

In This Issue:

- The Right Time To Join a Village
- Volunteer Spotlight: Mary Jane Oldham
- Health and Wellness: Social Isolation:
- New Members Corner
- Get the Most from Your RMD
- McMurtry Award Update
- Out and About with LOWLINC
- Did You Know...
- Upcoming Events



The Right Time To Join a Village

by Carolyn Rourke

LOWLINC has had a surge in new members during this first quarter of 2019. You will be meeting some of them later in this *NewsLinc*. It is gratifying to see so many of you recognizing the benefits of joining this aging-in-community organization that serves Lake of the Woods...you

are taking an important step that empowers you to stay in your home, on your terms. As we processed and welcomed our 14 new members during the first quarter of 2019, we also fielded some inquiries from seniors whose needs and situations were not a good fit for village membership. We thought it would be timely to share some ideas about *When Is the Right Time To Become a Village Member*.

Here are some points to consider as you think through your decision:

It might be time to join the village if...

...you find yourself spending more time by yourself than you feel is right for you. The topics of social isolation and loneliness are receiving much attention these days, with studies showing that lonely people are at much higher risk for health issues, including heart disease, stroke, and depression. (See Emily Slunt's *Health and Wellness* article on social isolation, page 3.) Membership in a village puts you in touch with a community of potential friends with whom you can socialize, form friendships, and expand your outlets for social engagement.

...you're not driving or find you're not comfortable with certain types of driving. The ability to get around independently is one of the most important concerns to us as we age. Membership in a village gives you access to transportation when you need it. The hassles of negotiating town traffic can be eliminated; opportunities to get out at night can increase when you can go as part of a village activity.

...you are becoming concerned about whether you are relying too much on family, friends, and neighbors to take you places and do things for you. The village becomes a partner in providing services to you when your personal support system is not available.

...you are a caregiver for someone with beginning stages of dementia. Village volunteers can provide friendly visits to your loved one for conversation and entertainment, providing you with important respite time.

...you can use a few services now, anticipate needing more services in the future, and want to help ensure the village will be there. Some people don't need a high level of services yet (perhaps a ride when their car isn't available, pet care when they are away for the day, or plant watering while on vacation) but join the village now as "insurance" that the village's services will be available when they are needed.

(Cont'd on page 4)

Volunteer Spotlight

Mary Jane Oldham: Volunteers Committee Chair by Carolyn Rourke

Mary Jane Oldham is a very big booster of LOWLINC volunteers...she says that she can't say enough about the wonderful job they do providing services for members. That's just one of the qualities that made Mary Jane perfect to take over the reins of the Volunteers Committee when founding chair Vicky Fleming's term expired at the end of last year.

Mary Jane joined LOWLINC as a volunteer in early 2017. She had heard about LOWLINC's new medical note-taking service for members and wanted to be a part of it, along with driving, providing friendly visits, running errands, and serving on a committee. She joined the Volunteers Committee and has been instrumental in helping to shape the committee's programs. Her husband, Jim, also is a LOWLINC volunteer, and they particularly enjoy driving members to appointments together. "Getting to know our members is one of our greatest pleasures," says Mary Jane.

From a career perspective, Mary Jane is well prepared to lead the Volunteer Committee: she served for 12 years as Volunteer Services Coordinator for the INOVA Health System. When she retired, she volunteered at Mary Washington Hospital.

Mary Jane has already had an impact on the volunteer program, helping to roll out the new Volunteer Self Signup, which enables volunteers to choose the services they provide. She also has introduced a new short-term meal preparation service for members and is working with the Member Outreach Committee on a new "Spring Planting Days" service in which volunteers will help members brighten up their yards with new plantings. Mary Jane also wants to explore ways keep volunteers engaged in and excited about providing services to members.



Mary Jane Oldham, left, welcomes volunteers Janis Rieley, center, and Diana Duffy at our April 7 reception celebrating LOWLINC volunteers and National Volunteer Week.



Mary Jane Oldham, right, and Volunteers Committee member Ann Hatfield, left, greet volunteer/member Nora Simpson at the April 7 volunteer celebration.

"Volunteers are wonderful, compassionate, and caring people who really want to do the job," says Mary Jane. "They want to be a part of a worthwhile organization, and they care about the mission of LOWLINC."



Social Isolation: a Health Issue in Our Community?

by Emily T. Slunt

Sometimes we crave alone time, but most often, as social beings, we thrive being with and interacting with people. Recent research is corroborating the importance of being in social relationships, linking social isolation with both physical and mental situations that can be detrimental to one's health. You may have read the research showing that social isolation and loneliness are as damaging to your physical health as smoking. Feeling alone or a sense of loneliness has been associated with disrupted sleep patterns, altered immune system, inflammation, and higher levels of stress hormones. All may possibly contribute to the risk of developing disorders such as dementia, depression, and cardiovascular disease.

In her book, *Braving the Wilderness*, author Brené Brown quotes John Cacioppo, a neuroscience researcher from the University of Chicago, who defines loneliness as "perceived social isolation." He points out that we are a social species and derive strength from being connected and able to communicate with one another. We feel lonely when perceiving a disconnection with meaningful social interaction. Brown says we derive strength from our ability to communicate with each other. Loneliness needs to be identified, and strategies put in place to be with others. We are wired for belonging.



It is a privilege to grow old but as we age, we may experience chronic conditions that impair mobility. Also, friends may move away, and family situations change. These changes may lead to isolation. Deficits related to aging must be recognized. A response to maintain or establish social connections can lead to a positive outcome. Technology resources are continually offering greater possibilities for connection and interaction with others. A village such as LOWLINC opens doors to a sense of inclusiveness, providing opportunities to strengthen relationships.

With LOWLINC, we are striving for both independence and interdependence while maintaining meaningful connections to the community. Interdependence is found through members and volunteers during transport, and through friendly visits, phone calls, and even home maintenance projects. We plan social activities and educational opportunities each month, providing an antidote for social isolation. The plans often include activities for eating and learning together. LOWLINC members and volunteers have the potential to help each other as well as themselves.

We are all connected within LOWLINC, even with our diverse ages, past experiences, health statuses, and social backgrounds. In our differences and with our strengths and weaknesses, we need each other. Becoming interdependent and connected means "opening doors," both giving and receiving and, in the process, finding new friends and the opportunity to share time and talent. Are you interested in meeting new people? Are you willing to reach out and connect with others and possibly make new friends? The literature on social isolation and the effects of loneliness suggests we need a sense of responsibility to both self and others.

(Cont'd on page 4)

Right Time To Join a Village *(cont'd from page 1)*

...those chores around the house are becoming unsafe or too difficult to perform. At some point as we age, it isn't safe for us to be getting up on ladders, lifting heavy items, moving furniture around, or performing many other chores involved in running a house. Joining a village gives you access to volunteers who will do those things for you.

Village membership is perfect for seniors who are still living independently in their homes and have come to the point where they need some assistance to maintain that independence, whether it be transportation, help with chores, or getting out of the house and engaging with their community.

However, just as there are right times to be a village member, **there are times when a village isn't the right solution.** Village membership isn't right for seniors who require personal care because of chronic illness or serious cognitive decline. Village services wouldn't encompass a need for help with activities of daily living, like dressing, bathing, and eating. Villages cannot provide their routine services on an emergency basis. Becoming a member of a village is a process involving several steps, including application, interview, approval, and agreement signing, to ensure that the village can meet the prospective member's goals and needs (LOWLINC's typical timeframe between application and membership, if approved, is two weeks).

Seniors who have joined the LOWLINC village typically comment that becoming a member "was one of the best decisions I've made." For our 83 members, the time was right. If you've been wondering whether the time is also right for you, we'd love to talk with you – 855-569-5462.

Wellness Corner *(cont'd from page 3)*

We often hear that we should not dwell in the past or worry about the future, but a little of both is a good thing. The present, however, is when we make a difference in the lives of others and in our own lives. Social contact is a good stress reliever, not only as a distractor, but also for the support derived from the interaction of being present to the other. We may even expand our sense of purpose and be driven to lead healthier lives. What do you do to open doors, to connect with others, and in the process create meaningful social relationships and a healthier lifestyle?



Reporter Kerry Sipe (standing) talks with LOWLINC members during a lunch outing at Basilico New York Deli. His story about LOWLINC social activities appeared in the Orange County Review on February 14.



New Members Corner by Mary-Jane Atwater

We extend a warm welcome to the following new LOWLINC members. The first quarter of the year brought 14 new members to LOWLINC, more than during any other three-month period since our launch in 2016. We profile several of our new members here and will include profiles of the others in future issues.

Charlotte and Bob Baker

The peace and quiet of LOW and all the trees were a key attraction to Charlotte and Bob when they were considering a retirement move from congested Fairfax County. They knew nothing about LOW until a woman Charlotte barely knew at work mentioned she had a relative here, so the Bakers came to take a look and subsequently moved here in 2003. "Everyone is so open and welcoming," says Charlotte, who is a quilter and volunteers with Hospice of Piedmont. "Plus Bob is interested in Civil War history." Bob retired from the Foreign Broadcast Information Service, serving in Cyprus, Vietnam, Thailand, United Kingdom, and Puerto Rico. Charlotte was a Foreign Service Officer and met Bob when they both worked in Bangkok. The Bakers have a son in Falls Church and a daughter in Omaha.

Pat and Don Daughetee

Pat and Don moved to LOW in 2002 from Alexandria. Pat's career in federal and state governments, non-profits, and universities focused on grant writing, as well as grant review and administration. Early in Don's career, he was a Peace Corps volunteer in Central and South America before joining the staff of the Peace Corps. He also worked for several senior organizations, served as outreach coordinator for the DC Bar, and was a legislative representative for AARP before he retired. Pat and Don's family is in Illinois and South Dakota. They joined LOWLINC for the support the organization provides.

Diane and Melzi Franklin

Diane and Melzi both have deep roots in this area and a surprising connection. Diane lived for a short time in the White House, which sits across from the entrance to the LOW Church, and her father farmed some of the land that became LOW. Melzi hails from Fredericksburg and was named after the Reverend Melzi Chancellor, who it turns out was Diane's great-great-grandfather! Melzi is now retired from the CIA, and Diane had a full-service catering business in Fredericksburg. After living nearby for a number of years, the Franklins moved to LOW four years ago. Melzi is a walker and passionate about golf. Diane loves silk flower arranging and hopes to do more painting. She stays busy as director of the New Hope Church Food Pantry. Her daughter and son live in the area, while Melzi has a son who lives in Richmond.

Millie Gries

Millie moved to the lake in 1992 from Yardley, Pennsylvania. Her daughter lived off River Road at the time and encouraged Millie to move close by after Millie's husband died. Both Millie and her husband were avid golfers, so Millie found a home on the 14th green. "My husband would love to be here looking at the pond and watching the golfers," Millie says. In addition to her daughter, Millie has three sons, two of whom live about two hours away. Her two dogs and a cat keep her company. After a car accident, Millie decided she no longer should drive, and she is enjoying the transportation services LOWLINC provides.

Get the Most from Your Required Minimum Distribution by Mary-Jane Atwater



It's a new era in tax planning, and if you are 70 ½ or older, writing a check may no longer be the most advantageous way to give to a charity. The 2018

Tax Cuts and Jobs Act has made it less likely that many taxpayers will itemize deductions (including for charitable contributions), instead opting for the higher standard deduction.

If you are taking required minimum distributions (RMDs) from your traditional IRA, there's a smart strategy that allows you to benefit from your charitable contributions by lowering your overall tax liability. This tax-savvy strategy, which can be used by both taxpayers who take the standard deduction and those who itemize, has the rather clunky name of qualified charitable distributions (QCDs). The law allows up to \$100,000 per year to be transferred from your IRA directly to qualified charities. The amount you contribute from your RMD lowers your adjusted gross income and therefore your taxable income. While you don't take a deduction for the QCD, your tax liability is reduced.

QCDs must meet certain requirements:

- You must be at least 70 ½ on the date of the charitable contribution.
- A QCD can only be made from an IRA. Employer retirement plans aren't eligible.
- The IRA custodian must make the QCD directly to the charity and will report it on a 1099-R; it won't be added to your taxable income.
- The charity must qualify as a 501(c)(3), eligible to accept deductible contributions.
- You should obtain an acknowledgement letter from the charity for IRS purposes.

If your charitable contributions are less than your RMD, the balance after your charitable contributions will be added to your taxable income.

We suggest you consult your tax advisor to see if the QCD strategy is appropriate for your situation.

Resources on QCDs:

IRS Pub. 590-B – see page 13: <https://www.irs.gov/pub/irs-pdf/p590b.pdf>

QCDs: Use This Tax Strategy to Get More from 2018 RMDs: <https://www.kiplinger.com/article/taxes/T054-C032-S014-qdcs-a-strategy-to-get-more-from-2018-rmds.html>

The Best Way to Handle Required Minimum Distributions: <https://www.forbes.com/sites/bobcarlson/2018/04/13/why-retirees-should-make-charitable-contributions-from-their-iras/#7fa839b6fa19>

McMurtry Award Update by Mary-Jane Atwater

When LOWLINC received the \$5,000 McMurtry Award in December, the LOWLINC Board of Directors decided to use the funds for one or more health and wellness projects that benefit as many seniors as possible. Thank you to our NewsLinc readers and others for your suggestions.

As a result of the McMurtry Award, we have developed an exciting new collaboration with Mary Washington Healthcare. Through this partnership, we plan to offer the following programs, which will be open to the LOW community:

- Stop the Bleed Training, Saturday, June 29, 9-11 am, Community Center. Learn what you can do in an emergency to control serious bleeding.
- American Heart Association Hands-only CPR Class, September 5, 4-6 pm, Community Center. Learn how to use Hands-only CPR and an AED to save the life of someone in cardiac arrest.

Watch for registration information for these classes in *Lake Currents* and on our website, lowlinc.org.

At its April 1 meeting, the LOWLINC board also discussed other ideas for using the McMurtry funds. The board voted to approve funds for a bike rack for placement at the new fitness center and pool, for use by beachgoers, pool users, and fitness center members. The board also voted to fund a modest honorarium for Donna Jackson, who volunteers to lead twice-weekly free exercise classes for LOWLINC members, and to fund printing costs for manuals for our upcoming Dementia Friends information sessions for volunteers. We continue to discuss other ideas and are pleased to share the McMurtry Award with the LOW community.

Out and About with LOWLINC



LOWLINC members and volunteers learn about the distinguished history of the Marine Corps during a tour of the National Museum of the Marine Corps on January 28.

DID YOU KNOW....

...April is National Volunteer Month. Hats off to volunteers everywhere, but we especially thank our dedicated group of 100 volunteers who make LOWLINC possible.

...The theme for the 2019 Older Americans Month in May is **Connect, Create, Contribute. We celebrate our members and other older Americans at LOW for their many contributions to our community.**

Upcoming Events

Make Your Voice Heard on Aging Issues in Orange County: April 24, 10 am –1 pm. **Aging Together Community Conversation**, Community Center. Open to all seniors at LOW. To register, call 540-829-6405. For more information, please see flyer on next page.

May 4, 5-7 pm, Fareways. **Derby Day**. Celebrate the 145th Run for the Roses. See lowlinc.org for details.

May 21, 1:30-3 pm, Community Center. **LOWLINC Speaker Series: Rappahannock-Rapidan Community Services Executive Director Jim LaGrafte.**

June 18, 1:30-3 pm, Community Center. **LOWLINC Speaker Series: Long-term Care Insurance...Is it Right for You?**

June 29, 9-11 am, Community Center. **Stop the Bleed Class**. Watch for more information on lowlinc.org.

July 15, 4 to 9 pm. **Charity Night at Harry's Ale House**. Harry's will donate a percentage of sales to LOWLINC.

LOWLINC Board

Jeff Flynn, President
Carolyn Rourke, Chair
Emily Slunt, Vice Chair
Mary-Jane Atwater, Secretary
John Beisheim, Treasurer
Vicky Fleming, Member
Donalda Lovelace, Member

Stacey Madigan, LOWLINC Coordinator

LOWLINC Committees

Communications: Co-chairs Mary-Jane Atwater and Carolyn Rourke
Member Outreach: Co-chairs Joe Sauro and Eileen Appleyard
Preferred Service Providers: Interim Chair John Beisheim
Social Activities: Co-chairs Carolyn Rourke and Vicky Fleming
Volunteers: Chair Mary Jane Oldham

LOWLINC Programs

Fundraising and Donor Engagement: Lead Mary-Jane Atwater
Member Intake: Lead Donalda Lovelace

Newsletter

Mary-Jane Atwater, editor
Carolyn Rourke: contributing editor
Marilyn Davis, production and layout
Elizabeth McGillicuddy, copy editor

LOWLINC (Lake of the Woods, Living Independently in Our Community) is a 501(c)(3) nonprofit fee-based service organization whose mission is to enable LOW's older residents to remain safely and independently at home. Our operating model is based on the nationwide village model.

Phone: 1-855-LOWLINC (569-5462)

Website: www.lowlinc.org

Join
Aging Together
for a



“Orange County Community Conversation”

(FREE boxed lunch included)



10:00am – 1:00pm

Wednesday, April 24th

Lake of the Woods Community Center

in partnership with LOWLINC

110 Sweetbriar Park, Locust Grove 22508

HOW CAN WE MAKE OUR COUNTY A GREAT PLACE TO GROW OLDER?

Aging Together and its partners want to hear about your concerns as you age in our region. Topics may include **Transportation; Home Repairs; Access to Health Care**, etc.

Aging Together brings together individuals and organizations in our region to conduct education and events, and expand services for older adults and their families to maintain their health, safety and quality of life.

Help us plan for the future and make a difference by sharing your opinions and experiences. Join us for a conversation on aging and a free boxed lunch.

***ALL ARE WELCOME!!!**

RSVPs are appreciated by calling **540-829-6405** or **1-877-926-8300**. You may also register online at:
aarp.cvent.com/AARPVAgingTogether

