

IT TAKES A TEAM

Volunteer leaders keep FISH Program swimming in hard times

It's Wednesday and JABA's Volunteer Services department is humming with activity as the FISH Team prepares for the winter 2012 semester. FISH stands for Friends in Schools Helping, and each team member handles one aspect of the growing volunteer tutor/mentor program. The approach seems to be working. Together this past semester the team placed and supported 74 volunteers in schools in the city of Charlottesville, and Albemarle, Fluvanna, Greene and Louisa counties. And, they all did it for free.

When the federal grant that JABA had depended on for almost 30 years to support volunteer services was cut by 20 percent the result was staff reductions and cut backs. Department Manager, Martha Williams, who reduced her own paid hours in response to the cuts, explains, "In order to sustain FISH we decided to go to an all-volunteer management approach. For that JABA reached out into the community to find leaders who would be willing to work to maintain the program's success. It has worked out beautifully."

The FISH program was founded in response to the schools' priority of eliminating the achievement gap in Central Virginia public schools. The intergenerational, school-based, tutoring/mentoring program focuses on helping elementary school students with reading, math, and English for Speakers of Other Languages by connecting volunteers of all ages with the students. The FISH Program provides each volunteer with training, background check, placement with a teacher, ongoing support and recognition.

It's a lot of work. So much so, that during the past five years the program has had as many managers. These have ranged from regular staff members to VISTA volunteers. "It really is too big for one person," says Pat Severson as she recalls her first



The FISH Team prepares for another semester of matching volunteer tutors and mentors with students in local schools. (Left to Right) Pam Hawkins, Pat Bean, Pat Severson, Lynda Wingfield and MK Gleason. Missing from the photo is Karen Norman.

tenure with FISH as its manager in 2007-2008. "When I was inside doing administrative work nobody was outside working with the schools and the community, and when I was outside no one was inside."

Now back with FISH as the Team Coordinator, Pat feels the new approach is paying off. She credits the dedication, know-how and open spirit of her teammates. With a shared dedication to helping youngsters get off to a good start, each tackles one critical part of the program.

Recruitment Team Leader, Pam Hawkins, plans the program's community outreach to recruit volunteers. The FISH Training Team Leader, Karen Norman, facilitates training for the volunteers using the National Corporation for Volunteering and Service curriculum. Administrative Team Leader, Pat Bean, keeps the program's paperwork and statistics straight. While, Volunteer Relations Team Leader, Lynda Wingfield, is the primary contact for all FISH volunteers. Finally, Evaluation Team Leader, MK Gleason, is updating and developing evaluation measures to help them continue to improve the program.

While the team's primary goal for this academic year is to assure the smooth transition to the all-volunteer system, the pro-

gram continues to grow. FISH originally included only those aged 55 plus, but now recruits and places volunteers as young as 18. A program with Piedmont Virginia Community College has grown to five times the number of student volunteers for fall 2011 compared to when the collaboration started. "Most of the community volunteers from last year have returned," says Pat. "We're now in 15 schools, not including JABA's preschool Shining Star in

Charlottesville and Louisa. And, the schools are begging us for more volunteers."

With a new semester just weeks away, the team makes it clear that they need to get back to work. "Pam and I will be at the Omni for United Way's mentor/tutor day on January 26," says Pat. "And, we'll be training new volunteers in early January." Anyone interested can contact the team at (434) 817-5289, FISH@jabacares.org.



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Survivor Benefits

Monthly benefit may be available for eligible surviving spouses of deceased veterans

By Anne C. Atkins

Sam was taken by surprise when his wife Josie died. She was only 64 years old, and although her health had deteriorated because of diabetes, he didn't expect her death this soon. He was grief stricken and confused. His grief turned to panic as he began looking over his finances, wondering how he would cover the bills with just his retirement and social security. Josie's retirement and VA disability check had really helped.

As a young woman, Josie had served as an Army nurse. While she was on

active duty, she was diagnosed with diabetes. As a result, she was eligible for medical care through the U. S. Department of Veterans Services (VA) and a monthly disability compensation check.

Sam needed to let the VA know about his wife's death, so he called a veterans services office nearby. To his surprise, the office was operated by the Commonwealth of Virginia rather than the VA; however, the service representative outlined for Sam what he needed to do. Because Josie's death resulted from a service-connected disability, the agent suggested that Sam

might be eligible for Dependency and Indemnity Compensation (DIC) and offered to help him with the paperwork.

DIC is a monthly benefit paid to eligible survivors of certain deceased veterans. For a surviving spouse to be eligible, the veteran's death must have resulted from a service-connected injury or disease. A surviving spouse may also be eligible if the veteran died of a non-service related injury or disease and was receiving VA compensation for a service-connected disability rated as totally disabling. There were other requirements concerning the length

of marriage that the veterans service representative explained to Sam.

Children of veterans may qualify for DIC if they are under age 18, or between the ages of 18 and 23 and still attending school. Helpless adult children may be entitled to DIC as well.

The service representative prepared the claim for Sam and collected Josie's service and medical records documenting her illness and its progression leading to her death. The representative submitted the completed claim to the VA for adjudication. The VA approved the claim and Sam was awarded a monthly benefit

of \$1,154.

"So many veterans and their families don't realize they may be eligible for benefits," said Paul Galanti, Commissioner of the Virginia Department of Veterans Services. "I urge all veterans to become familiar with the benefits they earned."

The Virginia Department of Veterans Services has 20 offices statewide that assist veterans and dependents with claims for VA benefits. There is no charge for the service. The agency also coordinates the Virginia Wounded Warrior Program, reviews schools and other programs to ensure compliance with GI Bill provisions, and

operates two care centers and three cemeteries. To learn more about DVS, visit www.VirginiaforVeterans.com.

The DVS office serving the Charlottesville area is located at 2211 Hydraulic Road, Charlottesville. The benefit service officer is Mr. Pedro Ortiz. He may be reached by phone at (434) 295-2782 or by email at Pedro.Ortiz@dvs.virginia.gov. Mr. Ortiz also visits locations in Fluvanna, Orange and Louisa.

Anne C. Atkins is Director of Communications for the Virginia Department of Veterans Services.

On the Move

Mary Williams Center moves to temporary home

In order to make way for JABA's newest housing community, Timberlake Place, the Mary Williams Community Center is moving to a new (temporary) home. The center's last day on East Market Street

was December 13. It will reopen Tuesday, January 3, 2012 at The Hope Center, 341 11th Street NW in Charlottesville, off Grady Avenue.

The Hope Community Center will be the center's gra-

cious host and partner until Mary Williams makes its final move to the new Jefferson School Civic Center in late 2012. The Center's hours will remain the same: Monday through Thursday from 10

a.m. to 2 p.m.

For details, contact Misty Boos (434) 987-8433, mboos@jabacares.org or check out the center's webpage www.jabacares.org/page/full/mary-williams-community-center/.



The friendly group at JABA's Mary Williams Center will soon say goodbye to its East Market Street location.

Making Music Together

This past October, four volunteers from JABA's Mary Williams Center joined children from Jackson-Via Elementary for a weeklong songwriting workshop with Kid Pan Alley. The members from Mary Williams answered questions about their childhood from the students. Then both groups wrote songs based on the experience.

As Kid Pan Alley's Charlottesville Project Director Terri Allard explains, "Bringing JABA volunteers and children together to share their stories and write



Friendships were made along with music during the Kid Pan Alley workshop with the Mary Williams Center and Jackson-VIA Elementary.

songs is an amazing experience for everyone involved. Whether you are a participant or just an observer, you are keenly aware of the magic that is taking place between the seniors and the stu-

dents during these workshops. It's what I call, 'goose bump good'."

The Mary Williams volunteers unanimously agree. Plans for another joint workshop are already underway.

The Jackson-Via workshop produced several songs. Here's one from the Mary Williams volunteers.

Back in the Days

By Paul Reisler with Terri Allard and JABA volunteers

Back in the days you had to be creative
You had to make everything you needed
Had to make up your own games
Make your own fun
Had to make friends
Everybody needed someone
Back in the days
When everything was different
The nearest house was four miles away
But we were close like brother and sister
Not like today when neighbors don't say
Hello—are you O.K.

I've just been a community of one
Gonna get to know my neighbors
And have a little fun
Talkin' about life under the sun
'Cause everybody needs someone
Back in the days you had to be creative
You had to make everything you needed
Had to make up your own games
Make your own fun
Had to make friends
Everybody needed someone
Everybody needed someone
Everybody needed someone

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LIBRARY MATTERS

Spicing Up Your Space

By Jackie Lichtman

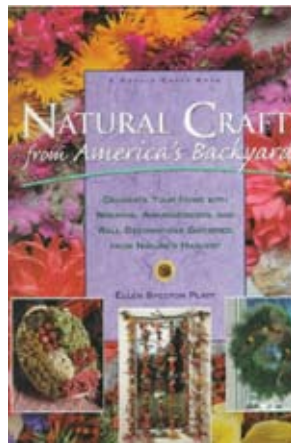
With the holidays approaching, now is a good time to give your home a much-needed new look. Get great decorating ideas from *No Place Like Home: Tips & Techniques for Real Family-Friendly Home Design* by Stephen Saint-Onge. From the many room makeovers he has done for magazines, newspapers, and television shows, the author has a very real sense of what everyday families want and need from their homes. Being a father, husband, and homeowner himself, he designs spaces that are practical, budget-conscious, and family-friendly as well as beautiful. His personal motto is "Good design has the power to change lives."



Perhaps a holiday gift for your children will be a makeover for their room. *Essential Children's Rooms: The Back to Basics Guide to Home Design, Decoration & Furnishing* is by Terence Conran, whose name is synonymous with stylish home design.

In this book, he presents a wide range of options for decorating rooms for babies and toddlers, to school age children and teenagers. From planning and design to furniture, fittings, décor and details, practical information and inspiring visual examples demonstrate that whatever size your space, children's rooms can be stylish too.

Are the in-laws visiting? Hosting will be a breeze with guides to flower arrangements and seasonal suggestions. Every room has a chance to be a showstopper with inspiration from this book: *Natural Crafts from America's Backyards: Decorate Your Home with Wreaths, Arrangements, and Wall Decorations Gathered from Nature's Harvest*. Provides step-by-step instructions for a variety of craft projects, including flower arrangements, and table decorations. In the book *Sense of the Country: A Seasonal Guide to Decorating Your Home With Flowers, Fruits and Natural Objects* you will learn how to use fruits, vegetables, flowers, and found objects to create unique arrangements.



Creating Beautiful Gifts and Decorations for the Holiday Season. There are over 200 books on "interior decorating" and "flower arrangement" in the regional library system. The library staff will be happy to help you find the book that is just right for you.

Jacqueline Lichtman is the Web/Marketing Librarian for the Jefferson-Madison Regional Library.

2011 Virginia Tax Break

Tax credits let Central Virginians help seniors in need and themselves, as well.

Want to lower your Virginia state taxes? JABA can help you reduce your tax load while you help someone in need. Your undesignated individual donation of \$500 or more to JABA, Inc. can be returned to you in the form of a 40% Virginia state tax credit. You may also claim this charitable gift on your federal tax form. And, your donation will be put to immediate use serving an older adult in our area.

Much of senior poverty is out of our sight. But, it is here nonetheless—older adults who are wondering where their next meal will come from and how they can afford much-needed health services. Right now, there are 4,876 older adults living with insufficient income (poverty measure for one person is \$11,161 or less) in

Charlottesville, Albemarle, Greene, Fluvanna, Louisa and Nelson counties. Many are frail and in poor health, lacking sufficient food, health care and transportation. These are the people JABA serves.

Your donation to JABA goes directly towards providing services that target our most vulnerable seniors. JABA offers home-delivered meals, visits from qualified nursing staff to assess medical needs and arrange health services, and much more. Send your donation (\$500+ individual or \$1,000+ business) to JABA, Inc., 674 Hillsdale Drive, Charlottesville, VA 22901 or go to www.jabacares.org and click on "Give." Help someone, and yourself too, with a 2011 Virginia state tax break.



At last, a bumper sticker that tells the truth—Age Happens.

Silver Linings readers can pick up one for themselves at any of JABA's eight community centers or at JABA's offices at 674 Hillsdale Drive in Charlottesville. For center locations visit www.jabacares.org/page/full/communitycenters or call (434) 817-5222. Quantities limited.

"One of the most glorious messes in the world is the mess created in the living room on Christmas Day. Don't clean it up too quickly."

—Andy Rooney

Gardening with the Grandkids

by Claudette Midgley

The time you spend gardening with your grandchildren will surely create memories that will last them a lifetime. While you are having fun working together, not only are they learning the basics of botany, but they are developing patience, learning cooperation and responsibility and, with a little praise from their grandparents, realizing that with work comes pride in their accomplishments.

They are never too young to start. While the littlest ones may just enjoy watching an amaryllis or hyacinth grow larger day by day, by age six or seven most children are ready to learn how plants grow.

Remember growing sweet potato vines? We used toothpicks to hold a sweet potato, pointy side down, in a glass of water, keeping one-third of the potato above the water. All we had to do was check the water level each day and in a few weeks we had a beautiful vine that could be transplanted to a pretty pot, fed once a month and placed in a spot of prominence in our mother's kitchen. That same vine can be transplanted into the garden in May and it will grow sweet potatoes for the table. Why not grow a sweet potato vine with your grandchildren. Imagine how excited they will be when you serve "their"

home grown sweet potatoes for dinner.

Pottery People

Another easy and enjoyable project that the kids can do with a little help is Pottery People.

You will need:

- 1) Any size, clay flower pots. Whatever you have is fine.
- 2) Paints, markers, beads, glue etc., to decorate the pots.
- 3) Potting soil
- 4) Grass seed

First, have the kids paint a base coat on the flower pot. When dry, draw a face on the pot. After all the paint is dry, fill the pot almost full with potting soil. Sprinkle on the grass seed and cover with a little more soil. Water the soil and place the pot in a sunny window. In a few days the grass "hair" will grow giving their Pottery Person a shiny mop of straight green hair.

To speed up the germination process, after the first watering loosely cover the top of the pot with a transparent plastic bag. Close the bottom of the bag around the pot with a rubber band, thereby creating a little greenhouse.

Wheat grass or "Kitty Grass" can be substituted for regular grass seed making a holiday gift for the family cat or for a family member



Let the kids experiment by adding a "greenhouse" to some of the pots. The growth difference will be noticeable.

with a cat.

A simple variation on Pottery People, perhaps for older children, is to decorate flower pots with paints, ribbons, "jewels" or buttons from grandma's sewing box. Plant with herbs, (mints, including catnip, are especially fast growing.) Then use or give several as a windowsill kitchen garden.

Whether they keep their creations or give them as holiday gifts, the kids will be proud of their efforts, and anxious for your next visit to see what gardening projects you have in store for them.

So, shut off the TV, put away the iPad and the video games, and create memories for a lifetime by gardening with your grandchildren.

Claudette Midgley is a member of the Piedmont Master Gardeners and a grandmother of three.

ASK SUSAN

By Susan Seidler

Q: I am a long-distance caregiver and will be visiting my widowed, elderly mother for a week during the holiday season. How can I make the best use of my time with her?

A: Here are some helpful tips:

Plan ahead. Before visiting your mother, determine how she would like to spend her time with you during your visit. Ask if there are ways you can help such as taking her to visit friends she hasn't seen in a while, shopping for household items she needs, or taking care of home repairs.

Assess how your loved one is doing. Observe her appearance and the condition of her home. Could she use help with transportation, handling her finances, house cleaning, grocery shopping/meal preparation, socializing, taking her medications? Check with friends, other relatives and neighbors to see if any have noticed changes that might be a cause for concern. Keep a list of them and their contact information, and

give them yours so they can get in touch with you if the need arises.

Take her to see the doctor. See if you can schedule a doctor's appointment while you are there and go with her. If she is agreeable to sharing information about her health with you, have a Release of Information form completed and filed at her doctor's office. Keep a copy for yourself. Does she have an Advance Medical Directive (AMD)? If so, ask for a copy. If not, offer to obtain information and the form, and to discuss this medical tool with her. If her doctor doesn't have the materials, contact the Area Agency on Aging (AAA) serving her community.

Hire a Geriatric Care Manager (GCM). These professionals will meet with your mother (and you or anyone else she wants to include); identify her needs; monitor how she is doing; arrange for services; coordinate with financial, legal and medical providers; serve as a liaison



to family members; and provide crisis intervention. To find GCMs serving her area, contact the local AAA.

Resources:

- Area Agencies on Aging: Eldercare Locator, 1-800-677-1116, www.eldercare.gov
- Caregiving articles/Web links: www.seniornavigator.org, www.agingyourway.org
- AAAs, GCMs, caregiving: JABA, 434-817-5222, jabacares@gmail.com, www.jabacares.org.

Excerpted in part from "Practical Tips for Long Distance Caregiving" by Brenda Wilson, LCSW, CEAP, UVA FEAP

Susan Seidler, CIRS-A, CSA is the Information and Assistance Supervisor with JABA.

Cholesterol: Know Your Numbers

by Sean Connelly

Cholesterol is an essential part of the human body. It is an integral part of cell membranes, the building block of tissue and important hormones like testosterone. It protects your nerves and it also aids with digestion.

A fatty substance that is found in the blood, cholesterol occurs in two major forms: high density lipoproteins (HDL) and low density lipoproteins (LDL). The names refer to particle size, which affects the function of each. HDL is considered the "good" cholesterol because it removes the more dangerous LDL cholesterol from the blood and out of the body through the liver. If you have too much LDL built up in your blood it can begin to stick to artery walls (plaque) and cause high blood pressure, stroke, and heart attacks. This is why it is important to have a high ratio of HDL compared to LDL.

Aim for an HDL reading greater than 60mg/dL, while your LDL should be less than 100mg/dL. The only way to know these numbers is by

getting a blood test, so be sure to talk to your doctor about your options.

Improve Your Numbers

You can increase your HDL and decrease your LDL levels by doing some of the following: consuming foods high in soluble fiber (such as oats), exercising regularly, limiting saturated and trans fats, and consuming foods high in mono and polyunsaturated fats.

Monounsaturated and polyunsaturated fats are "good" fats and raise your HDL. (Remember, that's the good cholesterol.) Foods high in these fats include, fish, nuts, olive oil, canola oil and avocados. These unsaturated fats should be the main source of fat intake in your diet, since they raise levels of HDL which will in turn help remove bad cholesterol from your blood. Just keep in mind that they are still fats, which contain more calories per gram than either protein or carbohydrates, so they should still be monitored.

Foods high in saturated fats primarily come from animal products, such as

meat, cheese, butter, etc. These foods should be consumed in moderation since they raise your levels of LDL (bad cholesterol). Worst of all are the trans fats, a type of saturated fat that both raises the bad LDL and lowers the good HDL. Trans fats are found in many processed foods, such as commercial baked goods (cookies, cakes, crackers, etc.), shortening, and many fried foods. Keep these to a minimum.

Using some of these tips should help you stay on the right track in keeping your cholesterol levels in check. Just remember, keep moving and keep eating foods high in soluble fiber, monounsaturated fats and polyunsaturated fats, and you will be on your way to achieving the perfect balance of good and bad cholesterol in your blood.

Sean Connelly is a clinical exercise physiologist and a catering chef with Top Broccoli Catering. Sean invites readers to contact him with their questions about exercise, diet or cooking at sconnelly@jabacares.org or (434) 817-5222.

How Your Holiday Wish List Can Save You Money With Energy Efficiency

Whether they are written on paper, shared with loved ones, catalogued online or simply stored in our minds, we've all got wish lists this holiday season. Perhaps your heart is set on a new sweater? The latest phone or camera? For many of those items you'll have to wait in line and suffer outrageous costs. But what if your list was stacked with items that would save you money and help you live more comfortably?

Here are some items that the Local Energy Alliance Program (LEAP) suggests putting atop your list:

• Free Home Energy Report. LEAP's

new tool allows you to take a quick three-minute survey online to find out your home's energy profile and how you can save energy and money.

• Home Energy Assessment. Get a comprehensive home energy assessment performed by a Building Performance Institute certified auditor. They will give you a prioritized list of where and how you can get the biggest bang for your buck in energy savings. Bonus: they do a health and safety check that protects homeowners from hidden hazards such as gas leaks, mold and mildew.

• Air Sealing. It's

not as sexy as new windows, but it is critical. And, leaks aren't always where you think they are. Most houses have a cumulative air leak the size of a refrigerator door, and less than 10% of that comes from windows and doors. All the smaller holes in attics and basements add up. The money you put into air sealing will pay back in six months to a year.

• Energy Efficient Light Bulbs. Identify the 10 to 12 lighting fixtures that you use most often and replace those bulbs with energy efficient CFLs or LEDs.

• Programmable Thermostat. Consider

getting a programmable thermostat, and keep in mind that you can save at least two percent on your heating bill for each degree you lower the thermostat in the winter.

• Powerstrips. Plug your electronic devices into power strips and turn the strip off when not using your electronics.

• Insulation. Whether it's your attic or crawl space, hot water tank or pipes, adding insulation is like putting a blanket on your home.

With each of these you'll stay cozy this winter and save money on your energy bills. Now that's a gift to warm anyone's heart.

Let the Pros Help



While there are plenty of do-it-yourself ways to save energy around your home, many Central Virginia homeowners have sought the help of professionals who are part of LEAP's network of certified contractors. Think that will cost a fortune? Think again.

You can access rebates and financing that make home energy improvements affordable for any budget:

• With LEAP's Home Performance with ENERGY STAR, you can get \$1,250 in cash rebates plus a 20 percent gain in energy efficiency.

• Just need to upgrade your insulation or heating and cooling systems? The Better Basics program is for you, and you can get a \$400 instant cash rebate.

• City of Charlottesville homeowners who income qualify (i.e. an income of up to \$49,100 for a family of two) can get \$5,000 towards the work in the Assisted Home Performance with ENERGY STAR program.

• Anyone can take advantage of low-interest PowerSaver loans offered by UVA Community Credit Union, and for a limited time LEAP is offering a rate reduction to zero percent.

• State and federal rebates and tax credits sweeten the pot, too, but many of them expire at the end of 2011.

Learn about these and more ways you can afford to make an investment in the comfort and value of your home while reducing your energy bills at www.leap-va.org.

"Christmas waves a magic wand over this world, and behold, everything is softer and more beautiful."

—Norman Vincent Peale

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Cinnamon Granola

This granola combines many cholesterol lowering ingredients in one tasty package. Oats have lots of soluble fiber, the seeds and nuts have healthy fats, the canola oil is high in Omega 3 fatty acids, and the cinnamon actually helps stabilize blood glucose levels. The types of nuts and dried fruits can be altered to suit your own tastes, but I listed what I personally like.

Ingredients:

3 cups old fashioned oats (don't use instant)
 ¼ cup flax seed
 ¼ cup oat bran
 2 cups nuts (I like equal amounts of walnuts, almonds and pecans to equal 2 cups)
 2 tsp. sesame seeds
 ½ cup maple syrup (REAL maple syrup, not the fake stuff!)
 1/3 cup honey
 ¼ cup canola oil
 1 tsp. cinnamon

1 1/2 cups dried fruit (I like cherries, raisins and blueberries, but you can use whatever you like)

Preheat oven to 300 degrees. Mix together the oats, flax seed, oat bran, nuts and sesame seeds in a large bowl. In a small saucepan combine the maple syrup, honey, canola oil and cinnamon. Place over medium heat and bring to a simmer. Pour the liquid mixture into the dry ingredients and mix thoroughly to combine. Spread out evenly on a well greased cookie sheet and bake for about 30 minutes, stirring every 10 minutes so it cooks evenly. Remove from oven and let cool completely before adding the dried fruit. Granola will last several weeks stored in an airtight container at room temperature, or several months in the freezer.



By Michael Southall
 Social Security
 District Manager,
 Charlottesville, VA

Q. My sister, who is 55, has been married three times. She's divorced from the first two. The third one died last year. On whose record will she draw Social Security benefits?

A. Let's consider the basic eligibility requirements for divorced wives and widows.

Your sister's first two marriages must have lasted at least ten years before ending in divorce. Assuming she was married to both for at least ten years, then she's potentially eligible on either record.

As for the husband she was married to when he died, generally the marriage must have lasted at least nine months. There are a number of possible exceptions, though, to the nine-month rule for widows – if the deceased worker died of an accident, for example, or in the line of military duty.

Let's assume she was married to her first two husbands for at least ten years each, and for at least nine months to her last husband. There's still an age requirement to be met. Spouses – including divorced spouses – must be at least 62. Surviving spouses—including surviving divorced spouses—must be at least 60, or at least 50 if they're disabled.

You didn't say,

SOCIAL SECURITY QUESTIONS AND ANSWERS

but it sounds like her first two husbands are still living. In that case, she must be unmarried to be entitled to benefits as a divorced spouse. But she can receive benefits as a widow on her third husband's record even if she remarries—as long as the remarriage takes place after she's 60. And if either of her first two husbands dies before her, she'll become potentially eligible on their record even if she has remarried, as long as it was after age 60.

Now assuming that these various requirements regarding duration of marriage, age and remarriage have been met, then which record she'll draw on will depend on how the money amounts compare. And it's not simply a question of being paid on the highest record. If she's under full retirement age when her entitlement begins, it might actually pay her to draw a reduced benefit first on one of the smaller records, then at full retirement age switch to an unreduced benefit on the highest record. And there's always the possibility that she's eligible for retirement benefits on her own work record as well. To make the best choice among these four potential records will require examining all the records together.

Q. I started getting Social Security widow's benefits when I was 60. I'm now 70, and Social Security just sent me a letter telling me that I need to apply for retirement benefits. What's this all about?

A. This is something we see fairly often at SSA: women who've been receiving widow's benefits, sometimes for quite a few years, suddenly being advised that they can receive a larger retirement benefit on their own work record. There are several possible explanations for this.

First, a widow's benefit can begin as early as age 60. At that age she'd receive 71.5 percent of her husband's Primary Insurance Amount, or PIA—the full, unreduced benefit. But at age 60, regardless of how much she could receive on her own work record, the only benefit she'd be eligible for would be the widow's benefit, since retirement benefits can't start before age 62. So it's possible to begin widow's benefits at 60, knowing the retirement benefit will be larger, wait until the age of retirement eligibility has been reached, and then switch over to retirement.

The pattern we see more often, though, is one where the deceased husband's PIA is more than

the widow's. In fact, it's not unusual for her reduced, age-60 widow's payment to be higher than her unreduced, age-66 retirement benefit. And yet even here, the widow might receive a notice from SSA later on, advising her to apply now for retirement. Why?

Because after the widow had reached full retirement age (usually 66 today) she began to accrue delayed retirement credits on her own record at the rate of eight percent a year. So by age 70, she could receive a retirement benefit equal to 132 percent of her PIA. And it often happens that 132 percent of her PIA is greater than 71.5 percent of his. What's more, if she had worked after her widow's entitlement began, those additional earnings could increase her eventual retirement benefit—sometimes to the point where her PIA itself has grown to exceed his.

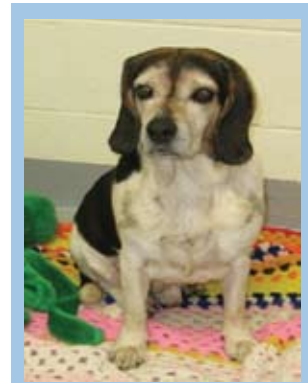
Social Security automatically sends notices to widow beneficiaries in these cases, where we've identified the possibility of a greater benefit now payable on their own work record.

SENIORS FOR SENIORS



At the CASPCA anyone age 50 and better can adopt a senior pet for free. Visit the shelter at 3355 Berkmar Drive, Charlottesville 22901 or call (434) 973-5959.

Mae, the fabulous mouser featured in the last issue is still available and hopig to have her own home for the Holidays.



Meet Bernard

Hi, there! Bernard is my name, and I am the best Basset Hound mix that you'll ever meet! I'm cute, cuddly, and people love the shape of my cranium. I look like I've just received a flat top haircut, don't you think? How adorable, right? Like most hound dogs, I love exploring with my nose. I'm very friendly and affectionate, too. I also love playing with toys, especially stuffed toys! Come on by and meet me!

Meet Maggie



My name is Maggie. I am a very smart dog, already house trained and ready to live with you. I am good with calm children, cats and other dogs. Please take me home today!

"May all your troubles last as long as your New Year's resolutions."

—Joey Adams

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SAVE THE DATE

Soup for Seniors

Help your at-risk elderly neighbors get through the winter by donating emergency food supplies to JABA's annual Martin Luther King Service Day "Soup for Seniors", a canned food drive for local, low-income older adults. Bring canned goods to JABA on Hillsdale Drive or the Senior Center at 1180 Pepsi Place between January 3 and January 16. Urgently needed are canned vegetables, canned fruit, canned meat products such as tuna or stew, pasta sauces and lower salt soup.

Tuesday, Jan 3 — Monday, Jan 16

8:30 AM — 5:00PM

JABA

674 Hillsdale Drive,
Charlottesville 22901

Contact: Martha Williams (434) 817-5245,
mwilliams@jabacares.org

Getting Started in Medicare

Learn about critical enrollment periods for Medicare programs at a free presentation by JABA's health insurance counseling program, VICAP. Missing these deadlines can result in delays in obtaining benefits, unnecessary out-of-pocket expenses and higher insurance premiums. Workshop will also provide information about the preventive-care benefits created by the 2010 Affordable Care Act.

Cost: Free

Tuesday, January 17 & February 21

2:00 to 3:30 PM

Northside Branch, Jefferson-Madison
Regional Library
Albemarle Square Shopping Center
Route 29 North
Charlottesville 22901
Contact: JABA at (434) 817-5222

Give Back Night

One day only -- enjoy a meal at Chili's in Charlottesville and support JABA's Nelson Community Senior Center. Present a "Give Back Night" flyer with your order and Chili's will donate up to 20 percent of the cost of your meal to JABA's Nelson Community Senior. Flyers will be available at JABA's centers, including the 674 Hillsdale Drive location in Charlottesville.

Friday, February 24

11:00 AM to 11:00 PM

Chili's (Charlottesville only)

100 Zan Road

Charlottesville, VA 22901

Contact: Connie Brittle, (434) 263-7155 X116

Better with Age

Antiques Appraisal Event

Mark your calendar now for JABA's first-ever antique appraisal event.

Expert appraisers will be on hand to evaluate antiques and heirlooms. Proceeds support quality healthcare and nutritional meals provided by JABA to at-risk older adults in our area. More information, including entrance fee and participating appraisers, coming soon.

Sunday, June 10

Omni Hotel, downtown Charlottesville

Details in February's Silver Linings

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For information on JABA (Jefferson Area Board for Aging) or any of its services please visit www.jabacares.org or call (434) 817-5222.

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