officials wouldn’t speculate on when new devices would actually hit store shelves.

Consumer electronic companies for years have produced lower-cost “personal sound amplification” devices, but U.S. regulations bar them from being marketed as hearing aids and they do not undergo FDA review.

Regulators said last month that the new rules will make explicit that those devices are not alternatives to FDA-vetted hearing aids. Companies that market them inappropriately could face federal penalties, such as fines or product seizures.

For their part, makers of hearing aids have long argued that professional expertise is required to pick the right device and adjust its settings to work properly.

Using the eyeglasses model

Once the FDA rules take effect, traditional manufacturers are expected to begin selling cheaper, direct-to-consumer models.

Eventually, advocates predict the hearing aid market will resemble eye care, where consumers can choose between drugstore reading glasses or prescription bifocals.

The looser regulations would not apply to devices for people with severe hearing loss or for children. Also, the agency said over-the-counter devices would be required to have volume limits and other measures to help prevent injuries.

Companies making over-the-counter hearing aids generally wouldn’t be required to conduct studies in people. Instead, they would submit applications to the FDA showing they met its standards for the devices.

October’s announcement follows prod-
ding from medical committees and Con-
gress, which in 2017 instructed the agency to lay out a plan for over-the-counter hearing devices by August 2020. The agency missed that deadline, in part due to the workload of the COVID-19 pandemic.

Additionally, an executive order by Pres-
ident Joe Biden earlier this year set a timetable for the agency to take action no later than mid-November.

—AP

Protein

From page 6

Beans

In addition to canned beans, look for beans sold in shelf-stable, tear-open boxes. One cup of organic vegetarian baked beans contains roughly 12 grams each of protein and fiber.

For a quick meal, serve beans with steamed frozen broccoli tossed with jarred dairy-free pesto. Or pair them with a fresh garden salad dressed with an extra virgin olive oil-based balsamic vinaigrette.

Greek yogurt

Both plant-based and dairy-based grass-fed Greek yogurts can be good sources of ready-to-eat protein. Depending on the brand, one individual container of a plant-based variety provides 11 to 14 grams of protein. Dairy-based Greek yogurt contains about 17 grams of protein.

The great thing about plain Greek yogurt is that you can enjoy it either sweet or savory. For a sweet version, add fresh fruit, nuts or seeds, a drizzle of maple syrup, a dash of cinnamon and a sprinkle of fresh-grated ginger.

For a savory option, add garlic, fresh dill, red-wine vinegar, sea salt and black pepper, then toss with veggies like sliced cucumbers, tomatoes and a bit of red onion.

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Skip post-meal heartburn this Thanksgiving

Thanksgiving, a holiday when many people spend time with their families and friends, usually is accompanied by a large meal. Some traditional Thanksgiving foods may add a little heartburn as a side to the holiday.

According to the American College of Gastroenterology, more than 60 million Americans experience heartburn at least once a month. Despite its name, heartburn does not involve the heart. Heartburn is associated with the digestive system of the stomach and the esophagus, the tube that carries food from the mouth to the stomach.

Heartburn is caused when stomach acid backs up into the esophagus and irritates its lining. This can cause pain, discomfort and a burning sensation in the chest, usually behind the breastbone and the throat. Other symptoms that may be accompanied by the burning sensation include:

- Sour or bitter taste of the acid in the mouth and throat
- Difficulty swallowing
- Sore throat
- Coughing

Heartburn can last from a few minutes to several hours; the severity of the heartburn depends on how much you have eaten and the type of foods you have eaten. The pain can also vary from mild to severe, including sharp pain or tightness in your chest.

How can I avoid it?

Heartburn happens after eating a large meal, eating too fast or lying down soon after eating. However, heartburn can be prevented.

Here are some suggestions to avoid having heartburn after a Thanksgiving meal:

- Avoid or limit foods that are fatty or greasy, such as mashed potatoes with heavy cream, turkey gravy, butter and stuffing with numerous toppings
- Avoid or limit tomato products
- Limit alcoholic and carbonated drinks
- Eat moderate portions, especially of desserts
- Sit upright instead of lying down after eating
- Quit smoking
- Add some physical activities or exercises after the meal — a walk, for example.

How can I treat heartburn?

Over-the-counter products can help with heartburn. Antacids, histamine-2 receptor blockers and proton pump inhibitors can neutralize stomach acid.

When you are experiencing heartburn, antacids are the way to go. They can give relief in less than five minutes. Antacids contain salts such as aluminum, magnesium, sodium and calcium to help neutralize stomach acid. Some over-the-counter products are Alka-Seltzer, Gaviscon, Mylanta, Tums and Pepto-Bismol.

If you are anticipating the possibility of heartburn and want to prevent it, you can take a histamine-2 receptor blocker. You should take this at least 30 minutes to an hour before a meal. Some of the products suitable for people 12 years or older are Tagamet (cimetidine) and Pepcid (famotidine).

Proton pump inhibitors constitute another class of medications that treat heartburn; however, they may be more suitable if you need to neutralize chronic stomach acid instead of the occasional heartburn at Thanksgiving and special meals. Some over-the-counter products are Prilosec (omeprazole), Prevacid (lansoprazole) and Nexium (esomeprazole).

When should I see a doctor?

Heartburn is not uncommon. If you start to have heartburn symptoms more than twice a week, it may be a sign of a chronic condition such as gastroesophageal reflux disease (GERD).

Call your doctor if you experience other symptoms such as:

- Trouble swallowing or painful swallowing
- Blood in vomit or bloody/dark stools
- Shortness of breath or sweating
- Pain radiating in other areas, such as the neck, jaw and shoulder
- Chronic wheezing, coughing or choking

Could it be something else?

Sometimes heartburn symptoms can be similar to those of a heart attack. To distinguish between heart attack and heartburn, watch out for these signs and symptoms that may indicate a heart attack. Call 911 if you have any of these symptoms, especially if these signs and symptoms cannot be explained:

- Discomfort, tightness, pressure or pain in your chest
- Pain or discomfort that may spread to your jaw, neck or back
- Lightheadedness, cold sweat, nausea or vomiting
- Shortness of breath

Jenny Doan, Pharm.D., graduated cum laude in 2021 from VCU School of Pharmacy. She majored in chemistry at Virginia Commonwealth University and intends to pursue a career in ambulatory care or community pharmacy.
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Many ways to go ‘green’ in the kitchen

By Lori Zanteson

We all want to do our part to protect our precious Mother Earth. But with such overwhelming issues — climate change, pollution, sustainability — it might seem like there’s no way one person could make an impact.

Something as simple and routine as getting food on the table can have a big impact in lightening your environmental footprint. The foods you eat, the way you prepare them, and the way you clean up affect not only the environment in many ways, from energy use to greenhouse gas emissions. Over time, they accumulate as either healing or harmful contributions.

Here are some ways to keep your kitchen practices on the healing side that happen to be as healthy for you as they are for the planet.

Cut food waste

Consumers are responsible for two-thirds of food waste in this country. Food waste produces greenhouse gasses, causes water waste, and takes up valuable land resources — all are threats to the environment and our health. Small steps can make big changes.

Shop savvy. Stacking the fridge with fresh, nutritious whole fruits and vegetables is a clear sign of our intention to follow a healthy dietary pattern. We all know that sometimes the beautiful produce we couldn’t resist at the market ends up looking unrecognizable at the bottom of the crisper drawer, destined for the trash bin and then the landfill.

Planning meals before heading to the market can help minimize food waste. Buy only what you’ll use and stock your pantry with items with longer storage time — canned vegetables, dried beans and pastas, root vegetables, frozen foods — to help fill out your meals.

Pass on packaging. Avoid buying foods in unnecessary and excessive wrappings, containers and packages, most of which end up in landfills. Even a quarter of recyclable materials never see new life. Skip single-use disposables and go with reusable plates, cutlery, straws and napkins.

Eat seed to stem. Use every part of vegetables and fruits whenever you can. Unless your dish relies on visually perfect produce, cut, dice, chop or puree the whole thing. Nobody will know the difference, nothing will go to waste, and you’ll enjoy the added nutrients of parts like peels and skins that are so often tossed.

When your greens are getting slimy, don’t resist at the market ends up looking unrecognizable at the bottom of the crisper drawer, destined for the trash bin and then the landfill.

Planning meals before heading to the market can help minimize food waste. Buy only what you’ll use and stock your pantry with items with longer storage time — canned vegetables, dried beans and pastas, root vegetables, frozen foods — to help fill out your meals.

Go local. Whether you grow some of your food in a backyard or community garden, purchase it from the neighborhood farmers market, or shop seasonally, you’re minimizing the miles your food travels, which means fewer greenhouse gas emissions in the form of carbon dioxide.

These foods are also more likely to be organic, which reduces pesticides in the environment and in your home. Local food can be fresher, healthier and cheaper.

Watch water use. The kitchen plays a significant role in the 88 gallons of household water Americans use each day.

There are some common water guzzlers that are quick-fixes, such as fixing leaky faucets and not letting the faucet run when rinsing produce, washing hands or cleaning the sink.

Rather than wash dishes by hand, save water by running a full dishwasher of dishes. Catch water that is coming to temperature in a bucket, and use pasta cooking water or soaking water from dried beans to water plants in the house or garden.

Conserve energy. Appliances use the bulk of energy in the kitchen. Using less electricity reduces greenhouse gas emissions, lowering our carbon footprint. Newer appliances are more energy efficient than older models, but there are ways to save electricity in the kitchen even with older models.

Keep the fridge between 37 and 40 degrees F and the freezer at 5 degrees (0 degrees for a stand-alone) for highest efficiency. And don’t overcrowd it, as this interferes with air circulation.

Consider using a toaster oven or microwave for smaller dishes, and utilize lids when cooking on the stovetop to avoid wasting heat.

Get even more efficient by using an instant pot, pressure cooker and slow cooker whenever possible. They are far more energy efficient than other cooking appliances. The instant pot, for example, saves up to 70% of the electricity used by ovens, stove and steamers.

It’s empowering to know how small, simple changes in everyday kitchen practices can have such a positive impact at home, on us, and on our beautiful planet.

Risks outweigh growth hormone benefits

**By Howard LeWine, M.D.**

Q: Can taking human growth hormone slow down the aging process?

A: The answer so far is no. Human growth hormone injections have not been shown to be an effective anti-aging product.

The pituitary gland in the brain makes and secretes natural growth hormone. In combination with other hormones, such as IGF-1 (insulin growth factor 1), it is responsible for body development early in life.

Children deficient in growth hormone do not grow to their full potential height and have short stature. The FDA approved a synthetic human growth hormone (HGH) as a replacement in these children, which helps them grow taller.

Throughout your life, growth hormone continues to play a role in protein production and helps the body use fat for energy.

As we age, the amount of growth hormone secreted by our pituitary gland naturally declines. By age 55, blood levels of growth hormone are about one-third lower than they are in people ages 18 to 35. This drop also coincides with the reduced muscle mass and increased body fat that happens with aging.

While healthy adults who take HGH might increase muscle by about 6% and reduce body fat by about the same amount, the risks greatly outweigh these possible small benefits.

### Numerous negative side effects

- There are downsides to using HGH. It can cause insulin to be less effective, which can raise blood sugar levels and increase the risk of diabetes.
- HGH also can lead to joint and muscle pain, breast enlargement, fluid retention, high blood pressure, and carpal tunnel syndrome.
- And then there is this: animal studies suggest that lower levels of growth hormone activity may lead to longer life. So, theoretically, HGH injections might actually shorten life span, challenging the notion that HGH is anti-aging.

The FDA has approved HGH in adults only for documented growth hormone deficiency.

See GROWTH HORMONE, page 12

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Recipes to enjoy dairy without discomfort

By Family Features

Dairy foods — key ingredients in many at-home meals — provide nutrients for people of all ages to grow and maintain stronger bodies and minds.

However, some bodies are unable to break down the sugar found in milk, known as lactose, which causes an upset stomach and a heavy, bloated feeling.

Rather than avoiding dairy and missing out on beneficial nutrients, people with lactose intolerance can enjoy real dairy products without the stomachache by eating foods that are naturally low in, or don’t contain, lactose, such as:

• Lactose-free milk, which is real milk with the same 13 essential nutrients as regular milk
• Hard and aged cheeses, such as cheddar, colby, Monterey Jack, Parmesan and Swiss
• Yogurt with live and active cultures, which help break down lactose, making it easier to digest

These easy-to-make meals offer lactose intolerance-friendly options for families seeking to keep milk on the menu. Because they both require an hour or less in the kitchen, they provide quick solutions without sacrificing taste or nutrition.

Visit MilkMeansMore.org to find more delicious dishes that fit a lactose-intolerant meal plan.

Feta Roasted Salmon and Tomatoes

You don’t need to have a party — just a weekend dinner will do — to enjoy tangy feta cheese roasted on salmon or halibut. Top it with herb-and-garlic flavored tomatoes that roast alongside the fish.

Servings: 4

Prep time: 15 minutes

3 cups halved cherry tomatoes
2 teaspoons olive oil
1 teaspoon minced garlic
½ teaspoon dried oregano or dried dill
¼ teaspoon salt
¼ teaspoon coarsely ground black pepper, divided

1½ pounds salmon or halibut fillets, cut into 4 serving-size pieces
1 cup (4 oz.) crumbled feta cheese
Preheat oven to 425°F. Line an 18x13x1-inch (half sheet) baking pan with foil. Lightly spray foil with nonstick cooking spray. Set aside.

In medium bowl toss together tomatoes, olive oil, garlic, oregano or dill, salt, and ¼ teaspoon of the pepper.

Place fish pieces skin side down on one side of the prepared pan. Sprinkle with the remaining ¼ teaspoon pepper. Lightly press feta cheese on top of fish. Pour tomato mixture on the other side of the prepared pan. Bake, uncovered, for 12 to 15 minutes or until the fish flakes easily with a fork.

Place salmon on serving plates. Spoon tomato mixture over top.

Nutrition Information
Serving size: 1 piece fish and ½ cup tomato mixture
Calories: 380, Carbohydrate: 6 g (2%), Protein: 40 g (80%), Total Fat: 21 g (32%), Saturated Fat: 8 g (40%), Trans Fat: 0 g, Cholesterol: 125 mg (42%), Sodium: 570 mg (24%), Dietary Fiber: 2 g (8%), Calcium: 20%*

Creamy Ricotta and Parmesan Pasta

Dinner is as easy as cooking a pan of pasta with this recipe! The no-cook sauce is a mix of ricotta and Parmesan-Reggiano cheeses made creamy with some reserved hot pasta cooking liquid. And the fresh spinach wilts when you drain the pasta on top of it.

Servings: 5

Prep time: 20 minutes
1 package (16 oz.) dried whole wheat or multigrain penne pasta
5 ounces baby spinach leaves (about 8 cups loosely packed)
1 cup whole milk ricotta cheese

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To have any effect, it must be injected. Don’t waste your money on pills containing HGH. The active ingredient is not absorbed when taken by mouth.

You can slow the tick of the clock with the time-tested formula of eating a healthy diet with enough protein and pursuing a regular program of aerobic and resistance exercise. This approach is better than any drug for enhancing your vigor and enjoyment of life.

Howard LeWine, M.D., is an internist at Brigham and Women’s Hospital in Boston and assistant professor at Harvard Medical School. For additional consumer health information, visit health.harvard.edu.

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Follow a Mediterranean diet on a budget

By Katlyn Moncada

The Mediterranean diet continuously ranks as one of the best diets for overall health among health professionals and experts. The (mostly) plant-based diet follows simple guideline of eating whole, fresh foods without any severe restrictions.

But when you’re trying to feed yourself (or your family) on a budget, it might seem difficult to maintain a healthy eating plan of fish, veggies, fruits and whole grains.

Good news: There are plenty of ways to maintain a Mediterranean diet plan without spending a fortune on groceries.

“A common misconception about the Mediterranean diet is that it’s expensive,” said Brynn McDowell, RD, author of The Mediterranean Diet Made Easy.

“However, if you think about the fact that this diet is based on the traditional style of eating for entire populations of people (young, old, rich, poor, families, etc.), you’ll see that instead of expensive ingredients, it’s actually based on seasonal, local food.”

Here’s advice on how to eat a Mediterranean diet on a budget:

Stick to seasonal produce

It’s a safe bet you’ll find better prices on strawberries or tomatoes in the summer than the middle of winter. Aim to plan your meals around whatever vegetables and fruits are in season. This way, you can rely on enjoying fresh, flavorful dishes without spending more money.

McDowell recommends buying local from your farmers market, when possible, to find great deals while also supporting local businesses.

Go for the legumes

A healthy Mediterranean diet doesn’t always have to revolve around expensive cuts of fish. Beans and legumes are “a cheap and cheerful protein that cost pennies in comparison to meat and fish,” said Melanie Lionello, nutritionist and author of Frugal Mediterranean Cooking. When possible, you can make batches of dried beans to get more bang for your buck.

Canned food is your friend

Canned or frozen vegetables and beans are excellent pantry staples for adding nutrients and fiber to quick weekday meals. This is especially cost-effective when the vegetables you want aren’t in season.

For simple lunches or dinner, a major budget-friendly Mediterranean ingredient to add to the pantry is canned seafood such as tuna or salmon.

“Not only are they pretty inexpensive, but they’re a great way to get your recommended two servings of heart-healthy seafood each week,” McDowell said.

Plan ahead

Both McDowell and Lionello say one of your best bets to following a budget-friendly Mediterranean diet plan is planning your meals. This doesn’t have to be a full, written menu that’s set in stone. By creating a general meal plan, you can avoid impulse buys and also utilize weekly ads to figure out what ingredients are on sale to help build your weekly menu.

For example, McDowell said, if you need half a bag of spinach for a recipe, you can add a different recipe that uses the other half for another day that week so it doesn’t go to waste.

Recipe

From page 12

¾ cup grated Parmesan-Reggiano cheese
½ teaspoon coarsely ground black pepper
¼ teaspoon garlic powder
¼ teaspoon salt
1½ cups halved cherry tomatoes

In Dutch oven, cook pasta according to package directions. Before draining the pasta, reserve 1 cup of the pasta cooking liquid.

Meanwhile, in large colander rinse spinach leaves. Leave spinach in colander. Drain pasta when done over top of spinach.

In the same warm Dutch oven stir together ½ cup of the reserved pasta cooking liquid, ricotta cheese, Parmesan-Reggiano cheese, pepper, garlic powder and salt.

Add pasta-spinach mixture. Toss until coated. If needed for a creamy sauce, stir in more of the reserved pasta cooking liquid, 1 to 2 tablespoons at a time.

Ladle pasta mixture onto serving plates. Top with tomatoes.

Nutrition Information

Serving size: 1½ cups

Calories: 510; Carbohydrate: 69 g (23%), Protein: 26 g (52%), Total Fat: 14 g (22%), Saturated Fat: 6 g (30%), Trans Fat: 0 g, Cholesterol: 40 mg (13%), Sodium: 520 mg (22%), Dietary Fiber: 9 g (36%), Calcium: 25%*

*These values are approximate. Per serving, based on a 2,000-calorie diet.

Recipes by Marcia Stanley, MS, RDN, Culinary Dietitian

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Exercises to help maintain your balance

By Jim Miller

Dear Savvy Senior,

What can you tell me about balance exercises? I’ve fallen a few times over the past year and have read that balance exercises can help me regain my steadiness, but I’m not exactly sure what to do.

— Unsteady at 70

Dear Unsteady,

Most people don’t think much about practicing their balance, but they need to. As we age, our balance declines if it isn’t practiced, which can lead to falls that often result in a broken bone. Every year, more than one in four people age 65 and older fall, and the risk increases with age.

Here’s what you should know about balance problems, along with some different exercises that can help you improve it:

**Aging affects balance**

Balance is something most people take for granted until it’s challenged by a medical condition, medication or advanced age, which dulls our balance senses and causes most seniors to gradually become less stable on their feet over time.

Poor balance can also lead to a vicious cycle of inactivity. You feel a little unsteady, so you curtail certain activities. If you’re inactive, you’re not challenging your balance systems or using your muscles.

**Balance exercises**

If you have a balance problem that is not tied to illness, medication or some other specific cause, simple exercises can help preserve and improve your balance. Here are four exercises you can do that will help:

- **One-legged stands:** Stand on one foot for 30 seconds, or longer, then switch to the other foot. In the beginning, you might want to have a wall or chair to hold on to. Or, for an extra challenge, try closing your eyes or standing on a throw pillow or Bosu ball (an inflated rubber disc on a stable platform).

- **Heel-to-toe walking:** Take 20 steps while looking straight ahead. Think of a sobriety test.

- **Standing up:** Without using your hands, get up from a straight-backed chair and sit back down 10 to 20 times. This improves balance and leg strength.

- **Tai chi:** Research has shown that the Asian practice of tai chi — which uses a combination of slow, graceful movements, meditation and deep breathing — can help reduce the risk of falls.

For more information on different balance exercises you can do at home, there are a variety of balance and strength exercises and beginner Tai Chi DVDs you can purchase at amazon.com or through Amazon Prime video.

There are also senior fitness programs, like SilverSneakers (silversneakers.com) and Silver & Fit (silverandfit.com), that offer online classes that can guide you through a series of exercises you can do at home.

**When to see a doctor**

I do, however, want to emphasize that if you’ve already fallen, are noticeably dizzy or unsteady, or have a medical condition affecting your balance, you need to see a doctor, who might refer you to a physical therapist or to an appropriate balance-training class in your community.

It’s also important to know that many medicines and medical conditions — from Parkinson’s disease to diabetes to inner-ear disorders — can affect balance.

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

Angie Phelon, Interim Executive Director
Senior Connections, CAAA

This year’s Empty Plate Campaign will be a special one dedicated in memory of our late Executive Director, Dr. Thelma Bland Watson. On November 10th, we will honor Thelma, who created and expanded the campaign which includes the “Empty Plate Luncheon.” Every year she looked forward to it as friends and colleagues from every sector, public and private, gathered in support of Senior Connections, and its goal of empowering older adults to live with dignity and choice. And her leadership certainly transformed perspectives about aging.

An annual recognition — The Phoebe and Frank Hall Humanitarian Award — was created to call attention to those who positively impacted the welfare of older adults through their service and ongoing efforts. This year’s honorees are two outstanding individuals — Marge Boynton and Paul Izzo. Both recognize the importance of assuring well-being as we grow older and continued support to those around them. Marge Boynton is the Support and Advocacy Services Director for Senior Connections and Paul Izzo, P.C. is Director with Thompson McMullan.

We will celebrate the remarkable career of Dr. Watson. Our speakers, considered her close confidants, are: Bill Harrison, President of Diversity Richmond, Dr. E. Ayn Welleford, Gerontologist for Community Voice, Virginia Department of Gerontology, Virginia Commonwealth University, and Managing Director-Longevity Project, and Bob Blancato, National Coordinator of the Elder Justice Coalition.

Thelma knew the importance of collaboration and how the involvement of other community partners could transform both perspectives and environments for older Virginians. Thank you to our sponsors and other supporters for making this celebration possible.

2021 Phoebe and Frank Hall Humanitarian Award

Senior Connections is pleased to recognize contributions made to benefit the well-being of older adults, caregivers, and families. The Phoebe and Frank Hall Humanitarian Award was created to acknowledge and call attention to those whose work has impacted older adults and caregivers. Phoebe Hall was a distinguished attorney and Rector of Virginia Commonwealth University, and Delegate Franklin Hall was a longtime leader of the Virginia House of Delegates. The late couple who led by example understood the importance of developing policies to support older adults. They worked to raise awareness on issues specific to adults 60 and older and emphasized the importance of recognizing the diversity of the aging population. Phoebe Hall’s wish was for this award to honor individuals who are not often recognized for the contributions they make towards improving the lives of older adults. Senior Connections is honored to present this award to two individuals who are tirelessly advocates working to improve the well-being of older adults in our community.

Honoree Marge Boynton, Support and Advocacy Services Director for Senior Connections has worked at Senior Connections, for more than 31 years. Holding a number of leadership positions with the Agency prior to this one, Marge oversees the Agency’s Senior Employment, Long-Term Care Ombudsman, Volunteer Money Management, VICAP, Home Care, and Volunteer programs. In addition, she leads the development of the annual Area Plan for Aging Services and as well as the Strategic Plan.

Before joining Senior Connections, Marge worked as a planner for an area agency on aging in West Virginia, a program specialist at the state unit on aging in West Virginia, and a social worker at a facility for individuals with intellectual disabilities in Richmond, Texas. She has her Bachelor of Arts in Psychology from The College of William and Mary and a master's degree in social work from the University of Georgia.

Honoree Paul Izzo is an attorney working in the field of elder law at Thompson McMullan. Attorney Izzo helps older adults and their caregivers navigate complex and vital issues including estate planning and administration, guardianships and conservatorships for incapacitated adults, public benefits planning, and nursing home residents’ rights. He traces his interest in working in elder law back to the relationship he had with his grandparents and remembers the gut-wrenching decisions for his paternal

See Awards, p. B-3
Senior Connections 18th Annual Empty Plate Campaign Honoring Dr. Thelma Watson

The 18th Annual Empty Plate Campaign is a truly special event this year because we will honor Dr. Thelma B. Watson, who served as the Executive Director of Senior Connections for nearly two decades. Who was she and what did she contribute to the betterment of our region? Described as a visionary, an inspirational and compassionate leader, and above all, a fierce advocate for older adults and passionate that they live with dignity and choice. Dr. Watson always made decisions with the agency’s mission at the forefront of her mind. Her long career and portfolio included sought after professional expertise in gerontology, public policy, non-profit management, state agency leadership, public speaking, collaboration with the region’s pacemakers on issues of community service, inclusion and advancing resources for aging well. Her numerous awards include the Richmond Times-Dispatch Person of the Year Honoree and 2015 Humanitarian Awards from the Virginia Center for Inclusive Communities. She was drawn to doers, and they, in turn, were drawn to her.

Senior Connections has had an outpouring of support and expressions of love since her passing on June 25, 2021. This summer, The Longevity Project for a greater Richmond team gave a moving tribute that, for many, expressed what we were all feeling. “Thelma is a piece of all our work; she is in every stitch sewn, every seed planted, every brick laid. She is forever a gentle reminder that this work matters and that we are all making a difference to improve lives and communities. Her stories, full of humor, humility, and kindness, are a call to keep going, have a broader perspective, look at the long game, and be kind.”

Join us on November 10th at 11:30 a.m. for the 18th Annual Virtual Empty Plate Campaign Celebration honoring her. We are fortunate to have three close colleagues who will illuminate the event with their messages.

- Dr. Ayn Welleford, Associate Professor and Gerontologist for Community Voice, Virginia Commonwealth University and Co-lead of the Longevity Project for a Greater Richmond
- Bill Harrison, President and Executive Director of Diversity Richmond
- Bob Blancato, President of Matz, Blancato and Associates

Dr. Welleford, a well-known expert in the field of gerontology, has taught extensively in the areas of Lifespan Development, and Developmental Gerontology, Geropsychology, as well as Ethical Decision Making and Human Values. As Associate Professor and Gerontologist for Community Voice, she works to make our community a great place for all people to GROW older by bridging the classroom and community. Dr. Welleford also serves as co-lead of the greater Richmond Age Wave coalition with Senior Connections. In addition, Dr. Welleford and Dr. Watson worked closely to establish the Longevity Project for greater Richmond. She is known for saying, “Let’s do something that does something,” and she and Dr. Watson certainly did “something” with the creation of the Longevity Project.

Bill Harris has served as the President and Executive Director of Diversity Richmond since 2012. Bill Harrison’s long tenure in the nonprofit area precedes his role as Diversity Richmond’s executive director. He worked in development and community resources with the Fan Free Clinic during the height of the HIV epidemic, and he served as the first public information officer with the Virginia Department of Health’s Bureau of STD/AIDS. In addition, for 17 years, Bill Harrison served as the Government and Public Affairs Director with the Greater Richmond Chapter of the American Red Cross. Bill recently shared a favorite memory of Thelma – both volunteered with the Virginia Center for Inclusive Communities (VCIC). During that time, he reached out to Thelma to see if she

See Empty Plate, p. B-3

Virginia Caregiver Coalition

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After working in private practice, Paul was selected for an internship in long-term care administration at Westminster–Canterbury, a retirement community in Richmond. Paul learned the intricate operations of continuing care retirement facilities, as well as the issues residents face. In 1985, he sat for the licensure exam for nursing home administrators; one that he maintained for over three decades.

Empty Plate from page B-2

knew someone who could help with an older adult in need. Thelma’s response was, “We will take care of it. It is what we do.” Bill shared that this was the essence of Thelma, taking care of older adults without hesitation.

Bob Blancato is President of Matz, Blancato and Associates, a Washington D.C. firm integrating strategic consulting, government relations and advocacy services, and association and coalition management. Matz, Blancato and Associates have particular expertise in issues such as federal aging programs, healthcare policy, and senior nutrition. Bob Blancato serves as the National Coordinator of the bipartisan 3000-member Elder Justice Coalition, the Executive Director of the National Association of Nutrition and Aging Services Programs, the National Coordinator of the Defeat Malnutrition Today coalition. Before serving as President for Matz, Blancato and Associates, Blancato served as a staffer in Congress. Bob Blancato was appointed by the Secretary of Health and Human Services, Secretary Azar, to a four-year term on the National Advisory Committee on Rural Health and Human Services. Bob Blancato, an award-winning advocate, holds a B.A. from Georgetown.

In remembering Dr. Watson, Bob shared the following sentiment, “Thelma was unique in many ways but for me, one of the most valuable was the way she would offer advice, counsel, and wisdom on issues related to older adults. My work involves national legislation and policy but if ever a perspective was needed on how a program or a service would work for older adults in Virginia, you reached out to Thelma as I did countless times. You could never say no to Thelma because you never had to. Truly a special person in so many ways.”

Awards from page B-1

grandmother’s long-term care.
In the November 2019 issue of this publication, we highlighted the experience and thoughts of caregiver Trina Flannery, who had been providing care to her mother in the home she shares with her husband. Trina’s role as primary caregiver was to optimize the health and ensure the highest quality of life possible for her mother. She developed her expertise and knowledge by attending/facilitating support groups, online research, subscribing to newsletters on caregiving, networking within the Chesterfield Council on Aging, utilizing the services of formal healthcare systems and being persistent in the detective work that this role requires.

Trina hopes by candidly sharing again with me for this article that her “hard lessons learned” may be of benefit to other caregivers currently in the trenches. She knows firsthand the challenges and triumphs associated with being an adult child in the role of primary caregiver to a parent. She has also come to know more about that experience when the caregiving journey comes to an end as her mother transitioned the summer of this year.

So, Trina once again finds herself in uncharted territory. She is learning what it means to be an executor of a will. She is updating her resume to reflect the transferable skills she honed during her caregiving experience. She is navigating the dynamic that comes from being one of five siblings in a large family who are all grieving the loss of their beloved matriarch. She is re-calibrating the relationship with her husband in a home now devoid not only of her mother, but also of caregivers, in-home Dr and nurses visits as well as all the medical equipment required to provide ‘full care’ for her mother 24/7.

Trina also openly shared the cascades of unfamiliar emotions that ‘don’t feel like grief. It feels like regret stemming from any time I was less than as an exhausted, stressed-out caregiver or daughter. It feels like trauma that comes from the final act of service for family caregivers, holding the hand of a loved one who is actively dying. And it feels like missing the mom of my youth’. When I would follow-up with Trina during this time she would very honestly respond to questions with “I am feeling this way today, but the feelings associated with grief are intense and change frequently so my answer may vary if you ask me again later,” which I think is a pretty good response.

As we sat together discussing all that has been learned through this evolving 30+ year journey as a caregiver, it was clear Trina has a passion to assist other family caregivers by her statement that she “can’t seem to stop helping, even if it’s not requested.” Caregivers often discover that crucial information is obtained through encountering the right person at the right time. But Trina also found it vitally important to be proactive in seeking out answers, asking for and accepting help and building a team to support you and the person you’re caring for. She is always quick to express gratitude to God, her husband, siblings, a niece who’s an RN and the entire team that was involved over the years. Trina said without the team, she does not know how she would have been able to care for her mother. She believes teams should be built around the uniqueness of each family. They may include family, friends and neighbor volunteers, hired caregivers, healthcare providers, elder law attorneys, financial advisors, accountants, social workers, as well as spiritual support.

Don’t be afraid to think outside the box and gather meaningful support wherever you can find it!

In addition to caregiving and the coordinating of the team, Trina also navigated a role only she could fill in her home, that of wife. Her husband, Dennis, frequently said his job was to “watch out for his wife as she cared for her mother.” Dennis loved and was supportive of his mother-in-law living and receiving care in the house they all called home. He did however make it clear that if he thought caregiving on this level was jeopardizing his wife’s health, he had the right to effect change. Dennis was vigilant in gauging the balance so his wife would not get lost to the role of caregiver. It takes a special kind of relationship to both voice and hear this level of loving honesty.

As fate would have it, in the last year of her mother’s life, the parameters Trina’s husband set would be tested. The year 2020 brought with it the additional stressor of the COVID-19 pandemic. Routines that had become well defined had to be reconsidered as health and safety became the primary goal. There were long periods of no help in the house due to employees and family members having to quarantine, and medical help as well as supplies were more challenging to come by. Then 2021 rolled in and along with her mother’s declining health and increasing needs came a situation that Trina had dreaded ever having to confront. Although her mother had done extremely well handling her finances as a young widow with 5 children, she also was a “tough bird” who beat the odds medically, was 97 years old and could foreseeably outlive her money. This would mean that the two critical components of her carefully established team and plan of care would be at risk; the ability to pay for caregivers and private insurance that had enabled excellent medical and physical care to support her mother.

Trina began actively pursuing all available benefits she had been keeping on the back burner, hoping they would never come into play. And diving into her well established network for greatly needed assistance to navigate the tedious and time-consuming application process for those benefits. She applied for and was granted her mother’s Veteran’s Affairs Aid and Dependence benefits. In addition, she had begun the process to explore Medicaid waivers benefits but her mother passed prior to completing the application.

Trina cautioned that for this article, she focused on the more difficult aspects of caregiving in hope others could take away tangible ‘where the rubber meets the road’ tools and skills to empower their own caregiving experience. She said it would take a separate meeting to fully discuss all the happy, positive, funny, uplifting life experiences and the precious extra time with her mom that caregiving afforded her.

I’m grateful to Trina for sharing her feelings so honestly and openly. She has learned so much in her care journey and is generous in sharing her wealth of information. If you, or someone you know would benefit from a consultation about caregiving, please call Senior Connections Caregiver Support at 804-343-3000.
Buying insurance to fill Medicare’s gaps

By Jackie Stewart and Kimberly Lankford

Each year, older adults have important decisions to make regarding their Medicare coverage.

Original Medicare provides a number of great benefits to enrollees, but this coverage does have some gaps. For instance, Part B will cover only 80% of your medical expenses after you hit the deductible, with no out-of-pocket maximum. That means you could be on the hook for a significant bill if you become gravely ill.

Part A will only pay for the first 60 days you spend in the hospital, again after a deductible is met, before you must start paying co-insurance.

Because of this, many beneficiaries choose to enroll in either a Medicare Advantage plan or a supplemental policy to help cover those costs.

If you decide to go with a Medicare supplement policy (more commonly called medigap), you then must select which plan you want.

Medigap plans are administered by private insurance companies. These plans come in 10 letter designations (A through D; F; G; and K through N). All plans with the same letter have the same coverages, but prices can vary based on the insurance company you go with.

Which plan is right for you depends on your personal preferences and how much medical care you expect to need that year.

The plans offer a range of benefits, with some covering many of your Medicare costs while others require more cost sharing.

Compare plans

Plan F has been the most popular because of its generous benefits. It covers the Medicare Part A hospital deductible and co-payments, the Part B deductible, and some emergency care outside the U.S.

Plan C covers many of the same benefits as Plan F, except it won’t pay for the Part B excess charge. This happens when a provider charges Medicare more than the amount approved by the program. The beneficiary is then responsible for that excess amount.

However, Plans C and F are no longer available to those who first become eligible for Medicare after Jan. 1, 2020. Medigap plans are no longer allowed to cover Part B deductibles.

Since both of these plans paid for that, insurance companies can no longer offer them to new beneficiaries. However, those already enrolled in such plans can keep them.

If you were considering Plan F, then take a look at Plan G. It provides the same coverage as Plan F except for the Part B deductible.

If you don’t anticipate having many doc-
How to teach adult children about money

By Indrika Arnold

Jane and John, who are parents to four adult children, have amassed substantial wealth during their careers. To experience their children enjoying some of this wealth — and to take advantage of the current high federal estate tax exemption amounts, which could potentially be reduced — they would like to give away some of it during their lifetime.

However, they are concerned that their children and spouses might not be ready to handle the responsibilities of receiving large monetary gifts that could change their lives.

Though well-intentioned, will the gifts become burdensome to their children? How can Jane and John ensure that their children and spouses will be good receivers and stewards of their inheritance?

While Jane and John may be hypothetical clients, their challenge is a common one.

Wealth education, or even the basics of money management — such as banking, debt, saving and investing. Fundamentals of money management — such as banking, debt, saving and investing.

There are many reasons these conversations aren’t had at home, especially for families of substantial wealth. Some parents feel that sharing information about their wealth would demotivate children and make them “trust fund babies,” while to others it is a reminder of their own mortality.

Perhaps parents never had the conversation with their own parents growing up, so they find it a difficult and awkward subject to broach. Avoiding the subject seems like the easier and more pleasant path to take.

Regardless of how much wealth a family has, wealth education is crucial to overall financial education, preparing for the future, and to becoming a good steward of an inheritance. For parents who haven’t had conversations early, it’s not too late.

Family meetings are a thoughtful and effective way of bringing members of a family together with a goal of facilitating communication and education.

They allow for sharing family stories, communicating values, setting goals to help ensure transparency, and helping members across generations understand their roles around stewardship and wealth.

How do you have an effective family meeting, one that its members not only value, but also look forward to?

Do some prep work. As an important first step, the hosts of the meeting should spend time with each participating family member in advance to help them understand the reason for the meeting and learn more about their expectations. There should be a desire and commitment from the participants to invest time and effort to make family meetings successful.

Plan ahead. Setting a clear agenda that defines the purpose and goals of each meeting and sharing this agenda with participants before the meeting are key to its success. Choose a neutral location that makes everyone comfortable and encourages participation. Curving out part of a day during a family trip or while at a family vacation home are examples of neutral locations where families tend to be at ease.

Do some prep work. The website also provides a tool that allows you to compare different medigap plans available in your area. Enter your ZIP code, age, gender and whether you smoke, and Medicare will provide a price range for each available plan and a list of insurers who offer the coverage.

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How to invest in cryptocurrency indirectly

By Alana Benson

Cryptocurrencies are inherently cryptic — it’s right there in the name. And if you follow Warren Buffett’s advice to never invest in businesses you can’t understand, it may be hard to justify investing in a currency made of math instead of gold.

But it’s also hard to ignore some cryptocurrencies’ astounding performance: The price of one bitcoin jumped from just under $5,000 in March 2020 to over $60,000 in April, where it also stands as of print date.

The excitement surrounding digital currency may leave some investors feeling like the lonely kid at the pool party, wanting to join their friends having fun in the deep end but too nervous to jump in.

For those investors who are cautiously curious, here are ways to gain exposure to cryptocurrency without buying it, and if you do decide to purchase, how to lower your risk.

Invest in companies that hold it

Think of this strategy as cryptocurrency investing once removed. Some publicly-traded companies have cryptocurrency holdings. And because they are betting on its success, you can too, with those companies acting as a buffer.

“When you’re thinking about investing in a company because they have exposure to crypto, it really runs the gamut from how direct or indirect you are in terms of that exposure,” said Douglas Boneparth, a certified financial planner and president of Bone Fide Wealth in New York City. “It just depends on how much of their balance sheet is in crypto.”

Checking a company’s balance sheet can be revealing: As of June 30, 2021, Tesla held $1.31 billion in digital assets. And while the tech giant has received lots of media attention for its investment, that $1.31 billion currently equates to only about 2.4% of Tesla’s total assets. But if those assets balloon in value, as cryptocurrency is sometimes wont to do, Tesla’s stock value could too.

Invest in its infrastructure

Another way to gain exposure is to invest in companies that have a stake in the cryptocurrency industry. Coinbase (COIN) is a platform where investors can buy and sell cryptocurrency — and it’s publicly traded.

“Just like you have with gold, you can either invest in the commodity itself or the infrastructure around it, the miners, the materials needed for mining, same with energy and oil,” Boneparth said. “And there are public companies that are specifically operating in the blockchain space, but there’s not many of them.”

Riot Blockchain Inc. (RIOT) is one of those few publicly traded companies that focuses on cryptocurrency mining. Riot Blockchain, among others, helps build cryptocurrency infrastructure and provides another cryptocurrency-adjacent investment opportunity.

Exchange traded funds coming

While there are currently no cryptocurrency exchange-traded funds that have been approved by the Securities and Exchange Commission, there is demand for them.

A cryptocurrency ETF would operate much like any other ETF, but instead of tracking a market exchange like the S&P 500, it would track a cryptocurrency. For instance, a bitcoin ETF would track the price of bitcoin.

There have been numerous applications for cryptocurrency ETFs, and the SEC is expected to decide whether to approve investment manager VanEck’s bid for a bitcoin ETF, which could be the United States’ first such fund, on Nov. 14, 2021.

On October 18, the SEC approved the first bitcoin futures exchange traded fund. The fund will invest in Bitcoin futures, which are essentially bets on where Bitcoin’s price will go in each of the months ahead.

The Bitcoin futures market is overseen by the Commodity Futures Trading Commission, which may offer investors more protection. But it also doesn’t perfectly track the price of Bitcoin.

“This is not a replacement for owning bitcoin directly,” said Todd Rosenbluth, head of ETF and mutual fund Research at CFRA.

Use caution if investing directly

If you’re willing to invest in cryptocurrency directly, there are a few ways you can mitigate your risk. One way to do this is to reduce the amount of money you invest.

Some credit cards offer cryptocurrency rewards in a similar way as cash back or miles. If you decide to add cryptocurrency to your portfolio by way of rewards, you don’t even have to use your own dollars to do so.

Another way to reduce your risk is to invest in stablecoins, which are similar to traditional cryptocurrencies but are backed by real-world assets, making them less prone to significant drops in value. — AP/NerdWallet. AP’s Stan Choe contributed to this article.

Nine years without a cold?

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 his nose at night and 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.
Delaying RMDs can end up costing more

By Jackie Stewart

It took more than four decades for Congress to raise the age for required minimum distributions (RMDs) in 2019 from 70½ to 72. Less than two years later, Congress is considering raising it again.

The Setting Every Community Up for Retirement Enhancement Act of 2019 had bipartisan support, and experts believe that Congress’s encore, the Securing a Strong Retirement Act — already approved by the House Ways and Means Committee — has a good chance of becoming law.

Dubbed the SECURE Act 2.0, the bill aims to make it easier for Americans to save for retirement by raising the RMD age to 73 on Jan. 1, 2022; to 74 on Jan. 1, 2029; and then to 75 on Jan. 1, 2032.

Having three more years of tax-deferred growth in your retirement savings accounts, however, is a mixed bag. “Everyone likes when you delay RMDs,” said Ed Slott, president of Ed Slott and Co., which provides IRA training to financial advisers. “But waiving RMDs or putting them off doesn’t help most people.”

In fact, taking RMDs later could hurt. The amount of these required withdrawals from traditional IRAs and 401(k)s is based on both the account balance at the end of each year and the account owner’s life expectancy as determined by the IRS’s Uniform Lifetime Table.

By delaying RMDs, retirees may be forced to make bigger withdrawals from an account that is likely to have a larger balance because it had more time to grow. That can have tax implications.

Justified by longer lives

Of course, raising the RMD age is appropriate given today’s longer life expectancies. In the mid-1970s, when the Employee Retirement Income Security Act, or ERISA, first authorized IRAs, U.S. life expectancy at birth was 72.6 years, according to the Centers for Disease Control and Prevention. By 2020, that age, according to the CDC, had jumped to 77.3 years.

Raising the RMD age does give retirees more flexibility. If the law is changed, savers can still take distributions before age 75 or, if they can afford to, leave the funds alone a few more years.

“This just gives you options, but doesn’t force you to do anything you don’t want to do,” said Catherine Reilly, director of retirement solutions at Smart USA, a retirement plan provider.

The delay also gives people more time to convert a traditional IRA to a Roth before RMDs kick in, which can have tax advantages. (You can still convert to a Roth after you start taking distributions, but before the conversion you must take your RMD for that year.)

Roth IRAs have no RMDs, and because the accounts are funded with post-tax dollars, withdrawals in retirement are tax-free. For most seniors, though, the proposed legislation is unlikely to matter. The Treasury Department estimated in 2019 that 20.5% of seniors required to take RMDs would withdraw only the minimum amount in 2021. That implies that most people taking RMDs need the money for living expenses and are unlikely to delay distributions if given the choice.

“For the majority of retirees this will be a nonevent if [Congress] pushes the age back,” said Paul Camhi, vice president at investment advisory firm The Wealth Alliance. “Most can’t afford to wait until 72, let alone until age 75.”

But later can be costlier

If you can afford to wait, be prepared for a tax hit. Because RMDs are taxed as income, taking a larger sum later could nudge you into a higher tax bracket. As a result, more of your Social Security benefits may be taxed, or you could lose out on certain deductions and credits if higher RMDs push you past income requirements.

Even Medicare premiums for Parts B and D, which are based on income, could be higher. “There are ripple effects from having more income,” Slott said.

No matter what happens, don’t assume that waiting to take RMDs is always better. Instead, calculate how your RMDs would change if you take them later. “Try to get the money out at the lowest tax rate possible,” Slott said.

“That may mean spreading the RMDs over more years to stay in a lower tax bracket. Pushing it back to 75 may not be doing yourself a favor long-term.”

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Warning signs of potential identity theft

By Better Business Bureau of Central Virginia

Identity theft is stressful, and it can do tremendous damage to your finances. It’s important to recognize the signs early. The earlier you notice something is amiss, the faster you can take action to minimize the damage.

The Better Business Bureau identifies the following signs to help you recognize signs of identity theft as soon as possible:

— You receive statements or bills in the mail for accounts you never opened. If you get a bill for an account you didn’t authorize, someone may have obtained your personal information and opened an account in your name. Contact the company immediately to find out if there’s been a mistake and check your credit report for unusual activity.

— You are surprised by being denied a loan or credit. You may think you have great credit, but if you apply for a credit card or loan and are shocked to find that you’ve been rejected, you may be the victim of identity theft. Thieves can open accounts in your name, run up the bill, and then default on payments, ruining your credit before you know what they’ve been up to. Check your credit report a few times a year to make sure no one has opened any credit accounts in your name.

— Your regular bills stop showing up in the mail. If you haven’t signed up to go paperless and your bills stop showing up in the mail, it could be a sign that someone has changed your billing address. Contact your creditors to inquire if they sent the bill and confirm the address they have on file is correct.

— You notice suspicious activity in your bank account. Unfamiliar charges, new accounts, and withdrawals you didn’t make are all signs of identity theft. Review your bank account regularly to make sure no one has access to your funds.

— You notice suspicious charges on your credit card. Scammers may make a small charge on your account first to test out their information, hoping you won’t notice. If you notice any strange charges on your credit card bill, report them immediately. Even a small inconsistency can be a sign of fraud.

— You get authentication messages for accounts you didn’t set up. Scammers could be trying to set up a new account in your name. If you receive unexpected authentication messages, don’t reply. Review your bank accounts, credit card statements and credit report to make sure no one has succeeded in making transactions in your name.

— The IRS rejects your tax return. If your tax return gets rejected, someone may have filed in your name and made off with your tax refund. Contact the IRS if you suspect your tax identity has been compromised.

— The IRS informs you a tax return has been filed on your behalf. Sometimes the IRS catches a fraudulent tax return before the fake filer succeeds in getting your refund. When this happens, you may receive a letter from the IRS with instructions on how you can verify your identity and prevent identity thieves from using your Social Security number.

— Your credit score inexplicably improves or deteriorates. If your credit score is suddenly very low, a fraudster may have maxed out your credit without paying the bill. On the other hand, if your credit is improving when you haven’t done anything to earn it, an identity thief may be building up your credit so they can run through it later.

— You are already denied medical coverage. Scammers can steal your identity to use your health benefits too. If you get medical bills in the mail but you haven’t been to the doctor, someone may be using up your benefits in your name. The same is true if you are unexpectedly denied coverage. Contact your insurance company to find out if you’ve been the victim of medical identity theft.

— Debt collectors call about debts you are unaware of. If you receive calls from debt collectors about money owed in your name for charges you never made, someone may be using your personal information. In some cases, con artists may even use your child’s name or Social Security number to rack up debts. Get as much information as you can from the debt collector so you can investigate the supposed charges and take action to correct the matter.

If you suspect you are the victim of identity theft, visit identitytheft.gov to report the matter and get a personalized recovery plan. Report scams to BBB.org/ScamTracker.

Family meetings

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agenda, offering a different perspective, calming emotions and making sure everyone is heard and understood.

Follow up. Include some “homework” and schedule the next meeting to set expectations about continuing to bring the family together.

Correctly facilitated, family meetings can be a safe place for members across generations to communicate effectively and learn about stewardship. The goal is that the family unit will continue to flourish even after the first generation has handed over the reins to the next.

So, what happened to Jane and John? They sought the help of their adviser, who spent time upfront understanding their goals and getting to know their children and their spouses. They planned their first family meeting.

During that meeting, the parents shared their story and communicated details about their values, goals and expectations.

Over the next few years, the family met several times and talked about a variety of topics. The children learned more about investing and opened their own investment accounts, to which the parents made gifts. They talked about estate planning and created their own estate plans.

Following a meeting on philanthropy, the parents created a Donor Advised Fund so that the children could come together, recommend gifts to the charities of their choice, and make joint decisions about charitable giving.

These meetings brought the family together. They came to understand their responsibilities as stewards of the wealth created by their parents and gained more confidence to build lasting wealth for generations to come.

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RiNo: Denver’s colorful, trendy arts district

By Tony Glaros

Just three minutes from downtown Denver, an industrial-warehouse-belt-turned-art-district bubbles with creativity. Nestled on the South Platte River, the part of town known as River North, or RiNo, is a rich mosaic of murals towering inside and outside trendy bars and coffee shops, in alleyways and on highway underpasses.

RiNo offers a sensory romp anchored by rich shades of primary colors set against the multi-hued backdrop of the Rockies. Everywhere you look, art studios and galleries fill the frame.

During the last decade, the area has morphed “from a largely empty, uninhabitable area to probably the hippest of Denver right now,” said Ed Sealover, a former Denver Business Journal reporter and longtime reporter for the Denver Business Journal.

Wasn’t always for hipsters

Officially a part of the historic Five Points neighborhood, RiNo was a blue-collar mecca early in the 20th century, when businesses like foundries and pattern shops opened there.

By the late 1980s, however, industry began moving to the suburbs, leaving the area with an assortment of vacant warehouses and a crumbling infrastructure.

The Five Points area “had a reputation that was less than stellar,” explained Alison Salutz, director of community programs for Historic Denver, Inc., a nonprofit that works to preserve old structures slated for demolition.

“It was the first place in the city to grow when the downtown area became too congested.”

Five Points became home to many Black residents “because of its location near the railroad,” Salutz said.

That inflow, she added, was prompted by the process of redlining. The New Deal program, designed by the federal government, systematically kept minorities out of suburban neighborhoods by denying them loans and services and redirecting them to urban housing projects. “It forced them to live there,” she added.

Warehouses attracted artists

In time, in order to revive the area, a grassroots group called RiNo Art District began linking artists with various arts entities, converting forgotten warehouses into studios with affordable rents.

The construction boom produced a wide range of sparkling new distilleries, wineries, bars, restaurants and 10- to 12-story apartment buildings.

At Sacred Heart Catholic Church, near the heart of RiNo, the pastor of the longest continuously operating Catholic parish in Denver, Father Joe Lajoie, finds the neighborhood’s freewheeling, bohemian mood a never-ending source of inspiration. When he’s not saying Mass or lifting weights, he sets out in search of some quiet time.

“And given the nature of my assignment,” he deadpanned, “I [allow] time into my schedule to go to a brewery and drink beer.” Lajoie’s favorite spot is Epic Brewery on Walnut Street, about four blocks from the parish.

Exploring the robust margins of RiNo on foot is possible in a couple of days. At one worthy destination, the Molly Brown House Museum, fill your senses with facts and fantasy surrounding the life of Margaret “Molly” Brown.

She became a socialite and philanthropist after her husband made a fortune following the discovery of gold at a mine he managed.

She also gained fame as a survivor of the RMS Titanic in 1912. The so-called “unsinkable” Brown became active in numerous social and political causes, among them women’s suffrage and workers’ rights.

To honor her heroics on the ship’s maiden voyage, a fictionalized musical comedy, “The Unsinkable Molly Brown,” premiered on Broadway in 1960. The film version, starring Debbie Reynolds, was released in 1964.

Kathy Deutsch, a 73-year-old Bethesda resident, grew up in Denver and graduated from East High School, which produced familiar names like singer Judy Collins and novelist Jack Kerouac.

Deutsch recommends historic businesses like Tattered Cover, her treasured bookstore, which opened its first store in 1971 in the Cherry Creek North section of the city.

“It’s the best independent bookstore in the country. They have every book you’d ever want,” she said, and it has “the same vibe” as Politics and Prose in the District of Columbia.

Connecting with residents

On a Friday afternoon, John Gaines circled the neighborhood around Larimer and 35th Streets, near an outdoor drinking and dancing club sporting an expansive chunk of artificial turf.

“There’s a lot of spirit [here],” said Gaines, an independent stock broker. “The art helps you stay present if you take it all in.”

Gaines, a Baltimore area native, observed that “architecturally, RiNo’s more like Pigtown,” the historic meat processing district of Baltimore. “They’re neighborhoods that have sprung up around factories.”

For resident Rachael Smith, the forest of tall buildings in downtown Denver caused her to “lose my direction.” That’s
Murals make visitors smile

Within the intimate circle of local street artists, Pat Milbery’s name stands out. His mural “Love This City,” at Broadway and Arapahoe, showcases a love for Denver with a heart fashioned from geometric shapes. Two other versions of the mural are displayed in the city’s other art districts, Santa Fe and the Golden Triangle.

Milbery, who hopscotches the country painting on commission, said RiNo “is a special city in a lot of respects. It’s really welcoming. I enjoy the chill. And the weather is really incredible. You’re painting in the sunshine every day.”

Over on Larimer Street, the action never seems to stop at Lederer Coffee & Watering Hole. Kara Finkelstein and her mother, Dawn Kaprielian, started the business four years ago. In that time, Milbery’s work has added energy to their coffee shop experience.

“We chose Pat because everything’s so bright and colorful,” said Finkelstein, who donates 10% of the shop’s profits to a rhinoceros conservation society.

“When you walk in, you just want to smile.”

If you go

Round-trip flights from the Richmond area to Denver start at around $270 on United, but you can often find cheaper flights at discount airlines like Spirit or Southwest.

When you arrive, take a colorful two-hour walking tour of the River North arts district called the Denver Graffiti Tour ($30 per ticket at denvergraffiti1.com). The tour ends at Denver Central Market in the heart of RiNo, where you’ll find plenty of breweries, galleries and restaurants.

Denver may be landlocked, but that doesn’t stop regular shipments of fresh seafood from arriving on a rotating basis from eastern and western ports. At Fish and Beer, 35 Larimer Street, Spanish octopus is a specialty.

Diane Rehm

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radio, Rehm scaled back a bit. At first, she hosted one podcast a week, then another, and then added a monthly book club on Zoom. (She chooses each book herself.)

Rehm also hosted fundraising dinners in her home (pre-COVID) and chairs the 1961 Society, whose members have named WAMU in their wills.

“So, I’m plenty busy and enjoying every minute,” she said.

As for what’s next, Rehm indicated she does not have another book in mind to write, but would consider anything that comes her way.

“You know, I’ve never had a plan for my life. It’s all just happened. I’m open to whatever looks interesting and could add to our understanding of the world.”

At the same time, “If what I’ve done is the last thing I do, that’s fine with me,” she said.

Listen to Diane Rehm’s podcast “On My Mind” at wamu.org/show/diane-rehm-on-my-mind or register for her free virtual book club at wamu.org.


Bring the natural benefits of sunlight indoors.

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

A floor lamp that spreads sunshine all over a room

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

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

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

By Rick Steves

As we’ve had to postpone our travels because of the pandemic, I believe a weekly dose of travel dreaming can be good medicine. Here’s one of my favorite memories from Paris — a reminder of the fun that awaits us at the other end of this crisis.

I have a ritual when in Paris. I ask my cabbie to take me around the Arc de Triomphe two times, then drop me off to stroll down the city’s grand boulevard, the Champs-Élysées.

We plunge into the grand traffic circle where a dozen venerable boulevards converge on this mightiest of triumphal arches. Like referees at gladiator camp, traffic cops are stationed at each entrance to this traffic circus, letting in bursts of eager cars.

On this visit, after barely avoiding an accident, my cabbie calms me, saying, “In Paris, a good driver gets only scratches, not dents.” Gropping for the lost end of my seatbelt, I say, “There must be an accident here every few minutes.”

He explains, “In the case of an accident here, each driver is equally guilty. The fault is this only place in Paris where the accident are not judged. Whatever the circumstances, insurance companies split the costs 50-50.” While we’re momentarily stalled on the inside lane, I pay the accident taxes.

I’m ready for my stroll on the Champs-Élysées. I like to say it out loud: shahn-zay lee zay. This grandest of boulevards is Paris at its most Parisian: sprawling sidewalks, stylish octogenarians caked in makeup, concept cars glimmering in showwindow windows, and pastel macarons in grand cafes.

Paris’ characteristic love of strolling (a stately paced triathlon of walking, window-shopping, and high-profile sipping) dates from the booming 19th century, with its abundance of upper-class leisure time and cash.

Donning an aristocratic air, I amble gently downhill to the immense and historic square called the Place de la Concorde. This boulevard is the country’s ultimate parade ground, where major events unfold: the Tour de France finale, Bastille Day parades, and New Year’s festivities.

Cruising for 350 years

In 1667, Louis XIV opened the first stretch of the Champs-Élysées: a short extension of the Tuileries Gardens leading to the palace at Versailles. The Champs-Élysées soon became the place to cruise in your carriage. It still is today — traffic can be jammed up even at midnight.

A century after Louis XIV, the café scene arrived. Cafés were ideal for both Parisian pleasure-seekers and thinkers, conspiring to share ideas and plot revolutions.

That coffee-sipping ambience survives today, amid pop-up boutiques and music megastores. Two cafés, Le Fouquet’s and Laduree, are among the most venerable in Paris and beloved for their pastel and tasty macarons.

Until the 1960s, the boulevard was pure Parisian elegance, lined with top-end hotels, cafes and residences. Locals actually dressed up to stroll here.

Then, in 1963, the government, wanting to pump up the neighborhood’s commercial metabolism, brought in the Metro to connect the Champs-Élysées with the suburbs. Suddenly, the working class had easy access. And bam — there goes the neighborhood.

The arrival of McDonald’s was another shock. At first, it was allowed only white arches painted on the window. Today, the hamburger joint spills out onto the sidewalk with cafe-quality chairs and stylish flower boxes.

The nouvelle Champs-Élysées, revitalized in 1994, has new street benches, lamps and an army of green-suited workers armed with high-tech pooper scoopers.

Two lanes of traffic were traded away to make broader sidewalks. And plane trees (a kind of sycamore that thrives despite big-city pollution) provide a leafy ambience.

From cabaret to Egyptian obelisk

As I stroll, I notice the French appetite for a good time. The foyer of the famous Lido, Paris’ largest cabaret, comes with leggy photos and a perky Retroed promo video.

The nearby Club Med building is a reminder of the French commitment to vacation. Since 1936, France’s employees, by law, have enjoyed one month of paid vacation. The French, who now have five weeks of paid vacation, make sure they have plenty of time for leisure.

On the Champs-Élysées, the shopping ends and the park begins at a big traffic circle called Rond Point. From here, it’s a straight shot down the last stretch of the boulevard to Place de la Concorde. Its centerpiece was once the bloody guillotine but is now the 3,300-year-old Obelisk of Luxor. It was shipped here from Egypt in the 1830s, a gift to the French king.

I stand in the shadow of that obelisk with my back to the Louvre, once Europe’s grandest palace, now its grandest museum. Looking up this ultimate boulevard to the Arc de Triomphe, I can’t help but think of the sweep of French history — and the taste of those delightful macarons.

This article was adapted from the book From cabaret to Egyptian obelisk. You can email Rick Steves at rick@ricksteves.com and follow his blog on Facebook. © 2020 Rick Steves

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Europe, anyone? What you need to know

“Europe is Opening.” So proclaim postcards from travel mavens and destination advocates, and it probably is accurate. But “opening” is kind of a loose concept — and, in the case of European travel — a moving target.

Chances are that many of you may want to visit Europe over the holidays, and probably even more are thinking about visiting in spring or summer of 2022.

Right now, that looks feasible, but COVID-19 can still stage its own reopening, so caution remains the watchword. Although requirements will probably change, current rules are still reasonably strict.

1. **No jab, no journey.** Yes, unvaccinated folks can enter many countries, at a cost of lots of testing and possible quarantines. Even if you can get into a country without having proof of vaccination, however, you’ll need it for many domestic visitor activities — from attending theaters, shopping at major stores, eating in restaurants, and getting into the big museums to riding public transport, high-speed trains, and local flights.

2. **Stay current.** Make sure your vaccination is current. Volume vaccinations started early this year, and lots of you will have passed the one-year mark before a spring trip. Get a booster if you need it.

3. **Paper OK, digital better.** All of the countries I checked accept the CDC vaccine card and the three major vaccines — Pfizer, Moderna and Johnson & Johnson — as proof of vaccination.

But I’ve seen conflicting reports about whether local venues such as museums and railroads also accept the paper card. You’re much better off if you have a digital vaccine pass of some sort.

The EU has launched its EU Digital Sanitaire, which is much the same. Apply through the French government website.

4. **UK getting easier.** Headlines about “opening” the U.S.-UK corridor refer to changes in U.S. rules for incoming visitors, not U.S. visitors to the UK.

But the UK is easing the former pre-arrival requirement for an expensive PCR test to allow for much less expensive antigen tests. In an ideal situation, UK will relax even that requirement for fully vaccinated travelers.

Given the importance of U.S. visitors to the UK hospitality business, I suspect there’s lots of pressure to do just that.

5. **Know before you go.** Entry into some countries requires some additional preparations beyond just having a CDC card. Check the requirements of each country you visit — and especially the country where you first arrive in Europe.

6. **U.S. hasn’t budged.** Regardless of all the other openings, the U.S. has not budged on its longstanding requirement that even vaccinated U.S. travelers must have a negative COVID test taken within three days prior to a return flight.

Onsite tests are available at many large European airports, but many are limited to the expensive ($200 or so) and time-consuming PCR tests.

Fortunately, CDC also accepts some cheaper and easier rapid tests — even “home” tests — provided they include a telehealth service that observes and validates the test online. You can do this from your hotel with a smartphone, laptop or tablet. Simple home tests without the tele-health link don’t make the grade.

Some airlines sell qualified self-tests online. Although you can buy such tests after you arrive, buying in advance avoids one possible destination hassle.

7. **It ain’t over ’till it’s over — and it ain’t over.** Although the outlook is pretty upbeat right now, things could go pear-shaped quickly. My longstanding recommendations remain in force:

- **Stay flexible and have a Plan B in case requirements tighten again.**
- **Minimize your financial exposure:** Pay as few nonrefundable fares and rates and as few big deposits as possible.
- **Consider travel insurance that covers both COVID travel expenses and medical costs while you travel.**

**Email Ed Perkins at eperkins@mind.net or check out his travel website at www.rail-guru.com.**

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**MARK YOUR CALENDAR**

**Nov. 19**

**TRACE YOUR VIRGINIA ROOTS**

Learn how to get started with your Virginia-based genealogical research with this virtual workshop that takes place Fri., Nov. 19 from 10 to 11 a.m. The cost is $15/$10 for Library of Virginia members. To register, visit bit.ly/VirginiaGenealogy. Contact Ashley Ramey at (804) 692-3001 with questions.

**Nov. 20+**

**HOME GARDENING SERIES**

In this free series sponsored by Virginia Cooperative Extension — Hanover Master Gardeners, learn how to prepare your garden for the winter. This month’s program, Propagation Through Cuttings, takes place at the Mechanicsville Branch Library on Sat., Nov. 20 from 10:30 a.m. to 12:15 p.m. To register, visit bit.ly/MasterGardenerSeries. Call (804) 746-9615 with questions.
Local writer, speaker lives the creative life

By Catherine Brown

When Yemaja Jubilee was 16 years old, she discovered a gift: writing poetry.

“I wrote my first poem [at that age], called ‘Where Have All the Good Folk Gone? They Sure Ain’t Gone to No Heavenly Home,’” said Jubilee, now a poet, playwright, inspirational speaker and life coach who lives in Richmond. “I used poetry as a means of speaking what was not allowed for me to say growing up.”

Jubilee, 75, grew up in Charlotte County in the Jim Crow era, and she reflects on her childhood experiences in poetry and nonfiction articles. For the past year, she has shared those reflections in a column for Charlotte Gazette titled “Growing up Black in Charlotte County.”

In one recent column, Jubilee, born Ann Delores Brown, described seeing the Ku Klux Klan ride by her house when she was 10 years old. In another, she profiled her 96-year-old father, who joined the Civilian Conservative Corps in 1941 and helped build Twin Lakes State Park in Prince Edward County.

“I use those stories to educate people and to be honest with others about what I learned from them and how they propelled me into being the woman I am today,” she said.

Giving back

After graduating from high school in Charlotte County, Jubilee hoped to be the first Black woman to attend Longwood University (then Longwood College) in Farmville.

Jubilee was denied attendance at all-white Longwood and instead graduated from Virginia Commonwealth University, where she earned a master’s degree in rehabilitation counseling, with a focus on alcohol and drug counseling.

She pursued a career to improve the lives of at-risk and vulnerable populations. In her various jobs in Virginia, Tennessee and New York, Jubilee worked in alcohol and drug prevention, mentored at-risk teens, planned activities for older adults, and helped developmentally disabled people navigate daily living tasks.

“I believe you have to give back,” Jubilee said.

Passionate about health and wellness, Jubilee also worked as a personal trainer, Zumba instructor and NIA instructor. (NIA is a movement practice that draws from martial arts, dance arts and healing arts.)

She has also taught community members how to plant gardens, and has worked as a substitute teacher in Henrico County.

“I never had to look too hard for a job because my skill set is so diverse,” Jubilee said.

A new chapter

When Jubilee moved back to Virginia and retired in 2010, she had time to revive her love of poetry. She showed her poems to her partner, L. Roi Boyd III, professor of speech and theater at Virginia State University. “He told me we should turn them into a play,” Jubilee said.

Several years later, she and Boyd launched Cultural Libations, a multidisciplinary fine arts organization that provides a venue for artists to express the human

Dr. Yemaja Jubilee delivered a lively reading of her poems at a Lynchburg church last month. Jubilee, an artist, inspirational speaker and newspaper columnist, recently published a book of poetry and wrote a musical based on the music of James Brown.

Zumba instructor and NIA instructor. (NIA is a movement practice that draws from martial arts, dance arts and healing arts.)

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Cookbooks for Thanksgiving and more

Preparing meals from scratch has become popular during the pandemic. These books provide welcome ideas to home cooks of all levels of experience.

_Friends: The Official Cookbook_, by Amanda Yee, 176 pages, Insight Editions hardcover, 2020

This large-format cookbook contains recipes that might have been prepared and served in the television series “Friends,” the hit sitcom that debuted in 1994. The culinary tastes of characters Ross, Monica, Chandler, Joey, Phoebe and Rachel are imagined by author Amanda Yee, an accomplished chef.

Recipes run the gamut from breakfast to drinks, main dishes to desserts, sandwiches, snacks, side dishes, appetizers and pasta. Prep times and yields accompany each recipe. Each entry begins with a short paragraph associating the dish with a character on the show and, often, a tie-in to the plot of a specific episode in the series.

Color photographs illustrate most of the recipes. Publicity shots of the stars and stills from episodes are interspersed throughout the text.

Recipes are simple to prepare and readily accessible for those with rudimentary culinary skills. Learn how to make pizza from scratch. Discover how to make a dozen post-run recovery bars by simply freezing a mix of ingredients.

For Thanksgiving, you’ll find excellent recipes for roast turkey, mashed potatoes, gravy, cornbread stuffing, cranberry sauce and candied pecans. Find suggestions for preparing sandwiches with leftover turkey. Desserts include pies, muffins, macarons, biscotti and flan.

There are no calorie counts, nutritional information or index. However, the contents, which include more than 100 recipes, are organized under 10 chapter headings.

This cookbook is made to enjoy and read at your leisure.

_Friends: The Official Cookbook Gift Set_ combines, in a deluxe gift box, the _Friends_ cookbook with a chef’s apron designed à la Monica. It makes a great hostess gift.

**Gordon Ramsay Quick and Delicious: 100 Recipes to Cook in 30 Minutes or Less,** by Gordon Ramsay, 256 pages, Grand Central Publishing hardcover, 2020

Restaurateur and TV chef Gordon Ramsay provides detailed instructions on how to prepare sophisticated dishes quickly without angst or trepidation.

Full-color photographs accompany each of his 100 culinary creations. Many recipes include preparation tips, time-saving ideas and serving suggestions. Every recipe includes the number of servings, but there is no calorie count.

Introductory chapters present helpful advice, such as 12 suggestions on improving your productivity in the kitchen. Chef Ramsay’s 10 recommended kitchen basics include some that may surprise you.

The index is comprehensive: Not only can you find recipes by name, but individual ingredients are included among its entries.

**Gordon Ramsay Quick and Delicious** is a great resource to expand your repertoire. Ramsay is a remarkable teacher who boils it all down to these basics: the best ingredients, sure-handed guidance and a great recipe. He plans to open an eponymous Fish & Chips fast-casual eatery in DC’s Penn Quarter.

**Quick & Healthy: 50 Simple Delicious Recipes for Every Day,** by American Cancer Society, 108 pages, American Cancer Society paperback, 2020

The American Cancer Society advocates incorporating fruits, vegetables, whole grains and legumes, low-fat dairy and fowl in your diet. These precepts form the basis for easy-to-prepare recipes in this paperback.

“If you don’t have a lot of time but you want to eat healthy, or provide your family with healthy options, this cookbook is for you,” according to Esmeralda Buchanan, senior director of Journals and Books Publishing at the American Cancer Society.

Quick & Healthy is a compilation of 15 vegetarian, 15 seafood and 20 chicken and turkey recipes. Learn to make unique dishes such as skillet turkey shepherd’s pie. Wow your guests with stuffed portobello caps, fresh garlic-parmesan-walnut rotini, and honey mustard cod with pecan topping.

Each of the recipes is accompanied by a full-page color photograph, a short cook’s note with prep tips, cooking advice or optional ingredients. The recipes presented serve four but can easily be recalibrated. Most significantly, this cookbook includes calorie and nutritional counts per serving.

The dishes are not only tasty but healthy. Serving them is a gesture of love and concern for those at your table. To order a copy, go to cancer.org/bookstore. Proceeds are returned to the American Cancer Society.

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condition through a variety of media. Together, they developed the play "Couldn’t Keep It to Myself." The title reflects Jubilee’s compelling desire to use writing to explore "whatever’s going on in society, whatever’s going on inside of me, whatever’s going on in my family, my relationships, my jobs," she said.

The play was performed in Richmond, Charlottesville and Washington, D.C., and was picked up by the Acts of Faith Theatre Festival in 2015.

Audience members requested a book of Jubilee’s poems, so, in 2017, she self-published the poetry collection, Couldn’t Keep It to Myself.

Jubilee and Boyd have since written, directed and produced many productions. Among them are “Juba, Juba, Jubilee;” a short play that celebrates Juneteenth, the holiday marking the day in 1865 that Black Texans learned the Civil War had ended and they were free, and “Blues Gal,” which looks at the history of female blues singers.

Boyd and Jubilee also co-produced “Black Wall Street: The Money, the Music, & the People,” a film written by Rebekah L. Pierce about Richmond’s Jackson Ward neighborhood, known in the early 1900s as one of the most prominent Black communities in the country.

Next August, Jubilee will stage the Richmond performance of “He’s a Funny Cat, Ms. High: My 32 Years Singing with James Brown.” The show is based on the book by that name written by her friend and colleague Martha High, a Virginia native who performed as a vocalist with Brown.

“It took two and a half years to write the play and original music,” Jubilee said. “That's the biggest thing I've ever done.”

Inspiring others

In recent years, Jubilee’s creativity has intertwined with her desire to help people lead better lives in her work as an inspirational speaker, life coach and radio and TV personality.

She has given talks about the 1963 March on Washington, on gaining freedom from negativity, and on forest bathing — a practice she said helps her find peace and tap into her intuition.


“I can’t sit and be still just because I’m retired,” Jubilee said. “I have all this creativity.

Where does Jubilee’s creativity come from? She credits her mother’s influence and her spirituality. “I have ideas...I call them ‘downloads from the big G,’” she said. “I’m proud that God has given me all these talents.”

Jubilee’s creativity also comes from her openness to new adventures and opportunities.

“There really is no fear. I just keep on going,” she said. “I’m going to learn something. I’m going to fly.”

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