

THE BOOMERS' NEXT CHAPTER

By Gordon Walker

"Hell no, we won't go!" This popular protest of the '60s may well sum up the attitude towards retirement of many entering their 60s. While experts and pundits have made dire predictions about how the aging of baby boomers will affect the U. S., in actuality, no one is certain what will happen. What is clear, however, is by choice or financial necessity they will not go quietly into the night of their later years.

Having grown up during times of cultural change, many of the 79 million boomers, persons born between 1946 and 1963, are inherently different than the generations that preceded them. An altered state of consciousness, fed by a combination of factors including good health, pursuit of new experiences and sour economic conditions, is changing previously held beliefs about work and retirement.

Reality Check

Many questions arise about the boomers' retirement options and work plans, and the effects they will have on society's well-being in the coming years. As is the case with a lot of Americans, boomers have accumulated high levels of debt and have been historically "low savers". While many have looked to the equity in their homes as savings for retirement, this nest egg has eroded substantially with the bursting of the housing bubble. To make matters worse, pensions are less reliable as guaranteed benefit plans are replaced by such contribution plans as 401(k)s and IRAs that have shrunk in value during the recession.

Consequently a majority of boomers will be unable to main-

tain a lifestyle even close to their current one without continuing to work. Even workers who thought they had planned and saved adequately are refocusing, thus it is not surprising to learn from AARP that 25 percent of boomers have shelved plans to retire. This change of heart is why more persons over the age of 55 are employed than ever before, increasing by 12 percent just since 2007 according to a recent Bureau of Labor Statistics report. Simultaneously the rate of unemployment for this age group has doubled.

New Directions

Research by prominent sources reveals one-third of boomers will have to work until they drop just to put food on the table. Another one-third will work, on average, two years longer than they had planned and are likely to combine retirement with "re-hirement", leaving and entering the job market throughout their lives. The remaining 33 percent are sufficiently well-off financially to get by without working. Should they choose to work, they will do so part-time in low-stress positions, done principally for pleasure, perhaps as a learning experience. Haven't boomers always craved unique experiences?

Regardless of workforce participation, boomers by and large desire to feel good by doing good. This attribute will lead to the sustainable development of one of our country's greatest natural resources—volunteers. As boomers age, life is less about becoming someone and more about being someone. Plentiful volunteer opportunities that facilitate continued use of talents and skills will enable communities to improve the well-being of



A boomer himself, Gordon Walker is CEO of JABA, a title he has held since 1982.

persons of all ages. What better way to give back than imparting a powerful base of values for younger generations to follow.

While working on this article I turned 65 and plans for a work life change danced in my head. Borrowing from Timothy Leary's mantra, tuning into retirement was appealing, turning on to its reality was troubling, and dropping out is not who I am. Drop back yes, to a slower part-time pace, a blend of making a living by getting paid, and making

a fuller life by giving back what I've learned. Someone might rightly call such a decision a mixed bag, a little bit of this and a little bit of that. As I see it, I am saying "no" to conformity and "yes" to a better, more balanced life. Isn't that an advantage to growing older, making better decisions based on what you've learned about yourself and putting that knowledge to work so other generations can realize the hopes my generation dared to dream.



Lock 'Em Out

A secure mailbox is one key to foiling identify thieves

By Al Highsmith

It's easy in this age of email to overlook some of the old fashioned ways of making a dishonest buck. Thieves, however, have no reservations about how they take your money. One easy step toward preventing theft is to have a locked mailbox. A credit card bill or utility payment can give a crook a literal "wealth of information".

It has happened here. A person had his credit card bill stolen out of his mailbox. That gave the crook his name, address, credit card number and available credit. The crook then called a jewelry store and ordered a spe-

cific necklace that he had seen in the store a few days before and asked that the necklace be delivered to victim's address.

Twenty minutes later, the crook called the store again and said that something had come up and he would be in the neighborhood. So, he would stop in and pick up the item to save the store the trouble of delivering it. When the victim got the bill and complained, store management showed him the records showing that the necklace had been delivered to his address.

To keep something similar from happening to you, be sure that your mailbox

is one that is can be locked so no one except you can get to your incoming mail. If your credit card bill does not arrive when it usually does, call the company. If it has been sent on time, it may have been lost or stolen. If so, cancel the card and get a new one.

Always put outgoing mail in a locked mail box, as well. If not someone other than your mail carrier may pick it up first.

Al Highsmith volunteers with TRIAD, the crime prevention program for seniors. For information about TRIAD, contact the Albemarle County Sheriff's Department at (434) 972-4001.

Rule #1 for Living Well After 55:

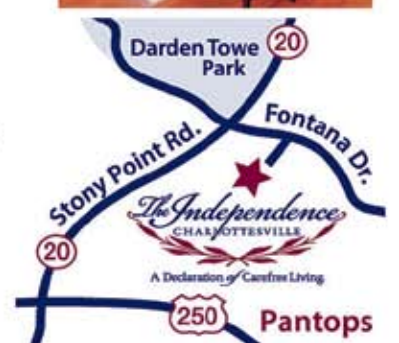
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Care Center for Vets

Virginia's veterans care centers provide more than long-term care

By Anne C. Atkins

When Floyd arrived at the Sitter & Barfoot Veterans Care Center, it seemed unlikely that he would ever return home, much less resume his favorite activities—fishing, cooking and entertaining. But, over a three-month period, Floyd went through an intensive rehabilitation process that included breathing retraining and a variety of exercises to regain muscle tone and build his endurance. He was also retrained to perform

daily tasks, such as bathing, dressing, going up and down stairs, and meal preparation. Today, Floyd has his life back. He's driving, cooking and entertaining. Floyd is back home—on his own.

Floyd is just one of many veterans helped by short-term rehab at the Sitter & Barfoot Veterans Care Center and the Virginia Veterans Care Center. Short-term rehab at Virginia's state-operated veterans care centers uses progressive therapy programs along with a variety of treatment

modalities. Therapy programs include falls management, incontinence management, contracture management, orthopedic care, neurological services and Parkinson's care. Therapy modalities include the latest state of the art applications, such as ultraviolet light therapy, vital stim, shortwave diathermy, electrical stimulation, and ultrasound, as well as the more traditional modalities of hot/cold packs and paraffin bath.

Of course, both care centers also provide long-term care.

The Sitter and Barfoot Veterans Care Center (SBVCC) is located adjacent to the McGuire VA Medical Center in Richmond. This 160-bed facility offers private rooms and provides skilled nursing care and a secure Alzheimer's/dementia unit. The Virginia Veterans Care Center (VVCC) is a 240-bed facility located adjacent to the Salem VA Medical Center in Roanoke. The VVCC provides skilled nursing and domiciliary care and a secure Alzheimer's/dementia unit.

Both care centers



provide affordable, high quality care to honorably discharged veterans. Admission requirements include honorable discharge, Virginia residency at the time of admission or entry into the Armed Forces from Virginia, and medical need for nursing home care. Both care centers accept payment from private insurers, Medicare and Medicaid. Most veterans also qualify for the U. S. Department

of Veterans Affairs per diem facility credit.

For more information, visit <http://www.VirginiaforVeterans.com> and click Veterans Care Centers. Or call the Sitter & Barfoot Veterans Care center at 804-371-8433 or the Virginia Veterans Care Center at 1-800-220-8387.

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

Medicare Part B

Know when to enroll to avoid penalties and delays

by Sally Mank

Back in the days when most people retired at 65 with full Social Security income benefits, enrolling in Medicare was pretty much automatic. Your Medicare card arrived in the mail two or three months before your 65th birthday if you were already drawing Social Security or had recently applied. The card showed that you were automatically enrolled for Medicare hospital insurance (Part A) and Medicare medical insurance (Part B).

When the Social Security retirement age for full benefits was increased, Medicare eligibility did not change—it stayed at age 65. This means that people who wait until 66 or later to draw Social Security need to take action to start Medicare Part B, unless they are covered

by health insurance provided as an active employment benefit.

The action you need to take depends on which of four groups you fit into. Group One is people who are retiring or changing to part-time work and will lose their employment-based group health insurance. Group Two is people who are retiring or cutting back on their hours, but get employer group health insurance through their spouse. Group Three is people who will continue to work and receive health insurance. Group Four is people already getting Social Security income at age 65. If you're in Group Four, watch the mail. Your Medicare card should come automatically. Be sure to call Social Security if your card does not arrive.

If you belong in Group One, here's

what you need to do: Enroll in Medicare during what's called your "Initial Enrollment Period". This period starts three months before the month of your 65th birthday, and ends three months after your birthday month. Say your 65th birthday will be in June 2012. You can enroll in Medicare from March 1, 2012 through September 30, 2012. It's best to enroll early in this period; your coverage will be delayed a month or two if you wait until after your birthday month.

Enrollment is easy. You can enroll online at the Social Security website: www.ssa.gov/medicare. Or you can enroll in person at the local Social Security office or by calling Social Security at 1-800-772-1213.

What happens if you are in Group One and miss your initial enrollment

period? You will have to wait until January 1 – March 31, the next enrollment period, and your Medicare Part B coverage won't start until July 1 of that year. That means going without the most important part of your Medicare insurance for possibly more than a year. Also, there is a penalty for late enrollment: ten percent of the Medicare Part B premium for each year you failed to enroll. Since the current Part B premium is \$99.90, a one-year delay would add about \$10.00 a month. That's an extra expense you don't want to carry for the rest of your life.

People in Groups Two and Three will need to enroll in Part B when their insurance through active employment (their own or their spouse's) is about to end. The online enrollment option is

not available if you are more than three months past your 65th birthday; you will need to apply at the Social Security office or by calling 1-800-772-1213. Also, if you retire and enroll in Part B, but then return to work with insurance benefits, you can suspend Part B and re-enroll later, when you retire permanently.

JABA offers free public workshops on Getting Started in Medicare. These events cover Part B enrollment, how to select Medigap in-

surance or a Medicare Advantage plan, how to choose a Part D prescription plan, and tips for avoiding Medicare fraud and abuse. The next workshops dates are February 21, March 20 and April 17, at 2:00 PM at the Northside Library, 300 Albemarle Square. Please call JABA at 434-817-5222 to register.

Sally Mank volunteers with the Virginia Insurance Counseling and Assistance Program (VICAP) at JABA.



December 16, 2011 – [Right] UVA Physician Group's Benefits Administrator, Clinical Faculty T. Nicole Trice, and [left] Administrative Assistant Tiffany Nickell presented an \$850 check from the group employees' annual charity fundraising campaign to JABA's Director of Development Lida. This marked the second year in a row that the UVA Physicians Group named JABA a beneficiary of the campaign. An all-volunteer committee representing the group's more than 400 employees made the selection.

"Retire from work, but not from life." —M.K. Soni

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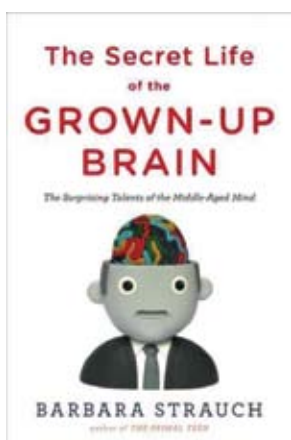
Brain Training

By Jackie Lichtman

No matter what your New Year's resolution is, organizing yourself can help get rid of stress and make room for better things in your life. Bolster your chances of success by reorganizing your brain for mental discipline and efficiency.

The Jefferson-Madison Regional Library has many books on brain functioning. Here is a sampling:

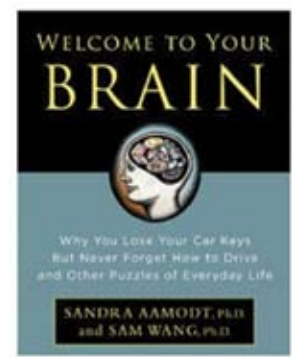
Secret Life of the Grown-up Brain: The Surprising Talents of the Middle-Aged Mind



A New York Times science editor draws on new research to examine the brain's peak capacity in middle age, explaining how a growth of white matter and brain connectors enables improved judgment, cognitive function and problem solving.

Scientific American Day in the Life of Your Brain

A 24-hour journal of what's happening in your brain as you sleep, dream, wake up, eat, work, play, fight, love, worry, compete, hope, make important decisions, age and change.



Welcome to Your Brain: Why You Lose Your Car Keys but Never Forget How to Drive and Other Puzzles of Everyday Life

Challenges popular myths while drawing on recent findings in neuroscience to

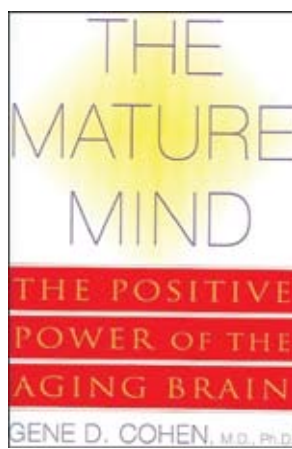
offer insight into how the human brain actually works, sharing additional information on a wide variety of topics, from the brain's role in religious beliefs and ways of coping with jet lag to the differences between male and female brains.

Training Your Brain for Dummies

With forecasters predicting over a million people with dementia by 2025, today's young and senior populations have a vested interest in keeping their grey matter in the pink for as long as possible. This is an indispensable guide to every aspect of brain fitness, and keeping your mind as sharp, agile and creative for as long as you can.

Mature Mind: The Positive Power of the Aging Brain

Discusses the findings of current research demonstrating that experience and reduced effects of emotion can result in the older brain being more creative and more efficient in certain intellectual tasks.



Naked Brain: How the Emerging Neurosociety Is Changing How We Live, Work, and Love

In an insightful study of the science of the human brain, the author of Mozart's Brain and the Fighter Pilot examines how the latest research and developments in the field of social neuroscience are being used to influence and transform nearly every facet of modern life.

Sharp Brains Guide to Brain Fitness: 18 Interviews With Scientists, Practical Advice, and Product Reviews, to Keep Your Brain Sharp

Selected by AARP as part of its Best Books Series, this is an invaluable guide that helps readers navigate growing brain research and identify the lifestyle factors and products that contribute to brain fitness.

Start with your brain to achieve lasting success in the New Year. Check with the staff at JMRL to find the book that is just right for you.

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



The Silver Linings (first-ever, completely anonymous) Readers Survey

Dear Silver Linings Reader,

Whether you love Silver Linings, like it or can live without it, we want to know. That's because your feedback is our primary method for finding out what we're doing right and where we're missing the mark.

You can help by answering a few questions either on the form below or online. The survey is short and completely anonymous. (Really, we do not want your name or contact information unless you want us to contact you!)

Thank you,
JABA and the editor, staff and
writers of Silver Linings



About the Articles

1. I read these articles:

	always	sometimes	never
Cover story	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ask Susan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cooking & Nutrition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gardening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Library Matters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare & Health Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Save the Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seniors for Seniors (pets)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Veteran Affairs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. I would like to read more articles about:

3. Silver Linings would be better if:

About our Readers

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 50 to 65
 65 to 75
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2. Location:

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3. Where do you find your copy of Silver Linings:

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Thank you!

Please Return Your Survey to: Silver Linings
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 VA 22901 OR take the survey online at <http://www.surveymonkey.com/s/DY2KNFF>.



SOCIAL SECURITY QUESTIONS AND ANSWERS

By Michael Southall

Q: I have a question about two clients of mine, a married couple. She turned 62 in 2011 and started receiving her Social Security benefit. Her PIA was \$1,321 and her reduced benefit was \$990. Her husband plans to file for benefits when he turns 66 this year. His estimated PIA is \$2,420. She seems certain that she can switch to spousal benefits when he applies and start receiving \$1,210, half his PIA. Is this true?

A: I'm afraid not. Since her Primary Insurance Amount, or PIA, of \$1,321 is more than 50 percent of her husband's PIA, she isn't eligible for spouse's benefits

on his record. When a woman is entitled to a Social Security retirement benefit, she can receive a spouse's benefit on her husband's record at the same time—what's called "dual entitlement"—only if her PIA is less than 50 percent of his. Your client may be thinking that she'll be eligible for a wife's benefit because her monthly payment of \$990 is less than 50 percent of his PIA. But that's not the rule. Her full PIA itself—not the reduced payment she receives due to early entitlement—must be less than 50 percent of his PIA for entitlement on his record to be possible.

Her only option for receiving spouse's benefits would have been to wait until she was 66 before applying for benefits, and then to have elected just the 50 percent spouse's benefit. This would have allowed her own PIA to increase by eight percent a year with Delayed Retirement Credits. As late as age 70 she could then switch from spouse's benefits (\$1,210) to retirement benefits equal to 132 percent of her PIA (\$1,743). If it's been less than 12 months since she applied for retirement benefits, she has the option of withdrawing that claim, repaying the money we've paid her, and filing for

spouse's benefits when she turns 66. She could then reapply later for her own retirement benefits, and reap the higher payment due to DRCs. Remember, though, that her husband also has the option at age 66 of filing for a spouse's benefit on her record. He could receive \$660, or 50 percent of her PIA, while earning DRCs on his record. That would yield a retirement benefit at age 70 of about \$3,194—and this could be her survivor benefit if he should die first. Michael Southall is the Social Security District Manager in Charlottesville, Virginia.

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The Skinny on Trans Fat

by Sean Connelly

The three main types of fat in our diets include unsaturated fats, saturated fats and trans fats. You can think of these as the good, the bad and the ugly; unsaturated fats are good for you, saturated fats not so much, and trans fats should be avoided at all costs.

All fats are long chains of carbon and hydrogen atoms, but it is the arrangement and amount of these different molecules that determine what kind of fat it is. Trans fats have a certain arrangement that makes them particularly hard to break down in our bodies.

Contrary to popular belief, trans fat is not solely a manmade fat. Trans fats occur in nature in foods like beef and dairy. The natural form of trans fat has actually shown some health benefits in recent trials. Some of these benefits include reducing the risk for

heart disease, diabetes and obesity. It is the manmade version of trans fat that is so dangerous and should be avoided.

A Little History

Chemists first developed trans fats in the early 1900s. They created a process known as hydrogenation, which is basically heating and pressurizing a liquid fat and cramming a number of hydrogen atoms onto that fatty acid chain. This process creates what is known as a partially hydrogenated fat, which most of us know simply as trans fat. Something you may not know is that chemists can also make saturated fats this way. If they completely saturate the fatty acid chain with hydrogen molecules, it actually creates a saturated fat, which would be listed on the ingredients as "fully hydrogenated oil".

So why would we create something

that is so bad for us? It started out innocently enough. When it was first discovered that the hydrogenation process could work on oils, food manufacturers began to experiment with it. They discovered that adding trans fat to foods acted as a preservative to extend the shelf life of foods and gave food a more tempting texture and taste. When they created margarine it gained widespread popularity because butter was heavily rationed during World War II. The first food introduced to the public containing trans fat was Crisco vegetable shortening. Nowadays you can find trans fat in commercially processed goods like crackers, chips, cookies, fried foods and certain fruit snacks.

Bottom Line

With the recent findings that trans fat can cause all types of health problems,



food manufacturers are required to list trans fat on their nutritional label. They can write that there is 0 grams trans fat if there is less than 0.5 grams. So even if it says "0 trans fat" it doesn't mean there is none. Read the ingredient list and look for "partially hydrogenated oil". If a food contains this ingredient then it contains trans fat, regardless of what claims are on the front of the box.

A chef with Top Broccoli Catering, Sean Connelly is also a clinical exercise physiologist who teaches fitness classes at Atlantic Sport and Rehab. Sean welcomes readers' questions about exercise, diet or cooking at sconnelly@jabacares.org, 434-817-5222.

Garlicky Hummus

Why buy processed and premade hummus when it is so easy to make yourself? This hummus is loaded with protein, fiber and healthy fats from the tahini and olive oil. It makes the perfect dip for game day or any party!

Ingredients:

1 can chickpeas (garbanzo beans), drained and rinsed
3 Tbs. tahini (ground sesame seed paste)
3 medium-large cloves garlic
2 Tbs. extra virgin olive oil
Juice of ½ lemon
Pinch each salt and pepper
4-6 Tbs. water (depending on how smooth you like your hummus)

Place the garlic cloves in a food processor and pulse a few times to chop. Add the drained chickpeas and pulse a few times. Add the tahini, lemon juice, salt and pepper, and turn the motor on. With the motor running slowly drizzle in the olive oil. Stop to scrape down the sides and bottom of the machine, then put the lid back on and turn the motor back on. Slowly pour in the water and continue to process until smooth and creamy. Use it on carrots, celery, bell peppers, wraps, sandwiches, toasted pita bread or whatever you like!

February 9, 1964 — The Beatles made their first appearance on The Ed Sullivan Show, drawing an audience of 73 million viewers.

Gardening with the Grandkids

by Claudette Midgley

February is the perfect time to "help" your favorite little ones plan their very own summer garden. Here are some guidelines to keep in mind during the process.

1) Decide on the garden's size and location

To help make gardening a happy experience, the size of the garden must be appropriate for the age of the child. One or two pots of flowers will be more than ample for a two-to-four year old. Five-to-seven year

Plan a Child's Summer Garden

olds might like small individual plots with paths intersecting for easy access, or a row of containers on an apartment balcony. Eight-to-ten year olds may want to try larger, more interestingly shaped plots. In the excitement of planning remember that a garden that is too large will create frustration for our grandchildren when the weather gets hot and the weeds begin to sprout.

When choosing a location consider how many hours of sunlight a location receives, its access to water (how far does the garden hose reach?) and how good the drainage is in that area. You likely will need to amend the soil, (more on that in a latter issue.) To prepare, it is good to have the soil analyzed. This can be done with an inexpensive soil sample kit from the Extension Service. The resulting report will tell you exactly what nutrients the garden plot will need. To get a soil sample kit in Central Virginia, call the Extension Service at 434-872-4580 and ask for the Master Gardener Desk. They are there to help.

2) Choose what to plant

Spend a cold February day pouring over garden catalogues together. Choose disease and pest resistant plants that are colorful, have appealing shapes, pleasant smells and are easy to grow. A great site for kids and adults to use is My First Garden from the University of Illinois, urbanext.illinois.edu/firstgarden. Click on "Planning my Garden", then on the picture of the flower or veggie you would like to learn about.

Most children like bright colors—red and orange are favorites. Little Munchkin

pumpkins, purple green beans, Easter Egg radishes, Tom Thumb and grape tomatoes are just a few colorful veggies that kids will enjoy.

Don't forget the flowers. All children love sunflowers, especially the giant varieties. Zinnias are another favorite. Then there are herbs. Some, such as borage, have edible flowers. What child would not enjoy a few flowers from their own garden on the dinner table.

3) Design a Signage

Our grandchildren will also love having a personalized sign for their garden. Something as simple as a homemade, wooden sign that says, "Alec's Garden" will do fine.

4) Check Your Garden Tools

Get your kids the best tools for small hands that you can afford, and teach them how to care for them.

5) Plan for Garden Safety

Avoid plants that have thorns or are too rough and bristly for tender hands.

Also avoid plants that have poisonous parts. For example: the leaves of rhubarb are toxic.

Lastly, please plan on buying plants that are organic and pesticide free. Kids should enjoy gardening without us worrying if they touch a plant and then put their fingers on their eyes or in their mouth.

After all the planning is done, you'll be ready to share your summer hours with your grandchild planting, watering, weeding and watching their garden grow.

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



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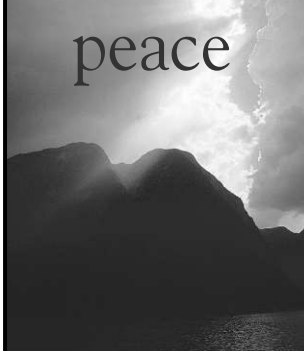
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Making Taxes Less Taxing

AARP Tax-Aide helps taxpayers manage the stress of tax time

Free tax counseling and preparation for all taxpayers with middle and low income, with special attention to those age 60 and older, is available from AARP Tax-Aide from February 1 through April 17. AARP Tax-Aide volunteers, trained in cooperation with the Internal Revenue Service, are offering help with personal income tax returns at various locations around the area.

"The AARP Tax-Aide program is a wonderful resource

for the American taxpayer," said a client. "Tax law can often be confusing. AARP Tax-Aide volunteers can make the process of filling out tax returns a whole lot easier."

Locally last year over 60 AARP Tax-Aide volunteers helped more than 2100 people file their federal and state tax returns. In Virginia, more than 900 volunteers processed more than 40,000 federal returns resulting in \$40,000,000 in refunds.



AARP Tax-Aide volunteers are providing counseling in Charlottesville, Albemarle and Fluvanna through April 17. Call 972-1703 for site information or visit AARP's website at www.aarp.org/taxaide to locate the nearest AARP Tax-Aide site.

AARP Tax-Aide is a program of the AARP Foundation, offered in cooperation with the Internal Revenue Service. The AARP Foundation is an af-

filiated, 501(c) (3) nonpartisan charitable organization, established in 1961. It administers publicly and privately funded programs, such as AARP Tax-Aide and the AARP Senior Community Service Employment Program. The Foundation also carries out national litigation through AARP Foundation Litigation. These programs also receive support from AARP.

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February 1–April 17

Senior Center, Inc.
1180 Pepsi Place
Monday & Friday, Noon–3:45 p.m.
Thursday, Noon–7:45 p.m.
Appointments Only
Call: (434) 974-7756

Albemarle County Office Building
(New Location!)
401 McIntire Rd, Ste 220
Monday, Tuesday & Thursday, 9 a.m.–12:30 p.m.
Wednesday, 9 a.m. – 7:30 p.m.
Appointments & Walk-Ins
Call: (434) 972-1703

Piedmont Virginia Community College
Friday & Saturday, 9 a.m.–12:30 p.m.
Walk-Ins Only

Fluvanna Library
Monday & Tuesday 9 a.m.–1 p.m.
Wednesday & Thursday 4 p.m.–8 p.m.
Appointments & Walk-Ins
Call: (434) 589-2691 (ask for Eleanor)

ASK SUSAN

By Susan Seidler

Q: What are Advance Medical Directives and Medical Powers of Attorney? Do I need an attorney to complete these documents?

A: An Advance Medical Directive (AMD) may contain both a Medical Power of Attorney and instructions about end-of-life care (formerly called a Living Will). The first is a written statement in which you name someone to make health care decisions for you if, at any time, you become unable to make them for yourself or to communicate them. You will want to explain your wishes to this agent and make sure he or she is comfortable with this role.

In your AMD, you may also state your choices for future medical care in the event you become unable to make them for yourself. This part of the AMD applies only at the end of life when you are unable

to speak for yourself. Those with whom you may wish to discuss these issues include your family, close friends, minister, physician and attorney.

The AMD approved by the Commonwealth of Virginia contains both a Medical Power of Attorney and end-of-life care instructions. You may obtain a valid form from your doctor or hospital, a nursing home, your attorney or from JABA. You may also download information and forms for each state including Virginia at: www.caringinfo.org.

It is recommended that all adults, regardless of their age, have an AMD. Once you have completed yours, you must sign and date the form in the presence of two witnesses who are not your spouse or blood relatives. An attorney is not required to set up or review an AMD but, since legal issues



are involved, you may wish to consult one.

It's advisable to provide copies to your health care agent, primary physician, close relatives and/or friends, and to the Medical Records department of the hospital(s) you use or are likely to use should you need to be hospitalized in the future.

If you have further questions or would like more information, feel free to contact JABA Information & Referral, 434-817-5222 or jabacares@gmail.com.

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

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.



Meet Raine

Hi there, my name is Raine. I am a very sweet older gal, who just loves attention and affection! I am loving and gentle, and would be ever so grateful for a new home with someone who will provide me with love and attention. Please come by the SPCA and take me for a walk so we can get to know each other.

Meet Quilty

Hi, my name is Quilty! I was given my name because my fur resembles a beautiful patchwork quilt. Don't you think I'm pretty? I'm a mellow lady who would love a sunny window seat to rest my tiny paws and watch the world go by. I don't have any claws on my front paws, so I'll need to stay indoors and you won't need to worry about a scratching post. I do love treats though, and wouldn't mind a feline friend. Do you have a sunny spot to spare for me?



Meet Rudy

Meeeeeoow! I'm Rudy, the pink-nosed kitty kat, and I love rolling in catnip! I'm an older gent who likes to cuddle. I also like lying in the sun and having long, luxurious stretches. I'm a very gentle-natured boy who hopes his next home will be with you!



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SAVE THE DATE

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, February 21; March 20
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

Nelson Bake Sale

Turn a coffee cake into a healthy meal for a homebound senior. Bake sale benefits JABA's Home Delivered Meals program in Nelson.

Saturday March 3
8:00 AM to 12:00 PM, unless sold-out sooner

Afton Service Center
10921 Rockfish Valley Highway
Afton 22920
Contact: Connie Brittle, (434) 263-7155
X116

Give Back Night

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. Pick up a flyer at any JABA location, including 674 Hillsdale Drive 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

VSA Visual Arts Show

Discover works by a variety of local artists at the 12th Annual VSA Visual Arts Show. Sponsored by VSA of Charlottesville/Albemarle, the local affiliate of VSA, the International Organization on Arts and Disabilities.

Cost : Free
Runs through March 12

Martin Luther King, Jr. Performing Arts Center
1400 Melbourne Road
Charlottesville 22901
Open during performances and by appointment
Monday through Friday
10:00 AM to 2:00 PM
Contact: VSA at 434-979-9532.

Caring For Our Elders:

Fifth Annual Community Senior Care Conference

Join leaders, advocates, caregiving staff and family caregivers to:

- Learn more about caring for persons with dementia
- Understand normal aging, and observe and report changes
- Improve clinical skills
- Exchange information on best practices and celebrate successes
- And more!

Hosted by the Community Partnership for Improved Long-Term Care, an initiative of the Legal Aid Justice Center, with co-sponsors: the Alzheimer's Association Central and Western Virginia Chapter, the Virginia Center on Aging and the Virginia Medical Directors Association. Made possible in part by Geriatric Training and Education (GTE) funds appropriated by the General Assembly of Virginia and administered by the Virginia Center on Aging at Virginia Commonwealth University.

Cost: One Day \$65; Both Days \$120
Wednesday, February 29 and Thursday, March 1

University Area Holiday Inn
1901 Emmet Street
Charlottesville 22901
Contact: Mary Evans 434-295-2235,
seniorcareconference@yahoo.com

Online and In Control

Now, thanks to a new online version of the successful Better Choices; Better Health™ Program, individuals with chronic illnesses can log on and learn how to manage their conditions from the privacy and comfort of home.

All participants need is access to a computer with internet access. Sessions are posted weekly for six weeks, and participants can log on at their convenience. Time commitment is about two hours per week and the ability to remain anonymous adds to the comfort for many. The online program is open to all ages.

The program was developed by the Division of Family and Community Medi-

cine in the School of Medicine at Stanford University – Agency for Health Care Research and Policy and State of California Tobacco-Related Diseases. It does not conflict with individuals' existing programs or treatments.

To register for an online workshop, go to <http://www.self-manage.org/signup>.

The next in-person series runs Thursdays, February 16 through March 22 from 2:00 to 4:30 PM at JABA, 674 Hillsdale Drive, Charlottesville.

For more information on either the online or in-person Chronic Disease Self-Management Program, contact Beth Hochstetler at bhochstetler@jabacares.org, 434-817-5271.



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www.westminstercanterbury.org

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Silver Linings welcomes questions, comments and suggestions from readers of all ages.

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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.