

GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

February 2012

Serving Seniors for 35 Years

VOL. 35, NO. 10

Lawsuit Filed Against Medicare Over “Observation Care” Issue

In the February 2011 Golden Gazette, we reported a trend involving what is commonly called “observation care.” In a nutshell, this issue involves whether a hospital considers you to be an inpatient or an outpatient. The decision **determines whether or not Medicare will pay for your care.**

An inpatient admission begins the day you are admitted to the hospital with a doctor’s order. You are an outpatient if you are only receiving emergency room services; only getting lab tests or x-rays; or only being “observed” to determine the extent of your illness. Unless your doctor has written an order to admit you as an inpatient, Medicare considers you an outpatient.

If you are considered an outpatient, Medicare will not cover any of your medications, unless the hospital pharmacy is a member of your Medicare Part D network, which is unlikely. More importantly, Medicare will not cover any costs associated with a stay in a skilled nursing facility once you are discharged from the hospital. You may recall, Medicare requires

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You May Qualify for Tax Relief

Older adults and persons with disabilities may be eligible to receive real estate tax and car tax relief from Fairfax County. Qualified taxpayers also may be eligible for rent relief.

To qualify, the following requirements must be met:

- The applicant must be at least 65 years of age, or have a permanent and total disability.
- Applicants who turn 65 or become permanently and totally disabled during the year of application also may qualify for tax relief on a prorated (a portion of the year) basis.
- If the dwelling is jointly owned by an applicant and spouse, either the applicant or the spouse must be at least 65 years of age or older, or permanently and totally disabled.
- The gross income from all sources of the owners of the dwelling and any relatives of

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This is an abridged version of the *Golden Gazette*. Policy prohibits publishing the ads that are included in the print version. If you would like to receive the print version on a monthly basis, please email kathy.wilson@fairfaxcounty.gov. Large-print and recorded formats also are available. They are free!

Fairfax County offices are closed Monday, February 20.

NOTE: The TTY number for all contacts is 711.



GOLDEN GAZETTE

Published by the

COUNTY OF FAIRFAX, VIRGINIA

Department of Family Services

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite 708

Fairfax, VA 22035-1104

Telephone: 703-324-5411

Toll-free: 1-866-503-0217

TTY: 711

FAX: 703-449-8689

Website: www.fairfaxcounty.gov/dfs/olderadultservices.

Online Golden Gazette: www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm.

The *Golden Gazette* is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

Grace Lynch

Communications Manager

Retha Lockhart

Editor/Advertising Manager

703-324-5479

retha.lockhart@fairfaxcounty.gov

Kathy Wilson

Golden Gazette Assistant

703-324-5633

kathy.wilson@fairfaxcounty.gov

Publication of advertising contained herein does not constitute endorsement.



To comply with the Americans With Disabilities Act, the *Golden Gazette* is available in alternative formats. Call **703-324-5633**, TTY 711, for information.

DEADLINES

ALWAYS the first of the month one month in **advance** (for ads, ad payments, and announcements). **The next deadline is February 1 for the March issue.**

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7). ***Please note that contributions are entirely voluntary.***

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: **Golden Gazette, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104.** Checks should be made payable to *County of Fairfax*. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

_____ Contribution check attached.

_____ I am **NOT** currently on your mailing list. Please add my name and address.

_____ I am already on your mailing list.

_____ I am moving. My new address in the Fairfax area will be:

NAME _____

CURRENT ADDRESS _____

Zip: _____

NEW ADDRESS (if applicable) _____

Zip: _____

TELEPHONE (in case we have a question) _____

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with VRS Company, Inc., Great Falls, VA, for printing and mailing services.

February COA Meeting

The next meeting of the Fairfax Area Commission on Aging will be **Wednesday, February 15**, at 1 p.m., at the City of Fairfax City Hall, 10455 Armstrong St., Fairfax. A public comment period is held at the beginning of each meeting. **(Note: The Commission normally meets on the third Wednesday of each month, except August.)**

For additional information, to be placed on the mailing list, or to request special accommodations, please call **+5\$! 324-5403**, TTY 711.

Commission on Aging Corner

My name is Joe Heastie and I am the Commission on Aging representative for the Providence District. My wife and I have lived in the Fairfax Area since 1974 with our son and daughter. I worked for the federal government for 31 years and my wife taught in head start programs.

Originally from Miami, Florida, I came to Washington, DC, to attend Howard University, where I met my wife. I completed my undergraduate studies at the University of Maryland, while working fulltime in the Department of the Army as a systems analyst. I received a masters degree in public administration in 1984. In 1986, the governor appointed me to the George Mason Board of Visitors (the school's governing board). I also served for 12 years on the George Mason Alumni Board including one year as president.

My wife and I are in that generation called senior citizens, who have had, and continue to have, many questions about available resources. More than 230,000 persons over the age of 60 live in Fairfax County. It is good to know that there is a place to access information on aging, disability, and caregiver services. You can call **703-324-7948** or go to www.fairfaxcounty.gov/dfs/olderadultservices. (See page 4 for the services available.)

Since 2005, I have served on the Fairfax Area Commission on Aging. The Commission is authorized by the 1965 federal Older Americans Act, and is the Fairfax Area Agency on Aging's community advisory committee. It advises the agency on developing and coordinating community services, policies, programs, and actions affecting older adults in the Fairfax area. We examine issues such as nutrition, transportation, housing, and a particular focus of mine, technology. I believe technical advancements hold one of the major keys to improving the lives of older adults. The Fairfax County Board of Supervisors asked us to monitor these issues and

others in their 50+ Plan and to report to them on progress in meeting the plan's goals.

The Commission's meeting schedule is always listed in the *Golden Gazette* on page 2. Attend the meetings and express your concerns about existing services and suggestions for new or improved services.

Tax Relief *cont. from p. 1*

the owners who reside in the dwelling may not exceed \$72,000.

The following income limitations and percentage of relief apply:

- \$52,000 or less—100 percent
- \$52,001-\$62,000—50 percent
- \$62,001-\$72,000—25 percent

Up to \$6,500 may be subtracted from the total combined income calculation for each relative (other than the applicant's spouse) residing in the household. Also, up to \$7,500 of the income of an applicant who has permanent and total disabilities may be excluded. The applicant may have a net asset limit of \$340,000 (not including the value of the home, its furnishings, and up to one acre of land).

Returning applicants must file between January 1 and April 1, 2012. Applications will continue to be accepted based on hardship and for first-time filers through December 31, 2012.

For more information including tax relief requirements for people with disabilities or to obtain tax relief applications, contact the Fairfax County Department of Tax Administration, 12000 Government Center Parkway, Suite 223, Fairfax; call **703-222-8234** Monday—Friday, 8 a.m. to 4:30 p.m.; or go to www.fairfaxcounty.gov/dta and click on Tax Relief under the Real Estate heading.

Tips For Winterizing Your Plumbing

If temperatures dip below freezing, your pipes can freeze. Below are tips to help keep your pipes warm all winter:

- It is a good idea to locate and mark your mainline valve and check it for proper operation. This valve controls water flowing into your home. Marking the valve will allow you to quickly turn off the water if a pipe should burst or you have other water problems. You can minimize the potential for water damage by ensuring that everyone in the household knows how to shut off the water in an emergency. To make it easier, you can get a main water valve tag to attach to the valve. Go to the Fairfax Water website at www.fairfaxwater.org to download the tag.
- Make sure you know where the valves are for your outside spigots. That way, when freezing weather is forecast, you can easily turn off the water to those spigots.
- Shut off and drain the pipes leading to your outside faucets. Using the valves located inside your home, make sure no water is left to freeze, expand, and cause a leak in these lines.
- Never try to thaw frozen pipes with an open flame or torch.
- If you cannot maintain heat inside your home, take further precautions to prevent damage. Turn off the main water supply and drain the plumbing.
- If you'll be away from home for an extended period, keep the thermostat at a reasonable temperature to protect pipes from freezing.
- Insulate pipes in unheated spaces. Hardware or building supply stores carry insulation designed to keep pipes in these areas from freezing.

Source: Fairfax Water, www.fairfaxwater.org.



Veterans Administration Support Line

The Veterans Administration (VA) has established a National Caregiver Support Line for family caregivers of veterans to provide a centralized location for information and support regarding caring for a veteran.

The support line responders are licensed social workers who provide guidance, education on VA programs and benefits, information on community resources, and emotional support. The support line's toll-free number is **1-855-260-3274**, Monday through Friday, 8 a.m.-11 p.m., and Saturday, 10:30 a.m.-6 p.m.

Fairfax County Services for Older Adults

- **Adult Protective Services**
- **Care Management/Social Work**
- **Caregiver Support and Respite**
- **In-Home Care**
- **Health Insurance Counseling**
- **Meals on Wheels**
- **Nursing Homes and Assisted Living**
- **Recreation, Transportation, Adult Day Health Care, and More!**

Information specialists can discuss these and other services for older adults, adults with disabilities, and caregivers in the Fairfax area. Call **703-324-7948**, or visit www.fairfaxcounty.gov/dfs/olderadultservices.

Division of Adult and Aging Services
Adult Protective Services
Adult Services
Fairfax Area Agency on Aging

Don't Ignore Flat Feet

by Dr. Kenneth Wilhelm

Treatment and prevention of adult flatfoot can reduce the incidence of additional foot problems such as bunions, hammertoes, arthritis and calluses, and improve a person's overall health, according to research published in the July/August *Journal of Foot & Ankle Surgery*.

Overweight males in white-collar jobs are most apt to suffer from adult flatfoot disorder, a progressive condition characterized by partial or total collapse of the arch, according to the research at www.FootHealthFacts.org, the consumer website of the American College of Foot and Ankle Surgeons. Symptoms of adult flatfoot include: pain, swelling, tired feet, flattening of the arch, and an inward rolling of the ankle. But because flatfoot is a progressive disorder by nature, the study suggests that neglecting treatment or preventive care can lead to arthritis, loss of function of the foot, and other painful foot disorders.

Flatfoot disorder may gradually worsen to the point that many of the tendons and ligaments in the foot and ankle are simply overworking, often to the point where they tear and/or rupture.

In many cases, flatfoot can be treated with nonsurgical approaches including orthotic devices or bracing, immobilization, physical therapy, medication, and shoe modifications. In some patients whose pain is not adequately relieved by conservative treatments, there are a variety of surgical techniques available to correct flatfoot and improve foot function.

As in most progressive foot disorders, early treatment for flatfoot disorder is the patient's best route for optimal success in controlling symptoms and additional damage to the feet. The goal is to keep patients active, healthy, and as pain free as possible.

Dr. Kenneth Wilhelm is a Board Certified Foot and Ankle Surgeon (Podiatrist) who practices with Clifton Foot and Ankle Center in Centreville. He can be reached at 703-996-3000 or visit www.cliftonfootandankle.com.

Free Intermediate Facebook Class

Join Kyla Lupo from Smart Again Tutoring and learn all that Facebook has to offer including photos, lists, and groups. Bring your questions about using Facebook to make new friends and to catch up with family.

The class is offered on Thursday, February 9, 10 a.m.-12 p.m., 1-3 p.m., or 4-6 p.m. at 10721 Main St., Suite 304, Fairfax.

To register or for more information, call Kyla Lupo at **571-357-4022**, or email kyla@smartagain.com.



Telephone Support Group for Caregivers of Older Adults

Are you a caregiver who would like to join a support group without having to leave home? Get helpful information, share your experiences, and gain emotional support from others on the telephone.

The support group meets on the second Tuesday of each month (except February, which is on the third Tuesday) from 7-8 p.m. Below are the topics:

- | | |
|---------------------|-------------------------------------|
| February 21: | Using Humor as a Survival Tool |
| March 13: | When Your Loved One is Hospitalized |

To register or for more information, go to www.fairfaxcounty.gov/dfs/olderadultservices/caregiver.htm or call **703-324-5484**.



ESTATE PLANNING

Fraud and the Power of Attorney

by David A. Fontanella, Attorney

Question: We have discussed the joint bank account in which a party with no funds in the account was added to the account—such as a son added to the mother's account. The child had a fiduciary obligation to the mother as long as she was alive and withdrawals by the child for his benefit violated the law. Now, what is the result if a durable general power of attorney (POA) is used for access to such a bank account for the benefit of the POA agent?

Answer: In a recent Virginia court case, a father added his son's name to his checking and savings accounts. As such, if the father died, the son as the survivor would own the joint accounts. During the month before the father's death, the stepmother used the father's durable general power of attorney as the agent to withdraw over \$20,000 from the accounts. The stepmother said the withdrawals were authorized by a valid durable general power of attorney and were for the benefit of the son's father (her husband). The son argued that since she used the money for her benefit while serving as the fiduciary, the transactions were fraudulent.

In past Virginia Supreme Court cases, it was made clear that a fiduciary's use of such an account for the fiduciary's own benefit was a fraudulent transaction. This presumption of fraud requires the fiduciary to present clear and convincing evidence to the contrary.

The stepmother said that her husband was ill during the month before he died and that she had to handle the household affairs, pay living expenses, and pay the medical expenses of his last illness. She was able to provide receipts for \$5,513 spent on medical and funeral expenses. The court said that this was clear and convincing evidence sufficient to overcome the presumption of fraud regarding this latter sum, but that she failed regarding the \$15,000 balance of expenditures. The stepmother testified that her

husband directed her to make these withdrawals, but the court referred to a Virginia statute that provides that no judgment shall be rendered in favor of an adverse or interested party based upon his or her uncorroborated testimony.

The court found that the \$15,000 withdrawn by the stepmother as fiduciary from the account was for her benefit, constituted fraud, and ordered the funds returned to the son.

A durable general power of attorney is a powerful instrument and great care must be exercised when giving such power to an agent. Misuse of funds by an agent is not an uncommon occurrence.

While Virginia law provides a remedy to family members and others who may challenge the agent and require an accounting supervised by the court, in actual practice few people would undertake the action the son took in the case above because litigation is expensive and costs could well exceed the \$20,000 at issue.

NOTE: *This article is not intended as legal advice and no one should rely upon it without consulting legal counsel. If you have an estate planning question you would like to see answered in this column, please email David Fontanella at fontane@cox.net or call him at 703-317-1927.*

For information on volunteering, call the Fairfax Area Agency on Aging's Volunteer Intake Line at 703-324-5406, TTY 711, or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Join a Senior Center—Let the Fun Begin!

Fairfax County residents age 55 and over may join any of the 13 senior centers sponsored by the Department of Neighborhood and Community Services. There is an annual membership fee (for information, visit the website at www.fairfaxcounty.gov/ncs; call **703-324-4600**, TTY 711; or e-mail ncs@fairfaxcounty.gov).

Senior centers offer classes, health and wellness programs, computer/Internet access, trips and tours, and opportunities to socialize with others and stay connected with your community. Lunch is available with a suggested donation between \$2 and \$6 based on age and income. Lunch reservations must be made at least 1 day in advance. Transportation may be available by Fastran bus at a nominal charge. Call your nearest senior center for information. The TTY number for all centers is 711.

The City of Fairfax(www.fairfaxva.gov) and the City of Falls Church(www.fallschurchva.gov) also sponsor senior centers and have their monthly schedules online.

Bailey's
Bailey's Community Center
5920 Summers Lane
Bailey's Crossroads, VA 22041
703-820-2131

Herndon+
873 Grace Street
Herndon, VA 20170
703-464-6200

Hollin Hall
1500 Shenandoah Road
Alexandria, VA 22308
703-765-4573

James Lee+
James Lee Community Center
2855-A Annandale Road
Falls Church, VA 22042
703-534-3387

Kingstowne
6488 Landsdowne Center
Alexandria, VA 22315
703-339-7676

Lewinsville+
1609 Great Falls Street
McLean, VA 22101
703-442-9075

+ Indicates a facility with a Senior+ program

Lincolnia+
4710 North Chambliss St.
Alexandria, VA 22312
703-914-0223

Little River Glen+
4001 Barker Court
Fairfax, VA 22032
703-503-8703

Lorton+
7722 Gunston Plaza
Lorton, VA 22079
703-550-7195

Pimmit Hills
7510 Lisle Avenue
Falls Church, VA 22043
703-734-3338

South County+
South County Govt. Center
8350 Richmond Hwy, #325
Alexandria, VA 22309
703-704-6216

Sully+
5690 Sully Road
Centreville, VA 20120
703-322-4475

Wakefield
Audrey Moore RECenter
8100 Braddock Road
Annandale, VA 22003
703-321-3000

Other Locations for Senior Activities/Meals

City of Fairfax Senior Center
4401 Sideburn Road
Fairfax, VA 22030
703-359-2487

City of Falls Church Senior Center
223 Little Falls Street
Falls Church, VA 22046
703-248-5020

David R. Pinn Community Center
10225 Zion Drive
Fairfax, VA 22032
703-250-9181

Gum Springs Community Center
8100 Fordson Road
Alexandria, VA 22306
703-360-6088

Huntington Community Center
5751 Liberty Drive
Alexandria, VA 22303
703-960-1917

Korean Central Senior Center
Open Tuesdays & Fridays
8526 Amanda Place
Vienna, VA 22180
703-303-3939

Lawsuit cont. from p. 1

a previous 3-night hospital stay before it will cover costs associated with subsequent skilled nursing care. Without a qualified stay in a hospital, the patient is responsible for the cost of skilled nursing care.

As reported last year, many people are finding out that they were classified as outpatients for observation care instead of as inpatients when they receive the bill from the hospital or skilled nursing facility. For this reason, on November 3, 2011, the Center for Medicare Advocacy filed a lawsuit (*Bagnall v. Sebelius*) in federal court against Medicare on behalf of seven individual plaintiffs from three different states representing a nationwide class of people harmed by the “observation status” policy and practice. Co-counsel is the National Senior Citizen Law Center.

The center argues that many hospitals are not giving adequate notice of Medicare non-coverage due to observational status. It further argues that Medicare requires hospitals to issue an advance beneficiary notice to a patient if the observation status exceeds the time authorized for observation services and that hospitals are required to give written notice to a patient when a hospital reverses an attending physician’s determination to admit a patient as an inpatient.

For more information, visit the Center For Medicare Advocacy at www.medicareadvocacy.org. The Centers for Medicare and Medicaid Services declined to provide a statement at this time. The *Golden Gazette* will continue to report on this important issue.

**TO ADD, CORRECT, OR DELETE YOUR NAME
FROM THE GOLDEN GAZETTE MAILING LIST,
CALL 703-324-5633.**

February is American Heart Month

When you hear the term “heart disease,” you may think, “That’s a man’s disease” or “Not my problem.” But here is *The Heart Truth*®—one in four women in the United States dies of heart disease, while one in 30 dies of breast cancer. If you’ve got a heart, heart disease could be your problem.

Risk Factors for Heart Disease?

An astonishing 80% of women ages 40 to 60 have one or more risk factors for heart disease. Having one or more risk factors dramatically increases a woman’s chance of developing heart disease. According to the National Heart, Lung and Blood Institute, having just one risk factor doubles your chance of developing heart disease.

Every woman, regardless of age, needs to take action to protect her heart health. Heart disease can begin as early as the teen years, and women in their 20s and 30s need to take action to reduce their risk of developing heart disease. Yet among U.S. women ages 18 and older, 17.3% are current smokers, 51.6% are overweight (BMI 25 or greater), 27% have hypertension, 35% have high cholesterol, and 53% do not meet physical activity recommendations. African-American and Hispanic women, in particular, have higher rates of some risk factors for heart disease and are disproportionately affected by the disease compared to white women. More than 80% of middle-aged African-American women are overweight or obese, 52% have hypertension, and 14% have been diagnosed with diabetes. Some 83% of midlife Hispanic women are overweight or obese, and more than 10% have been diagnosed with diabetes.

How Do I Find Out if I Am at Risk for Heart Disease?

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Heart Month *cont. from p. 8*

Some women believe that doing just one healthy thing will take care of all their heart disease risk. For example, they may think that if they walk or swim regularly, they can still smoke and stay fairly healthy. Wrong! To protect your heart, it is vital to make changes that address each risk factor you have.

A damaged heart can affect your life by interfering with enjoyable activities and even your ability to do simple things, such as taking a walk or climbing steps.

Heart disease cannot be “cured.” It is a lifelong condition—once you get it, you’ll always have it. Fortunately, it’s a problem you can do something about. Find out your risk for heart disease and take steps to prevent and control it. Talk to your physician to get more answers. Start taking action today to protect your heart. By doing just four things—eating right, being physically active, not smoking, and keeping a healthy weight—you can reduce your risk of heart disease by as much as 82%.

Source: *National Heart Lung and Blood Institute. www.nhlbi.gov.*



**Health Insurance Questions?
Call the Virginia
Insurance Counseling &
Assistance Program (VICAP) at
703-324-5851.**

Winter

Greetings From The White House

The White House will send greeting cards signed by the President to commemorate special events, accomplishments, or milestones free of charge to U.S. citizens only. It may take several months for requests to be mailed due to high volume. It is advisable to send your request as far in advance as possible. The special occasion greetings are for:

Anniversaries: Anniversary greetings are sent only to those couples who are celebrating their 50th (and subsequent) wedding anniversary.

Birthdays: Birthday greetings will be sent only to individuals 80 years of age and above.

Weddings: Send the request after the event and include the couple’s married names and current or new address.

- * **Baby’s birth or adoption of a child**
- * **Retirement after at least 30 years in the same job**
- * **Eagle Scout Award, Girl Scout Gold Award**
- * **Bar/Bat mitzvah or equivalent religious occasion.**

Required information: Send a written request to: *The White House, Attn: Greetings Office, Washington, DC 20502-0039*. Include the name and home address of the honoree; form of address (Mr., Ms., Mrs., Dr., Miss, etc.); exact date of occasion (month, day, year); age (birthdays); or number of years of marriage; your (the requestor’s) name and daytime phone number; and any specific mailing instructions if other than to honoree’s address.



Snow Removal in Fairfax County

- **Where do I call about getting my street plowed?** The Virginia Department of Transportation (VDOT) is responsible for plowing the public roads (interstate, primary, secondary, residential) in Fairfax County. Clearing is done on a priority basis, with interstates and high volume roads cleared first. Once the most heavily traveled roads and emergency routes are adequately clear, snow crews move to less-traveled roads and subdivisions. These public roadways can typically be identified by a route number sign posted at street intersections. Contact VDOT's Northern Virginia District Office for additional information at **703-383-8368**. If your street is not identified with a route number sign, it is most likely privately maintained. Snow removal on privately maintained roads is the responsibility of the property owners along the road or the homeowner association.

- **What if my street is in a townhouse or condominium complex?** If a street in a townhouse or condominium complex is not posted with a state route number, it is a private street that is the responsibility of the homeowner/condominium association to plow. Contact your association or property manager for further information.

- **What about my pipestem driveway?** Pipestem driveways are privately owned and maintained by the property owners on the pipe stem.

- **What if my street is in a new development or a development still under construction?** If a state route number is not posted on the new street, then most likely it is either a privately maintained street, or a future public road, secured through a development agreement and security that is held by Fairfax County, commonly referred to as being "under bond." In this case, the developer of the project is responsible for maintaining all aspects of the project until final bond release

occurs, including street maintenance, snow removal, and maintenance of stormwater facilities. For information regarding snow and ice removal on a street or within a subdivision under bond, contact the Site Development and Inspections Division at **703-324-1720**.

- **Will the county plow my street?** The county does not plow streets that are the responsibility of VDOT or that are privately maintained. The county does plow a few miles of designated sections of roadway that are in the Fairfax County Road Maintenance and Improvement Program. These road sections are identified by small blue signs attached to stop signs that say, "Fairfax County Maintained Here to ... Feet." For snow removal on these street sections, please contact the Maintenance & Stormwater Management Division at **703-877-2800**.

- **Who is responsible for clearing snow from the sidewalks in my neighborhood?** Neither the state nor the county clears snow and ice from public walkways (sidewalks and trails). While not legally obligated, residents and businesses are asked to help keep sidewalks safe. They should, as soon as feasible, clear snow off the sidewalks in front of their property so that all pedestrians may walk safely.

Join the Celebration Singers

Singers are wanted for the Celebration Singers, a women's show choir performing at various community sites in Northern Virginia. Practices are held during the day on Wednesdays in Burke. Contact Sue Boltz, **703-768-7499**.

Volunteer Opportunities

Fairfax County's Office for Women & Domestic and Sexual Violence Services is looking for bilingual, English/Spanish, volunteers to facilitate the Anger and Domestic Abuse Prevention and Treatment program and the Compassion Training for Couples in Conflict, now offered in Spanish. Volunteers are trained to facilitate groups to teach clients a compassionate approach to anger and conflict and safe ways of regulating emotions. For more information, call **703-324-9495**, go to www.fairfaxcounty.gov/ofw, or email Larissa.Jackson@fairfaxcounty.gov.

Fairfax County's Project SUCCESS needs a volunteer for four hours per week (flexible schedule), to develop activities and community service opportunities for teens. Project SUCCESS helps teens, with and without disabilities, complete service opportunities in the community, socialize with peers, and participate in recreational activities. For more information, go to www.fairfaxcounty.gov/rec/projectsuccess.htm, or contact Robyn Mitchell, Inclusion Program Coordinator at **703-324-5553**, or email robyn.mitchell@fairfaxcounty.gov.

Fairfax County's Volunteer Solutions program has the following volunteer opportunities:

- Volunteers to drive people in the Falls Church and Reston/Herndon regions to medical appointments;
- A female Spanish-speaking social visitor in Annandale;
- Meals on Wheels drivers in Annandale, Falls Church, Franconia, McLean, Reston-Herndon, Tysons Towers, Vienna-Oakton-Dunn Loring;
- Grocery shoppers in Falls Church, Annandale, and McLean;
- Meals on Wheels drivers for the Vietnamese and Korean routes;
- Grocery shopper for female in Alexandria (22312). Farsi-speaker is a plus, but not required.

• Meals on Wheels volunteers may choose to drive weekly, biweekly, monthly, or be a substitute. Meals are generally delivered Monday through Friday, between 11 a.m. and 1 p.m. For more information, call the Volunteer Intake Line at **703-324-5406**; email VolunteerSolutions@FairfaxCounty.gov or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Help residents of nursing and assisted living facilities in the Fairfax area advocate for their rights, resolve conflicts, and improve their quality of life. The **Northern Virginia Long-Term Care Ombudsman Program** needs volunteers to commit a minimum of four hours a week for at least one year. Apply now for the spring 2012 training. Call **703-324-5861** or **703-324-5422**; or email lisa.callahan@fairfaxcounty.gov.

The **Shepherd's Center of Oakton-Vienna** provides a variety of free services to individuals 50+ in the Oakton and Vienna community. Medical/companion drivers and office phone volunteers are needed. The hours are flexible. Contact the volunteer coordinator at **703-281-5088** or visit the website at www.scov.org.

The **Willston Multicultural Center**, located at 6131 Willston Drive in Falls Church, is looking for volunteers with technology skills to assist students with homework in an afterschool program. Volunteers are needed in the afternoons, Monday through Friday. Call Willa Dumas **703-536-2753** or email willa.dumas@fairfaxcounty.gov.

To have a volunteer opportunity considered for this column, please email or fax your submission to **Tanya Erway** by the first of the month one month in advance.

Email: tanya.erway@fairfaxcounty.gov

Phone: 703-324-5407

Fax: 703-324-3583

Improving Your Credit Score

Provided by Tim Murray, CFP® CERTIFIED FINANCIAL PLANNER™ Professional

Your credit score is a number that lenders use to gauge how likely you are to repay debts on time. It's important to know what your score is and how you can keep it as high as possible.

It is derived from information compiled in a credit report, including your payment history (whether you have missed or been late with any payments for bills or loans), the amount you owe creditors compared with the amount of credit that is available to you, and the extent of your credit history (how long various accounts have been open).

Know Your Number

Before launching a campaign to raise your credit score, know what you are shooting for. Get a current copy of your credit report and review it for accuracy. All U.S. consumers are entitled to free annual credit reports from the major credit reporting agencies, which are Experian, Equifax, and TransUnion. You can request all three reports at www.AnnualCreditReport.com.

Unlike credit reports, your credit score is not free. You can purchase your score from one of the above-mentioned agencies or from www.myFICO.com. A typical credit score will range between 300 and 850 points. Although all lenders make decisions based on the particulars of the lending situation, generally speaking, the higher your score, the lower the perceived risk to the lender, and the more attractive the interest rate you will be offered.

Room for Improvement

A few tips for raising or maintaining a higher credit score include:

- **Paying your accounts on time and keeping your balances low.** Lenders are looking for a proven track record of making

timely payments. Payment history determines about 35% of your credit score.

- **Being conservative in the amount of available credit you use at any given time.**

About 30% of your score is determined by what the industry refers to as your "utilization ratio," which is the amount you owe in relation to the amount of credit available to you. If that percentage is more than 50%, your score will be lower.

- **Holding on to older, unused accounts**The longer an account has been open and managed successfully, the higher your score will be.

- **Maintaining a diversified credit mix.** If you hold an auto loan, a home mortgage, and credit cards that are well managed, you will generally have a higher credit score than someone whose credit consists mainly of finance companies.

This column is produced by the Financial Planning Association, and is provided by: Tim Murray, CFP®, an independent CERTIFIED FINANCIAL PLANNER™ Professional with Murray Financial, Inc. in Chantilly, VA., an independent financial planning firm providing fee-based (i.e. commission-free) investment advice. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at 703-810-8424, via the web at www.MurrayFinancial.com, or by email at: TimMurray@MurrayFinancial.com.



February Gardening

by Joe Belsan

With the exception of a couple of days, the weather this winter has been unusually mild. Are we being tempted to run into the garden and start planting or doing other chores that normally should wait until the March/April time frame? Not me, been there, done that, wasted time and efforts to no avail. I'm sitting back and waiting to start up the wood burning stove to roast some chestnuts and potatoes in the coals. I take either a russet or sweet potato, punch some holes in it and put it on the coals, about 20-30 minutes per side, depending on the size of the potato. They'll be totally black, but just split them and sprinkle a bit of salt (no butter), and spoon out the tastiest potato you've ever had.

I'm checking out the seed catalogs for the new varieties that I'll be tempted to try in spite of all the seeds I saved from last year. As you recall, we had a very cool spring, followed by a very dry June/July, then the wettest August/September, and then snow to start the month of October. I'm not taking any chances—I'm watering my plants if it doesn't rain for 4-5 days, and mulching those that I missed in early fall.

I'm also finally automating a listing of my seeds with comments about how they did or didn't do and eliminating those that didn't live up to their advertised performance. Check the germination ability of your seeds by taking about a dozen and putting them in a damp paper towel for a few days and checking the germination rate. A minimum of 50% is good enough. Just plant a few more seeds than usual.

I'm also looking around the property where I planted new plants and where the old ones stand to see whether I should keep some where they are or relocate them because of lack of sun or other conditions.

Living in the same place for 43 years, I have seen many changes in what to plant and where to plant because of the height of the

surrounding trees and other factors. I hate to cut down a tree just because it shades the garden too much. I'd rather move the garden or plants to another area and save the tree, because it does more for the environment than the plants in the garden. I can always supplement the loss with buying from the local farmer's markets that keep growing plants in the Fairfax area.

One solution for a diminishing garden plot is growing tomatoes, peppers, eggplants, and okra in 5 gallon buckets. This reduces the need for land and provides mobility to take advantage of sunlight in tight spaces. Making use of adequate compost reduces the need for fertilizer, although I do supplement the richness of the compost with an organic fertilizer, either a fish emulsion or kelp mixture. A great mix for any plant, and especially roses, is a compost made from a combination of banana peels and coffee grounds. It is very high in potassium and promotes a good performance of blooms, naturally!

This is a good time to make sure you have the ingredients for starting seeds. I make my own soil, 1/3 each vermiculite (or perlite), sphagnum moss, and compost. Make sure your containers are clean by rinsing in a mix of one tablespoon bleach to a gallon of water. Either take the mix and place in a black plastic bag and place in the sun for the day, or put it in a metal pan and put in the oven at 160-200 degrees for 2-3 hours to sterilize the mix.

I plan to offer a class on organic gardening in the Fairfax City area. I don't have a location yet, but I'll confirm one by the end of January. It will be in late February/early March on a Saturday morning, 9 a.m.-12 p.m. The cost is \$20/person. The money will be donated to charity. If you're interested, email me and I'll forward the details as soon as they are confirmed.

Source: Joe Belsan is an organic gardener and a long-time resident of the City of Fairfax. He is a practicing Foodscaper who helps plan and implement edible gardens. He may be contacted at foodscaper@hotmail.com.



Ask an Expert: Questions & Answers

Provided by SeniorNavigator

To ask an expert about your aging concerns, visit www.seniornavigator.org.

Topic: Joint Pain

Question: I have moderate joint pain in my ankles, knees, and hips. My doctor has prescribed medication to reduce my symptoms. What else can I do to help lessen the pain?

Answer: Joint pain can result from a lifetime of lifting, bending, and normal wear and tear. Beyond medication, there are steps you can take to relieve stress while going about your daily activities. Inflammation in the ankle, knee, hip, shoulder, elbow and wrist can cause pain, swelling and limited motion.

Following are steps to lessen joint pain and/or the pain of arthritis:

- **Control your weight.** Obesity puts extra stress on weight-bearing joints, such as the back, hips, knees, and feet.
- **Be aware of body position.** Use good posture to protect your back and the joints of your legs and feet. Whenever possible, sit down to perform a job instead of standing. Change position often to prevent stiffness and pain associated with staying in one position too long.
- **Conserve energy.** Take rest periods during the workday or when performing a particular activity.
- **Respect pain.** It is your body's way of telling you something is wrong. Don't involve yourself in an activity that causes undue strain on joints that are already stiff or painful.
- **Use care** when getting in and out of a car, chair, or tub, as well as for climbing, lifting, carrying, pulling, or pushing objects. You also should try to sit in the highest chair in the room and look for chairs with armrests to make it easier to get up.

- **Use your strongest joints and muscles** to reduce the stress on your smaller joints. For example, carry a purse/briefcase by its shoulder strap rather than by its handle.
- **Distribute pressure** to minimize stress on any single joint. Lift dishes with both of your palms rather than with your fingers, and carry heavy loads in your arms instead of with your hands.
- **Avoid tight gripping, pinching, squeezing, and twisting** if your hands are affected by arthritis. Try to accomplish the same tasks with alternate methods or tools.
- **Investigate assistive devices.** Bath stools, grippers, reachers, and grab bars make everyday activities less stressful on your joints and muscles. Your doctor can suggest devices that will be helpful for tasks you may find difficult.

Recycling Event

Electric Sunday TV and
Computer Recycling
Sunday, February 26
10 a.m.-3 p.m.
I-66 Transfer Station,
4618 West Ox Rd., Fairfax

For updates, cancellations, and notifications of events, call **703-324-5052**.



Senior Citizens Council Regional Meetings

Send a representative from your older adult club or organization to the Fairfax County Senior Citizens Council to network and learn about county and community services. The group meets every fourth Friday from 10 a.m. to 12 p.m. at four county locations.

The Fairfax County Department of Neighborhood and Community Services sponsors these meetings that meet at senior centers throughout the county.

Locations

Hollin Hall Senior Center

1500 Shenandoah Road
Alexandria, VA 22308
703-765-4573

Lincolnia Senior Center

4710 North Chambliss Street
Alexandria, VA 22312
703-914-0223

Herndon Senior Center

873 Grace Street
Herndon, VA 20170
703-464-6400

Little River Glen Senior Center

4001 Barker Court
Fairfax, VA 22032
703-503-8703

For more information, contact Cheryl Lafer-ty at **703-324-5538**, or email cheryl.laferty@fairfaxcounty.gov.

**Happy Valentine's
Day!**



Shepherd's Center of Annandale/Springfield

What: Lunch N' Life—Terry Shima, Executive Director of the Japanese-American Veterans Association, will discuss the Japanese-Americans who served bravely in the U. S. military in World War II. These veterans recently received the Congressional Gold Medal.

When: Thursday, February 23, 11:30 a.m.

Where: Location to be determined.

Cost: \$10

Registration: Call **703-941-1419**.

Northern Virginia Senior Softball

Northern Virginia Senior Softball (NVSS) offers a Tuesday/Thursday morning conditioning program, February 14-April 5, free to NVSS members, whose average age is 66. NVSS has 500+ members on 27 teams playing 7-inning double headers Tuesday and Thursday mornings in 3 slow-pitch skill-level conferences. There are no tryouts, just a skills assessment for placement. For more information, go to www.nvss.org or call Dave at **703-524-5576**.

Burke Lake Seniors' Golf Club

Like to play golf? If so, join the Burke Lake Seniors' Golf Club. Must be 55 or older, enjoy playing golf, meeting new people, and having an all-around good time! Reserved tee times on Tuesday and Thursday mornings at the Par 3 Burke Lake Golf Course on Ox Road. Annual dues for the season—April 1-October 31—are \$20 plus green fees at a reduced rate. For more information, call Karla at **703-455-5132**.

COMMUNITY CALENDAR

February 9. 2-3:30 p.m. Reverse Mortgages (55 and older). Learn the purpose, objective, and requirements of reverse mortgages. A reverse mortgage may be a way to improve personal wealth by providing increased financial access. Free. Reston Community Center, Hunter Woods, 2310 Colts Neck Rd., or the Center at Lake Anne, 1609 A Washington Plaza, Reston. **Onsite registration required prior to event.**

February 15 . 9:30-11 a.m. Alexandria/Mount Vernon Antiques Club features Marvel Luykx with her antique Valentines collection. Learn the history and how the tradition of celebrating Valentine's Day evolved. Bring your own antique Valentines to share. Free. Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria. Call Ann Connell at **703-360-4979**.

February 15. 1:30 p.m. The Mechanics of Alzheimer's Disease. Discussion on the disease process and tests that can be used to properly diagnose and assess progression. Alzheimer's Family Day Center, 2812 Old Lee Highway, Ste. 210, Fairfax. **703-204-4664**.

February 19 . 1:30-3 p.m. Grow the Best Tasting Tomatoes, Ever! Tired of tasteless tomatoes? WTOP host of You Bet Your Garden, Mike McGrath, reveals tricks and tips for grow-

ing great tomatoes. Green Spring Gardens, 4603 Green Spring Rd., Alexandria. Register at www.greenspring.org or call Green Spring at **703-642-5173**.

February 21. 1 p.m. The Mount Vernon Genealogical Society presents Mapping the Neighborhoods to Understand Our Ancestors Lives. Featuring Charles S. 'Chuck' Mason, of Tracing Your Family Roots on Fairfax cable television. Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria. Call Phyllis Kelley at **703-660-6969** or go to publicity@mvgenealogy.org.

February 25. 8 p.m. Just Like Old Times. City of Fairfax Band presents a concert reminiscent of the touring bands of the early 20th Century. Fairfax High School, 3501 Rebel Run, Fairfax. Adults/\$17; seniors/\$11; 18 yrs. and under/free. **703-757-0220**.

February 28 . 11:30 a.m.-2 p.m. Finding Passion and Purpose as We Age Positively. A presentation by the Sunny Seniors, a group of older adults who try to increase well-being for later years. Cindy Spitz, LCSW, will lead the session exploring 10 tips for increasing happiness and meaning for future years. \$16 (includes lunch). **Reservations required by February 24** Messiah United Methodist Church, 6215 Rolling Rd., Springfield. Call Betty Gilliam at **703-370-7371**.

Single Seniors' Champagne Brunch Sunday February 26, 12 p.m.

Join us for the monthly (last Sunday of every month) Single Seniors' Brunch at the Ft. Myer Officers' Club in the Campaign Room.

This event is open to all. Photo ID is required at the Wright Gate (North Meade Street and Marshall Drive), adjacent to the Iwo Jima Memorial and the Hatfield Gate (Washington Blvd.). Parking is available adjacent to and across from the Officers' Club. Volunteer entertainers and speakers are encouraged for this and future events.

For reservations, contact Seena King at **301-530-4884**.

Take Charge of Type II Diabetes and Live Well!

Learn to manage your type II diabetes for a healthier, happier life. *Fairfax County's You Can! Live Well, Virginia!* is offering a **free** six-week program that meets Wednesdays from 10 a.m.-12 p.m., January 18-February 28, at the Unitarian Universalist Congregation of Fairfax, 2709 Hunter Mill Road, Oakton. Register by calling the Shepherd Center at **703-281-0538**. Caregivers are welcome!