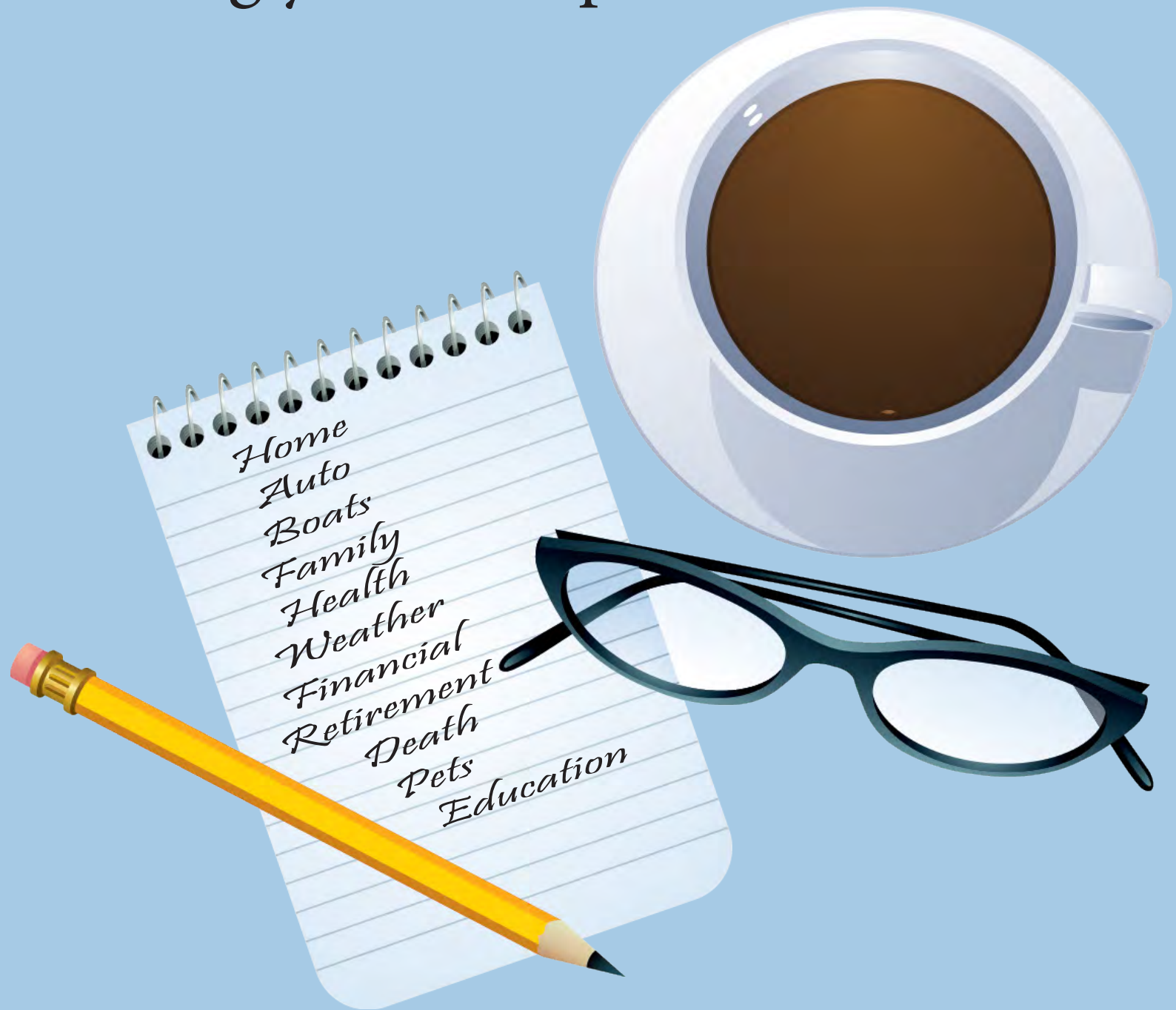


Live for the Moment Knowing you're Prepared for Tomorrow



Gloucester officials urge residents to be hurricane prepared

Gloucester County's Emergency Management Department is urging residents to make sure they are prepared for the threats that can come along with hurricane season, which will stretch into the fall.

With several storms already impacting coastal areas this early in the season, the National Oceanic and Atmospheric Administration is predicting an active year.

Preparedness Expo

To help residents prepare,

Gloucester's Emergency Management Department is planning a Preparedness Expo from 10 a.m. to 2 p.m. on Saturday, Aug. 7, to coincide with Virginia's tax-free holiday.

The expo, which will be full of preparedness materials, activities, and information, will be held in partnership with and at the Gloucester Home Depot store.

"As the potential for tropical storms really gears up in this area in the late summer

and early fall, we encourage all of our residents to stop by the Expo and make sure they have all of the materials necessary to withstand a severe weather event," said Brett Major, Gloucester's Emergency Management Coordinator. "Even if you can't come to the expo, there are still many ways all of our residents can be prepared."

According to Major, one of the first steps in preparation is to follow checklists for emergency kits and de-

velop them further to meet families' individual needs. "Understand that if a storm impacts the area, you may likely be without power, water and other utilities for an extended period of time," Major said. Key items to be included in a kit are:

—At least one gallon of water per person per day for at least three days

—At least a three-day supply of non-perishable food

—A battery-powered radio/NOAA weather radio

—A flashlight with extra batteries, and

—A first aid kit.

Major also recommends developing an individual/family/business evacuation plan, which includes knowing your evacuation zone, and having a place to temporarily relocate you and your family to, if the need should arise. He suggests having a plan for pets and to have "go-kits" ready with all

SEE STORM READY, PAGE 3C



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STORM READY: Steps you should take before the next big hurricane heads our way

(CONTINUED FROM PAGE 2C)

the items essential to you or your family to last for several days.

Those with special requirements are encouraged to make extra preparations. "If you have special requirements such as medical accessibility or other functional needs, make sure you consider those in preparation for storms and have plans in place for support," Major added.

Know Your Zone

It is important to "Know Your Zone." The Virginia Department of Emergency Management has designated zones A through D across

Coastal Virginia. In the event of a storm or other emergency, residents of one or more zones may be directed to evacuate depending on tides, storm intensity, path, and other factors. To see what zone you are in, visit www.KnowYourZoneVA.org.

Also, it's a good idea to review your insurance policies and make sure you have appropriate insurance, such as homeowners' and flood insurance, as applicable. Remember, most regular homeowners' insurance policies do not cover damage caused by floods and may also exclude the impacts of some other natural disasters.

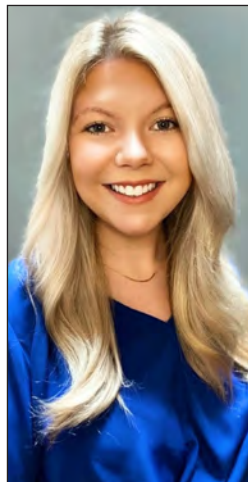
It's important to understand and heed warnings and watches issued by the U.S. National Weather Service. These are often advertised on local media, however having a NOAA weather band radio with localized alerts in your homes and places of business is strongly recommended. Additionally, Gloucester residents can sign up for CodeRed Emergency Alerts by visiting www.gloucesterva.info/409/CodeRed or by calling 804-693-1390.

Being a concerned neighbor is also a good thing, especially during storm situations. "Look out for your

neighbors and loved ones," Major urged. "Check in with them and help them to pre-

pare before a storm, and

SEE STORM READY, PAGE 4C



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STORM READY

(CONTINUED FROM PAGE 3C)

to recover after one.” As a specific example, Major suggests preparing your home for high winds if a storm is coming—securing loose items, lawn furniture, hanging plants, birdfeeders, etc.

Finally, if an evacuation order does occur, Major asks residents to be patient and follow instructions regarding reentry as safety officials may have a lot to do to make storm-damaged areas safe for the public following a storm.

There are several important contact numbers to keep handy when a storm event occurs. For emergencies only, dial 911. For the Virginia State Police, dial 800-582-8350 and for the U.S. Coast Guard Search and Rescue, dial 757-483-8567. For non-emergencies, dial the Gloucester Sheriff's Office

dispatch at 804-693-3890. Also, never assume that Dominion Energy knows your power is out. To report an outage, call 866-366-4357 or visit www.dom.com.

Gloucester's Emergency Management Department is always happy to assist anyone with any questions and can be reached by calling 804-693-1390 or by e-mailing DEM@gloucesterva.info. More disaster preparedness information can be found by visiting www.gloucesterva.info/365/Emergency-Management.

Also, if you'd like to learn more about preparedness and assist after an emergency weather event, consider joining Gloucester's Community Emergency Response Team (C.E.R.T.). For more information, visit www.gloucesterva.info/392/CERT or call 804-693-1390.

Storm Prep 101: Learn more about securing flood insurance

After last year's active Atlantic hurricane season, one would hope for better weather in 2021.

The National Oceanic and Atmospheric Association predicts otherwise, forecasting a 60 percent chance of an above-normal season. That includes 3-10 major hurricanes, 6-10 “regular” hurricanes and 13-20

named storms.

In addition to securing your home and evacuating when advised, there is another important step to take before bad weather arrives according to local experts with GetFloodFluent.org—get flood insurance.

“Don't wait until a hurricane is approaching. We urge Hampton Roads res-

idents to sign up for flood insurance while the weather is fair, not fierce,” said Ben McFarlane, a senior regional planner with the Hampton Roads Planning District Commission. “The emphasis is on planning now, rather than later, due to the 30-day waiting period

SEE FLOOD FLUENT, PAGE 6C



Are You Prepared?

If you are thinking about your next stage of life, RWC has two online tools to help you with the decision-making process.

Go to rw-c.org and take one of our surveys to help you think through next steps for you and your family.



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5 Considerations for Your Social Security Strategy

RETIREMENT AND LONGEVITY

As you prepare to start claiming benefits, be sure to ask yourself these questions.

This year, about 65 million Americans will receive over one trillion dollars in Social Security benefits. If you're planning to join that total and claim your benefits, timing, strategy and sound decisions can all help you maximize the outcome for your household. When and how you claim, your marital status, your health, and even whether you have dependents can all affect what benefits you receive. To get the most out of your hard-earned benefits, focus on developing the right plan for you and your family. Doing so could help you enjoy a comfortable retirement.

Where do I start?

Given the complexities involved in claiming benefits, creating a plan of action for Social Security can seem overwhelming. Fortunately, you don't have to go it alone. Your financial advisor can help you develop an appropriate retirement income strategy based on your individual circumstances – but there are a few key questions you can ask yourself beforehand to jumpstart the conversation.

Five key considerations

Before making any decisions, it's important to consider the elements of your life that could influence your individualized Social Security strategy. To prepare for your meeting with your advisor, start thinking through these key questions:

When are you planning to retire? Is this date relatively fixed, or is it more flexible?

What will your earnings look like if you continue to work past the age of 62? Would these come from continuing in your current role, or are you considering taking on new or part-time work down the road?

What other sources of income will you have in retirement? In addition to your Social Security benefits, will you be receiving any pension payments, employment income (part-time work) or annuity payouts? What about any business sale proceeds, insurance policies or inheritances? And of course, consider any retirement accounts or additional savings you've built up over the years. How long do you expect to live? Consider your current health as well as your family history.

What does your family situation look like? Are you single, married or divorced? Do you have any dependents?

As you think through these questions and begin shaping a strategy with your advisor, consider creating a free "My Social Security" account at SSA.gov. Within your account, you can review a statement detailing your estimated benefits as well as explore other resources for developing a sound plan.

Margie Wiley has dedicated almost three decades of her career in financial services to helping clients pursue and achieve their goals both personally and financially. www.margaretwiley.com

Sources: SSA.gov

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FLOOD FLUENT: *Don't wait until the storm is headed our way to be prepared*

(CONTINUED FROM PAGE 4C)

before your flood insurance policy goes into effect."

Launched in 2019 by the HRPDC with advice from local planners and emergency managers, the GetFloodFluent.org website features a Flood Risk and Coverage Calculator, using the standard rate tables provided by the Federal Emergency Management Agency's national flood insurance program. By answering a few easy questions using the online tool, residents can find their flood zone and determine what it may cost to cover their home and belongings should flooding occur.

"The calculator is specifically designed for Hampton Roads residents, to help them make informed decisions when talking with their insurance provider," McFarlane said. "It's an easy first step in understanding the factors that determine the cost of flood insurance before you call an insurance company and select your level of coverage."

With a busy Atlantic hurricane season on the horizon, and communities still recovering from the effects of a global pandemic, McFarlane also wants residents to know that the uninsured cannot rely on federal disaster assistance after a flooding event. Relief is only available following a presidential disaster declaration, usually available in the form of a low-interest loan that must be repaid.

"The damage of just one inch of water in your home can cost more than \$25,000 in repairs," McFarlane said. "You could hope you're never impacted by flooding. Or, you can protect yourself from devastating loss by signing up for flood insur-

ance."

To get more flood facts and utilize the Flood Risk Calculator, visit GetFloodFluent.org.

About GetFloodFluent.org

An initiative of the Hampton Roads Planning District Commission, GetFloodFluent.org was developed by an advisory group comprised

of municipal planners and emergency management staff representing all 17 local jurisdictions in Hampton Roads. Their goal is to make residents aware of the facts

associated with flooding in the region and encourage them to act responsibly by making sure their homes and businesses are covered by flood insurance.



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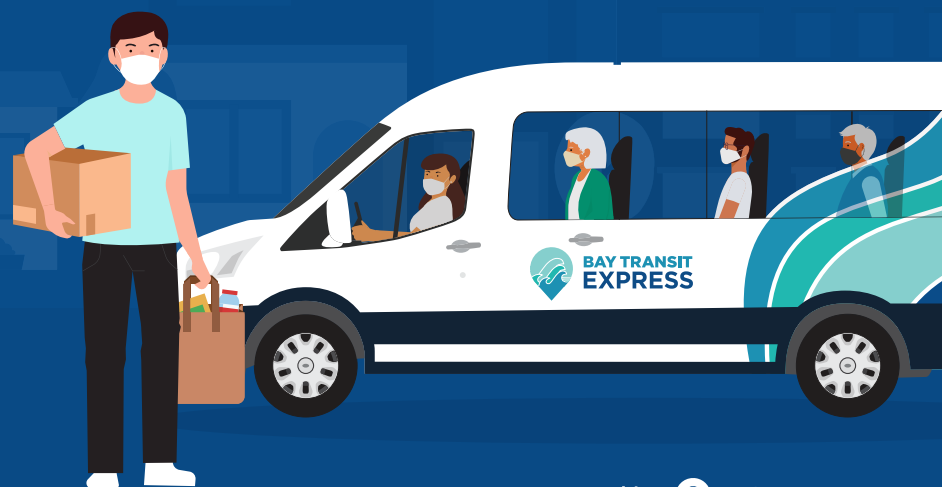
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Bay Aging offers help with the golden years

INFORMATION PROVIDED BY BAY AGING

Many of us prepare financially for retirement for decades, calculating our needs and putting money aside to cover everyday expenses, medical costs and perhaps a long-awaited vacation. However, often the reality of our golden years is not the relaxing life of leisure we imagined.

What if your eyesight worsens and you are unable to drive? What if your mobility diminishes and you have difficulty with activities of daily living? What if your partner or parent develops dementia and requires round-the-clock care? What if you live alone and need temporary help after a medical procedure?

Bay Aging, a nonprofit serving the Middle Peninsula and Northern Neck, encounters these issues every day and can help you deal with the unexpected.

Bay Aging's mission is to provide the programs and services people of all ages need to live independently in their communities. Many of Bay Aging's services are free. Some programs have age or income eligibility requirements. One very popular program is Meals on Wheels, which is available to people age 60 and older who are in need of service. Bay Aging's volunteers deliver over 170,000 meals annually. Meals on Wheels is not only for the frail and homebound, it's also available to those

with short-term needs, such as being unable to prepare meals while recovering from surgery.

More extensive in-home assistance is available from Bay Aging's professional caregivers, who offer services ranging from personal care and falls prevention education to diabetes management and dementia care. Costs may be covered by veteran benefits or long-term care insurance.

Bay Aging also has a housing division, which operates senior apartments, provides homeless solutions, manages Housing Choice Vouchers, and supports emergency home repairs, weatherization and indoor plumbing rehabilitation. A volunteer

division provides opportunities to add purpose to retirement.

Many retirees rely on Medicare for health insurance, but did you know that enrollment is not always automatic? You may need to sign up for Medicare, and there are many different plans to choose from. The choices may seem overwhelming, but Bay Aging's certified VI-CAP counselors can assist you in navigating the complexities of Medicare enrollment. Best of all, this service is free.

Bay Aging recommends that you not wait until your 65th birthday to review your options—if, for example, you

SEE BAY AGING, PAGE 9C

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BAY AGING: *Getting ready for the golden years*

(CONTINUED FROM PAGE 8C)

have a Health Savings Account, you may want to discontinue contributions six months prior to signing up for Medicare in order to avoid tax penalties.

Bay Aging offers many services to veterans of all ages. Through a partnership with Hunter Holmes McGuire and Hampton VA Medical Centers, Bay Aging offers Veteran Directed Care and Home-maker Home Health Aide programs to eligible veterans. These programs promote independence within the home by assisting with personal care needs. Most of these services are available at no cost to veterans, but do require a referral from a

VA primary care provider.

You've probably seen Bay Aging's colorful buses and trolleys around town. During COVID-19, the transit division suspended fares—most of Bay Transit's services remain free until further notice. Bay Transit's public transportation is wheelchair accessible and available to all ages (children under 12 years must be accompanied by an adult). In accordance with CDC COVID-19 guidelines, riders must wear a mask while using Bay Transit. In addition to fixed route service, Bay Transit offers on-demand service—with 24 hours' notice, they will pick you up at your home and take you to your destination within a 12-county service

area. Bay Transit provides over 130,000 rides annually, including transportation to Bay Aging's adult day care and active lifestyle centers.

Bay Aging is excited to resume services that were limited during the pandemic, and looks forward to reconnecting with the community. Details on Bay Aging's programs are available online at bay-aging.org. If you'd like to schedule a ride, call Bay Transit dispatch at 877-869-6046; staff is available Monday-Friday, 6 a.m.-6 p.m. For all other Bay Aging services, call 800-493-0238, Monday-Friday, 8:30 a.m.-4:30 p.m.

Planning for health needs as you age

BY MELANY SLAUGHTER

Traveling the world, picking up a new hobby, relaxing on a beach and spending more time with loved ones are what people typically plan for when thinking about their retirement. Many retirees do not consider their long-term health needs until they are in a crisis situation, forcing them to scramble to take care of health matters and the financial costs that follow.

According to Cynthia Stillman, Senior Consultant and Certified Senior Advisor at ChooseHome Riverside,

there are ways that people of all ages can plan for their health needs as they age.

"People are working longer than ever before," said Stillman.

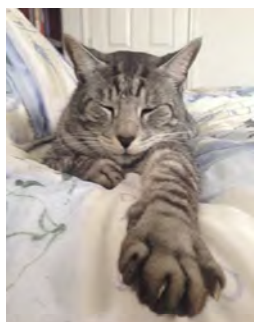
Encore careers and working until age 70 and beyond are becoming common practices among older adults. Because of this, Stillman said that it is important for people to plan for their health needs during retirement long before they actually decide to retire and should have a plan in place by the time they reach their sixties.

SEE HEALTH NEEDS, PAGE 10C

THE LOSS OF A PET IS IMMEASURABLE, BUT SO IS THE LOVE LEFT BEHIND



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- Able to weigh the options of pet cremation or burial.
- Selecting the type of pet aftercare services and merchandise you prefer.
- Determining your family's needs and budget ahead of time.
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HEALTH NEEDS

(CONTINUED FROM PAGE 9C)

Sometimes people have unexpected events that crop up during their later years like an accident or an unfavorable diagnosis and have to cope. "We need to prepare for that event," she said.

People need to also consider how their needs might change as they age. "Our abilities change as we age," said Stillman.

People should plan for their custodial needs (meal prep, transportation, laundry, etc.) and how to have these needs met as they get older.

Stillman also mentioned that people should think about what they want as they age, whether that be living in a retirement community or staying in their home. She said that once people decide what they want for their future, they need to figure out how they are going to pay for it. They also need to consider how they are going to ensure access to quality care as they age.

"The better you plan, the better your outcomes are going to be," said Stillman.

Riverside's ChooseHome program can help people plan for their future health needs. Stillman said that she and her team's goal is to "help our members age safely wherever they want to be."

Membership in Riverside ChooseHome includes:

- A comprehensive life care plan tailored specifically to support your goals;

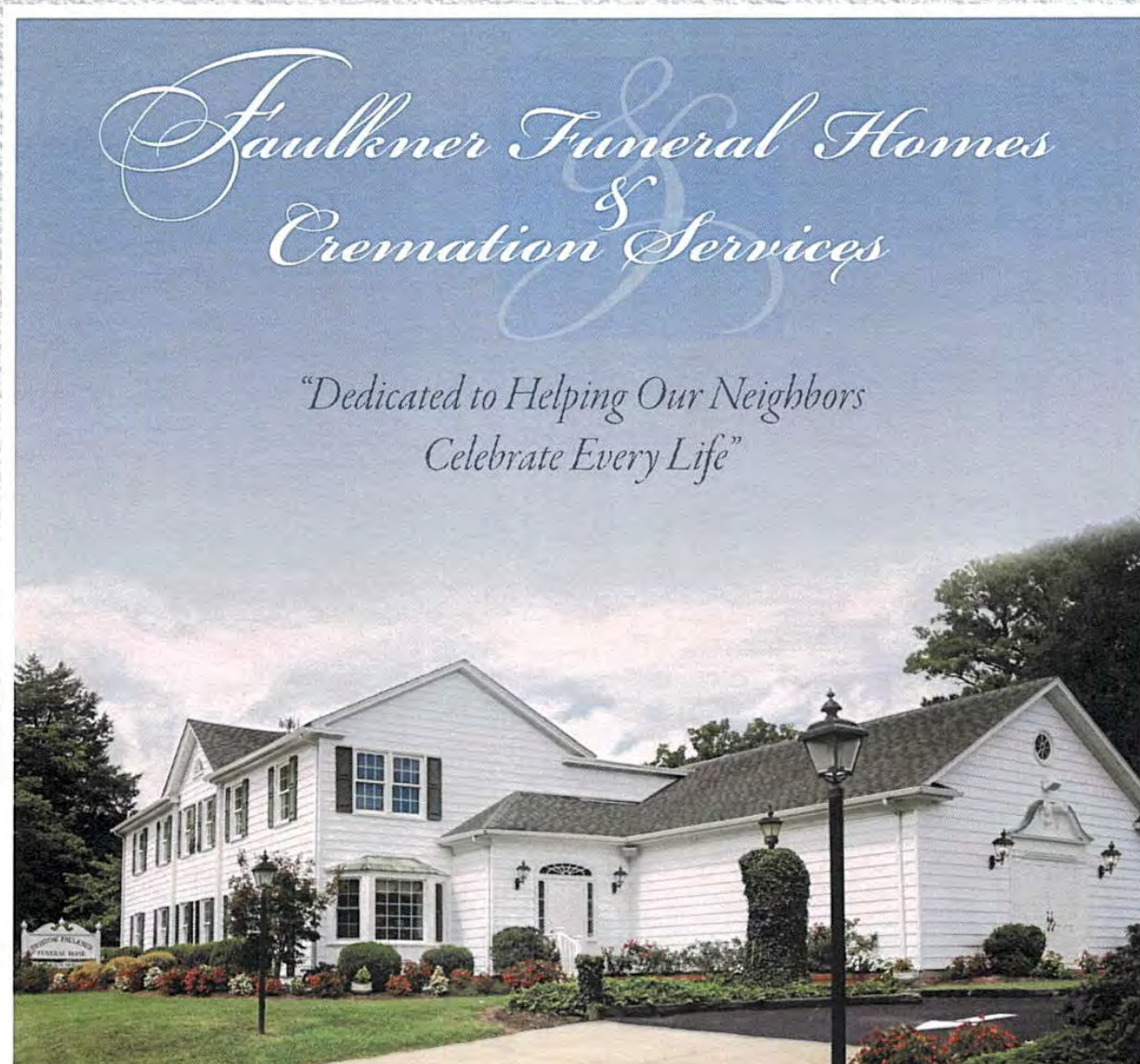
- Health and wellness support to extend your independent years;

- Personal care coordination, management, advocacy and oversight;

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SEE HEALTH NEEDS, PAGE 11C



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HEALTH NEEDS: *Preparing for health issues as you age*

(CONTINUED FROM PAGE 10C)

costs;

—Flexible plans to complement long-term care insurance;

—Access to quality care;

—Transportation coordination;

—Home safety inspections and home maintenance coordination;

—Complimentary personal emergency response system;

—Member-only events;

—Portable services to support you and keep you safe wherever you call home, and

—Medical tax benefits, all back by Riverside Health System.

ChooseHome's members are healthy and active when they join the program. Many are ineligible to join once they have had an accident or received a diagnosis.

"We really encourage people to plan," said Stillman.

She also said that younger people should do the right things for their health now, even as early as their teens and twenties.

"It's never too soon to do

the right things for your health," she said.

To learn more about ChooseHome, visit www.riv-ersideonline.com/lifelong-health-and-aging/lifelong-health-and-aging/services/age-in-place-choosehome.

Right at Home offers enrichment day program for seniors

Seniors often lead lives of social isolation. To prepare for meeting those needs for your loved ones, Right at Home in the Northern Neck Home Care has something for you.

The Memory Club at Right at Home will open in Kilmarnock in September, offering a positive, socially-oriented enrichment day program for seniors with memory or cognitive challenges.

"During COVID, we really saw how devastating isolation can be for those with dementia and for the loved ones who care for them," said Katherine Keith, owner of Right at Home. "Our caregivers were often the only people from outside the home with whom clients

had a chance to interact. While those relationships are invaluable, now that our elders are vaccinated, we want to offer them peer relationships in an enriched environment as well, while still allowing them to go home at the end of the day."

Right at Home has provided customized care for its clients in their homes throughout the Northern Neck and Middle Peninsula for the last five years.

Because the program will be a "drop-off" program, family caregivers can opt to spend the time shopping, lunching with friends, or otherwise taking some time to recharge.

SEE RIGHT AT HOME, PAGE 13C



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Get ready for cold and flu season

BY MELANY SLAUGHTER

Last cold and flu season, health care professionals saw very few flu cases compared to previous seasons.

Dr. Francisco Xavier Valls of Internal Medicine Associates of Gloucester said that he saw only one or two flu cases last season. One of the side effects of mass masking, social distancing and maintaining good hand hygiene due to the spread of COVID-19 last year was that flu cases were down.

"Those measures helped us greatly," said Valls.

He said that one silver lining of the pandemic was that there were fewer flu cases nationally last year compared to previous years.

Valls said that the best way to prepare for the upcoming flu season is to get the flu shot this fall, preferably in

October. He also said that masking, some social distancing and good hand hygiene are also ways people can protect themselves from the flu.

Getting a COVID-19 vaccine if you have not already will also be helpful this fall. Valls said that if people do not get vaccinated, then there could be a population at-risk for getting COVID this winter.

"Get the vaccine," said Valls. "Get the vaccine. Get the vaccine."

As of June 9, 51.7 percent of Virginia's population was fully vaccinated against COVID, leaving nearly half of the population vulnerable to the virus and its subsequent variants.

Valls said to follow Centers for Disease Control and Prevention guidelines pertaining to COVID-19.

RIGHT AT HOME

(CONTINUED FROM PAGE 11C)

The Memory Club will be held at The Clubhouse, a new building behind the office of Right at Home, 87 N. Main Street, Kilmarnock. The club opens September

and welcomes participants on Tuesdays and Thursdays from 9:30 a.m. to 2:30 p.m. It will feature art, music, gardening and other activities, along with camaraderie and

supervision. Participation will be by reservation.

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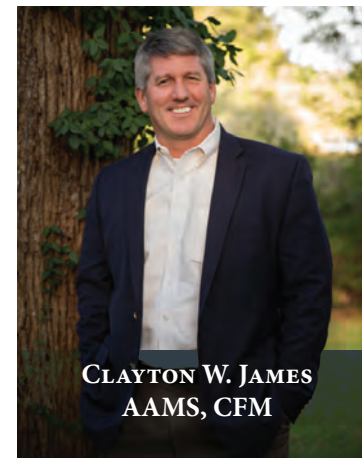
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Being prepared in case of fire

BY SHERRY HAMILTON

Gloucester Volunteer Fire and Rescue Squad's Fire Prevention Officer Lt. Tony Villani and Assistant Fire Prevention Officer Tony Saccaro, are willing to go the extra mile to teach Gloucester residents how to prevent fires. But they also work to make sure residents, especially children, are prepared to react if a fire does occur.

Villani and Saccaro encourage teachers to bring their classes by Station 1 on Main Street to see the fire trucks up close and to learn about the equipment and about what they should do in case of fire. If a visit to the firehouse isn't possible, they'll take a fire truck to the school. The children practice dialing 911 and reporting trouble, learn what to do when a smoke or carbon di-

oxide detector goes off, and are taught the importance of having an evacuation plan in case of fire.

In addition, the children are shown how to use a fire extinguisher (if the school supplies one), learn how to "stay low and go" while escaping a fire, and practice how to "stop, drop and roll" if they somehow catch on fire.

Finally, a firefighter will put on all of his firefighting gear, including his breathing apparatus and mask, to familiarize the children with what a firefighter looks like when entering a burning building so they won't be afraid and hide.

"Instead of them being afraid, we want them to go to the firefighter," said Villani.

SEE FIRE PREPARED, PAGE 16C



SHERRY HAMILTON / GAZETTE-JOURNAL

Gloucester Volunteer Fire and Rescue Fire Prevention Officer Lt. Tony Villani, right, and Assistant Fire Prevention Officer Tony Saccaro, left, go the extra mile to teach Gloucester residents young and old the importance of fire safety and prevention. They are shown here at Station 1 on Main Street in front of the tower truck.

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FIRE PREPARED: *Learn how to protect yourself*

(CONTINUED FROM PAGE 16C)

Fire safety surveys

Villani and Saccaro offer free fire safety surveys for homeowners and small businesses in Gloucester. Because they're volunteers, the men don't conduct fire inspections and don't issue any kind of citation if they find issues.

"We're not agents of any government and don't have the authority to do that," said Villani.

Instead, they go through a

residence or small business and point out where electrical outlets might be overloaded or advise the owner about materials that are flammable or hazardous and need to be removed. Because of a recent fire in which a child's battery-powered riding dump truck caught fire and threatened the house, they now advise people to leave such toys outdoors. The men suggest that property owners acquire an ABC fire extinguisher, check that

any existing fire extinguishers are charged and up to date, and give advice on how to use one. They also check to make sure doors to businesses swing outward, and make sure that clutter doesn't block exit doors.

Life safety hazards such as stairs without railings are pointed out, as well, said Villani.

The men said they methodically go through the structure room by room, check the attic, and peek in the crawlspace if it's accessible. They'll check the perimeter of the house for issues with vegetation or with grills that might be too close to the house. They also advise homeowners who live down long lanes to keep tree branches and vegetation cut back from their driveway so large fire trucks can navigate the roadway to get to the house.

The amount of time the survey takes depends on the size of the building and the number of issues found, said Villani.

Addresses

Villani said that, in spite of the fact that Gloucester now has 911 addresses and digitized map books, there are still sometimes problems finding people's houses. This is because many people either don't have their house number on their property or they have it attached in such a way that it's not visible from every direction.

For example, if the house number is only placed on one side of the roadside mailbox, a crew coming from the opposite direction won't necessarily see it, he said. The number should either be on both sides of the mailbox or facing the road, clearly visible to vehicles approaching at night from any direction. If a house is down a long lane with other houses,

SEE FIRE PREPARED, PAGE 17C



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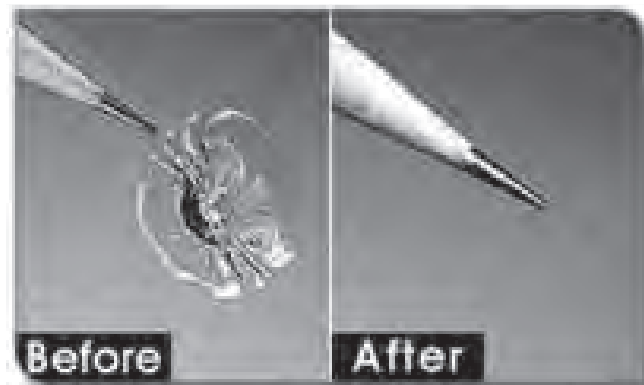
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FIRE PREPARED

(CONTINUED FROM PAGE 17C)

he said, the house number should be in at least three different places—where the lane turns off the main road, where the individual driveway turns off the lane, and on the house itself.

Volunteer firefighters might respond to a fire directly from their home, late at night, in all kinds of weather, said Villani, and adequate identification of the home or business address makes it easier for them to find the correct property.

"Seconds count in a fire," he said.

To request a fire safety survey, visit www.gvfrs.org, click on the Fire Prevention page, and fill out the form. For more information or to request a tour of the firehouse, email fire-prevention@gvfrs.org.

Things to know when shopping for a generator

Increasingly, consumers are turning to generators for power in emergency situations, because the world is unpredictable. Year-round weather challenges are now the norm with snow, ice, wind, tornadoes, hurricanes and record-breaking rain and flooding occurring throughout the year and no longer just confined to a season.

"Consumers want and need reliable power. When the electricity goes out, generators keep your home or business humming with

light and power," said Kris Kiser, President/CEO of the Outdoor Power Equipment Institute.

"Today's generators offer a variety of features, and there is a product for every need," said Kiser. "While shopping for your generator, consider other equipment that could be useful in cleaning up after challenging weather such as a water pump, chain saw or pole pruner. And don't forget outdoor-rated extension cords and fuel cans."



OPEI PHOTO

A generator is a great way to prepare for power outages. But before you buy one, the Outdoor Power Equipment Institute has some tips.

Tips from OPEI for safe generator use

—Consider what you need. When purchasing a generator, determine how many

kilowatts are needed for essential items (charging family cell phones, a refrigerator, etc.) during an emergency.

SEE GENERATOR, PAGE 20C

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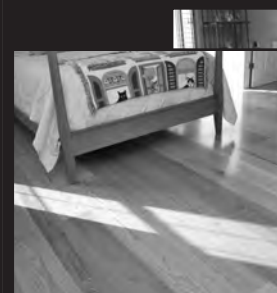
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Get ready for changes at Gloucester's Chick-fil-A

BY TYLER BASS

Hungry customers should be prepared to see changes to Gloucester's Chick-fil-A in the coming weeks. Construction has begun to install permanent awnings and new permanent double drive through order points.

John Gordon, owner/operator of Gloucester's Chick-fil-A, said that construction should finish in September but the timeline is subject to change due to unforeseen factors that may arise. He said Chick-fil-A will remain open during the construction, with work being done during Chick-fil-A's non-operating hours of 10 p.m. to 5 a.m.

The restaurant was forced to close its dining area during the pandemic and has yet to reopen it despite COVID-19 restriction easing up. Gordon said potential safety hazards caused by

the construction are why the area will remain closed until its completion. He said customers can still go into the restaurant for mobile order pickup.

The new construction adds to the success the current double drive-thru lines has had. Gordon estimated that throughout the last year Chick-fil-A has seen an average of 200 or so cars go through the drive-thru per hour. This has led to customers getting their orders faster than they had in past.

Gordon said part of the added efficiency comes from Chick-fil-A staff running orders from the pickup window to cars down the line. This has allowed those with smaller orders to get their food without having to wait behind those with larger orders.

The awnings and order points are state-of-the-art, said Gordon. They will con-

tain built-in fans and heating units to help keep the customers and employees more comfortable and better protect them from harsh weath-

er than the tent has.

"We ask for the community to be patient for the next few weeks," said he said.

Gordon said customers

will have to put up with the mess for a few weeks but delays in business caused by construction will be rare.



TYLER BASS / GAZETTE-JOURNAL

The two drive-thru lanes at Gloucester's Chick-fil-A, a popular feature following the pandemic, is now going to be a permanent feature of the restaurant.



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GENERATOR: *Things to think about before making this major household purchase*

(CONTINUED FROM PAGE 17C)

—Research generators online before you buy. Talk with the staff at the store or ask questions online. Discuss safety features and ask about manufacturer fueling and care instructions. Generators offer a variety of features. Circuit-breaker-protected outlets will guard against generator overload. A larger fuel tank will provide extra running time. Integrated fuel gauges will help keep tabs on fuel levels and prevent power interruptions. Low-tone mufflers make for quieter operation. Fold-down handles and wheels can make it easier to move your generator.

—Keep an outdoor-rated extension cord on hand. Be sure it is long enough to

place the generator a safe distance from your home, and is certified to carry the generator's power load.

—Identify where you will put the generator. Place the generator outside and away from windows, doors, and vents that could allow carbon monoxide to come indoors. Never put a generator in your home, garage, porch or breezeway. Give portable generators plenty of room for ventilation. Determine now how you will secure the generator.

—Install a carbon monoxide detector. Add this safety device to your home and be sure to keep extra batteries on hand for it.

—Keep generators dry. Before a storm hits, identify how to cover and vent the

generator. Buy model-specific tents or generator covers online, at home centers or a hardware store.

—Have the right fuel on hand before a storm hits. Use an appropriate container designed to hold fuel that seals well.

—Store fuel in a safe place away from heat sources and out of the reach of children. Label the can with the date of purchase and the ethanol content. Check filled cans regularly and replenish them if needed. Remember, fuel more than 30 days old should not be used in any outdoor power equipment and can phase separate.

—Use the type of fuel recommended by the generator manufacturer. It is illegal to use any fuel with more than

10 percent ethanol in outdoor power equipment. For more information on proper fueling for outdoor power

equipment, visit www.LookBeforeYouPump.com.

For more information, go to www.opei.org.



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Helping dogs and their owners handle any situation

BY SHERRY HAMILTON

D. Michael Holland, owner of Canine Obedience and Correction Agency in Denbigh, helps dog owners modify their pets' behavior, with the goal of developing an owner and a dog that can be confident they're prepared to handle any situation. He bases his training on the Canine Pack philosophy.

"Our goal is to build trust and confidence with you and your pet in route to offering the training/behavioral modification needed to become better pack leaders and pack members," said Holland in a

press release.

In addition to behavior modification for pets with behavioral issues, Holland said he helps the dog owner get off on the right foot from the beginning, offering housebreaking, puppy and basic obedience training for dogs ages 12 weeks and up. The business offers pet boarding services, as well.

Holland said his motto is "A well trained pet is only a reflection of its owner" and that his training methods are rooted in the principles of positive training. Emphasizing that he does not use shock collars, he said he fo-

cuses on exuding love, praise and positive reinforcement. Among the behaviors he deals with are socialization issues, leash reactivity, aggression, and anxiety.

The training programs are personalized, with one-on-one instruction, said Holland. He has canine training assistants who offer socialization and help guide the pets toward becoming "well-behaved pack members."

COACA LLC does not offer group sessions and does not train "by the session,"

SEE DOG TRAINING, PAGE 22C



D. Michael Holland, owner of Canine Obedience and Correction Agency in Denbigh, is shown with two of a client's pets.

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DOG TRAINING: *Learn how to modify pet's behavior*

(CONTINUED FROM PAGE 21C)

said Holland. Instead, the program includes nine sessions over a three-week period, which also includes a seven-day "board and train" during which the pet is required to stay at the kennel "to be reconditioned to receive any new training or

correction." He said that time is used to evaluate the pet, build a bond and trust, and establish moderate boundaries and limitations with the pet "so that we can gain their reception to offer instruction, commands or correction."

"It is our goal to provide excellence in service when consulting, evaluating and instructing our clients on how to better understand their pet's needs," he said.

Holland said he studied Animal Behavioral Science at LaGuardia Community College in New York and has over 25 years' experience working in the animal care industry, mostly as a veterinary technician. An injury rendered his right hand paralyzed, so he was unable to continue in the field. As a

result, he started COACA LLC 11 years ago, and has worked with pet owners and shelters throughout the Hampton Roads area ever since. He said he is licensed, bonded, and insured.

COACA schedules training six days a week, from 10 a.m.-5 p.m. on weekdays and 11 a.m.-4 p.m. on weekends. It is closed on Wednesdays.

The initial hour to hour-and-a-half consultation and in-depth evaluation costs \$89 for the first pet and \$44 for each additional pet, said Holland. A quote for the cost of further services is then provided. He said flexible payment schedules are available.

For more information, visit www.facebook.com/canine-man1.

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Instructor Ronnie Angello pictured above with his accreditations from Alpha Krav Maga is currently on track to earn his black belt in the martial art.

Are you ready if there's a dangerous situation?

BY TYLER BASS

Triangle Self Defense, LLC, in Yorktown instructs students in the martial art of Krav Maga and prepares them to handle potentially dangerous situations. Owner and certified instructor Ronnie Angello has been training in Krav Maga since 2013. The Yorktown resident trains his students to avoid violent situations, but prepares them for when there are no other options. In 2013, Angello's son was a Taekwondo student who became interested in Krav Maga. Angello soon became interested in it as well and joined his son in a Krav Maga

program. He then quickly worked his way through the program to become an instructor. Angello said he had stints volunteering as an instructor at different gyms in Williamsburg for some time. One day while working out at Body By D Gym in Yorktown he was approached by a person who wanted to learn Krav Maga. This person would become his first student. Triangle Self Defense officially opened in January 2020 after Angello earned his instructor certifications. Soon after, his new business was shut down due to the

SEE SELF DEFENSE, PAGE 26C

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SELF DEFENSE: *Understand your surroundings to be prepared for any threat*

(CONTINUED FROM PAGE 23C)

pandemic. He was finally able to reopen in January 2021.

Angello said Triangle Self Defense is a way for him to train and stay active while working to earn his black belt. The classes allow him not only to keep up his training but instill others in what he has learned as well. He said his program requires no contracts or uniforms for his students. Rather, he charges \$20 per class.

One key lesson Angello imparts to his students is not using violence for the sake of violence. He emphasizes understanding one's surroundings to be prepared for any possible threats. His students are trained to de-escalate situations before they get out of hand.

"We train people to be black belts in life," said Angello. However, de-escalation is not always an option.

Krav Maga is a practical self-defense martial art, said Angello. He said a lot of the early training he gives involves hand-to-hand combat

before moving on to more advanced techniques. He said the methods are similar to boxing, jujitsu and kick-boxing. Training involves both unarmed and armed self-defense techniques.

Angello said when one is put into a dangerous situation they can only rise to the lowest level of their training. He prepares his students for those situations by repetitive exercises that trigger muscle memory. He said



Two of Angello's student's, Carl Frady III, (left) and Dave Shahan, spar during class.

one's brain might know what it wants the body to do but without training the body might not know how to do it.

Triangle Self Defense offers

one class every Saturday at 10 a.m. at the Body By D Gym in Yorktown. There are no contracts or enrollment fees and prior experience is

not required. For more information about Triangle Self Defense call Angello at 757-768-6303 or email him at ronnie.angello@gmail.com.

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This fast photo is of Ronnie Angello performing baseball bat swing defense with Alpha Krav Maga CEO and founder Sam Sade. Angello trained with the 7th degree black belt in Arizona at Sade's school.

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Virginia releases its 2020 crash statistics

While there was a significant decline in traffic volume in 2020, statistics released recently by the Governor's Executive Leadership Team on Highway Safety show a mixed bag in terms of accidents.

While serious injuries declined by 5 percent compared to 2019, the number of overall crash fatalities in the commonwealth increased by 2 percent, with 847 fatalities reported compared to 827 in 2019.

Speed-related fatalities increased to the highest number in at least 10 years with 406 fatalities reported, a 16 percent jump over 2019 fatalities. The number of people who weren't wearing their seat belt killed as a result of crashes also increased in 2020, with 343 fatalities reported compared to 304 in 2019.

Led by the Secretary of Transportation and the Secretary of Public Safety and Homeland Security, the Governor's Executive Leadership Team is composed of representatives from the Virginia Departments of Motor Vehicles, Health, Education, Transportation and State Police. They are charged with reducing serious injuries and fatalities on Virginia's roadways and driving change in the commonwealth's highway safety culture.

"Although the number of vehicle crashes decreased during the pandemic, we saw more fatalities related to speed, alcohol, and failure to wear a seat belt," said

Secretary of Transportation Shannon Valentine. "These decisions have heartbreaking consequences that affect families and communities across Virginia. Our transportation agencies are committed to working diligently to reverse these trends so

everyone arrives home safely."

"Our state troopers and other first responders encounter the devastating effects of speed on our roadways every day," said Secretary of Public Safety and Homeland Security Bri-

an Moran. "These incidents and others like it could have been prevented by drivers and passengers making the right choice to follow the speed limit and buckling up. These aren't simply statistics—they are people's lives."

The final numbers are available for analysis in the Virginia Department of Motor Vehicles' automated Traffic Records Electronic Data System (TREDs), the commonwealth's central repository for crash data and related information.

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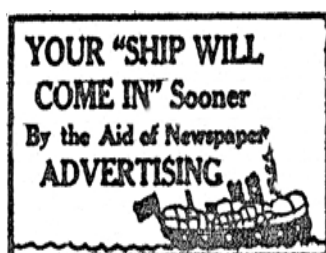
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Dementia prevention starts early

BY MELANY SLAUGHTER

Dementia is a growing problem in the United States, particularly in Virginia. According to the Alzheimer's Association, last year in Virginia there were 150,000 individuals age 65 and older affected by Alzheimer's and that number is projected to increase to 190,000 by 2025.

Vickie Armstrong, DNP, Riverside Neurology Specialists of Hampton, said that there are key risk factors for developing Alzheimer's and ways to prevent decline in memory and cognitive ability.

Armstrong said that those with a family history of Alzheimer's and dementia have a stronger chance of developing these problems later in life. Other medical issues such as high blood pressure, diabetes and high

cholesterol, when not kept in check, have shown to be risk factors for Alzheimer's. Tobacco use, alcohol abuse and a sedentary lifestyle can also put people at risk for developing memory and cognitive issues.

According to Armstrong, there are ways people can help prevent the onset of cognitive-related issues. A healthy diet, socializing with others, learning a new hobby and exercising both your body and your brain are all good ways to prevent memory issues down the road.

"The best time to start is now," said Armstrong about living a healthier lifestyle.

Armstrong said that dementia-related symptoms can show as early as someone's 40s or 50s but typically begin at age 65 or older. Symptoms include

lack of interest in hobbies, short-term memory loss, asking the same questions repeatedly and forgetting details of conversations. She said that anyone showing these symptoms should be evaluated.

There is no cure for Alzheimer's but Armstrong said that there are some medicines that can "potentially slow down memory loss." The best thing that loved ones of Alzheimer's patients can do is to learn about the disease and research how they can help.

"That involves a lot of family support," said Armstrong.

There are many caregiver support services and support groups within the Alzheimer's Association to help loved ones cope.

"Support groups are very

important," she said.

Armstrong said that if you are starting to have memory issues to talk to your primary care provider to find a solution. Memory issues do not always mean a dementia-

related diagnosis, as these problems can also have other medical causes that are reversible. She emphasized that early prevention is key to dealing with memory and cognitive issues.



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Fire program funding increases for localities

The Virginia Fire Services Board has announced that its Virginia Aid to Localities funding program increased by \$1.8 million this fiscal year, due to a 5.45 percent budget increase in the Fire Programs Fund.



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With fire and property insurance premiums rising, the board made a push last year to increase the aid to localities to support training initiatives, construction of fire training centers, firefighting equipment, and protective gear, said a press release. This year, minimum funding for localities increased from \$10,000 to \$15,000 and \$20,000 to \$30,000, and 152 localities received amounts greater than those minimums.

According to funding allocation charts on the Virginia Department of Fire Programs website, Gloucester County was allocated \$140,466 for FY 2021 and \$149,182 for FY 2022, while Mathews County was allocated \$34,215 for FY 2021 and \$36,338 for FY 2022.

The Virginia Fire Programs Fund is derived from insurance premiums collected in the previous calendar year, said the release, with one percent of the premiums dedicated to the fund. Approximately 75 percent of the fund goes directly to 323 counties, cities, and incorporated towns in Virginia. The remaining 25 percent goes to the operational budget for the Virginia Department of Fire Programs, which administers the Aid to Localities program.

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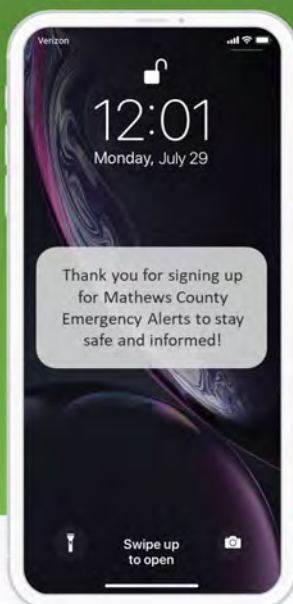
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How businesses can prepare for natural disasters

(METRO) Disaster preparedness strategies can help communities overcome floods, fires, hurricanes, and storms. Many of these strategies focus on helping residents of communities that are prone to storms protect themselves and their homes from the wrath of Mother Nature. But it's equally important that local business owners take steps to ensure their businesses survive natural disasters.

Local businesses can play vital roles as communities try to recover from natural disasters. Such businesses can provide supplies like food and water to residents in need. In addition, busi-

nesses that are able to simply open their doors to customers can create a sense of normalcy in a community at a time when that normalcy can be comforting. However, in order to provide such services, businesses must first make it through disasters unscathed, and that takes planning.

Create a formal written plan. The Insurance Information Institute advises business owners to create formal written plans that detail how the business will respond to and recover from a disaster. This plan may include temporary relocation. Business owners should know where they can go if they need to

temporarily set up shop elsewhere in the wake of a disaster.

Make sure employees know the plan and their roles. Once the plan has been developed, business owners should share it with their employees and go over each employee's role. Assign

SEE DISASTER PREP, PAGE 34C

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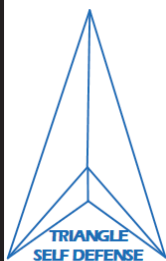
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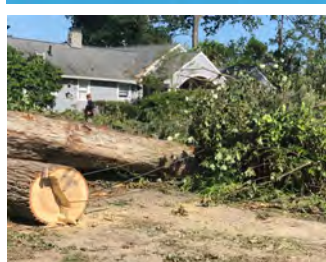
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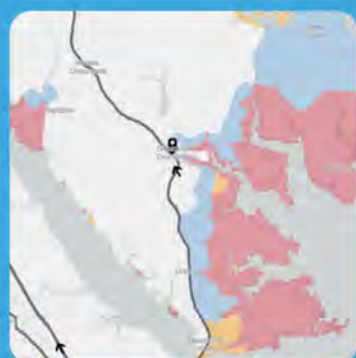


Interested in Joining Gloucester's
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*Photos from a tornado that
spawned from one of our more
recent tropical storms*



Know Your Zone

Evacuation zones designated A through D are in place across coastal Virginia. In the event of a storm or other emergency, residents of one or more zones may be directed to evacuate depending on tides, storm intensity, path, and other factors.

www.KnowYourZoneVA.org

What You Will Need...

- ☒ At least one gallon of water per person per day for at least three days
- ☒ At least a three-day supply of non-perishable food
- ☒ Battery-powered radio / NOAA Weather Radio
- ☒ Flashlight with extra batteries
- ☒ First Aid kit



Important Numbers

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Gloucester County Emergency Management: 804-693-1390

Virginia State Police: 800-582-8350

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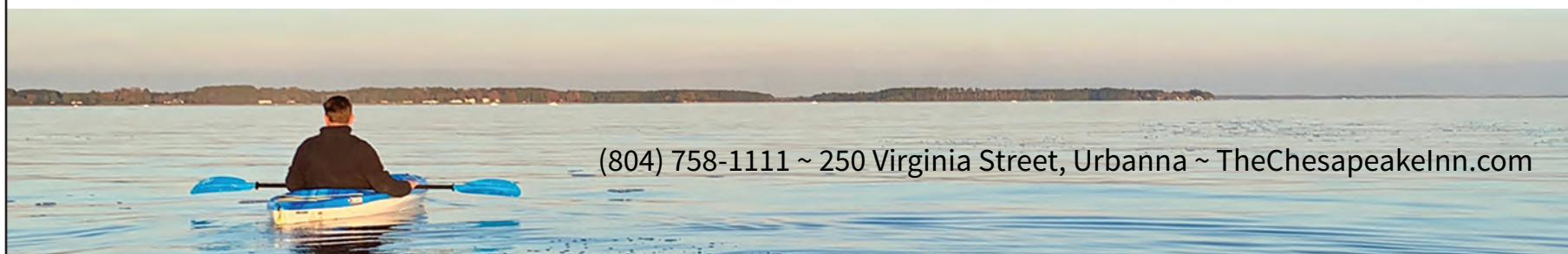




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DISASTER PREP

(CONTINUED FROM PAGE 31C)

responsibilities to staff members and train them so they are fully equipped to handle their role and confront disaster if the need arises. Periodically revisit the plan and go over it again with staff members, conducting drills at each review so everyone is in the best position to respond quickly and effectively.

Keep emergency supplies on hand. The Insurance Information Institute recommends business owners store flashlights, first-aid kits and battery-powered radios in their businesses. It may also be wise to store food, water and blankets if the business is in a remote or potentially inaccessible location, such as the top of a high-rise. The III also notes that keeping generators on hand may help businesses return to operations more quickly than waiting for utility companies, which tend to be overwhelmed with service calls in the wake of disasters or heavy storms, to address power issues.

Back up key information and data off-site. Cloud computing has made it easier than ever for businesses to protect important data from natural disasters, and business owners should make use of such services. Make sure to store important disaster-specific information that you might need, such as insurance policies and staff phone numbers, on cloud storage or somewhere else off-site so it is not destroyed.

Do your best to protect the building. Heed warnings from the weather service and board up entry points if a storm figures to be especially violent. Doing so can protect the building where your business is housed as well as everything therein.

BY VIRGINIA DEPARTMENT OF EMERGENCY
MANAGEMENT

It can take several days or weeks for government services and assistance to reach you and your family depending on the severity of the disaster and your geographic location. An emergency kit is vital to sustaining your family after a disaster.

Use this checklist to build your emergency supply kit over time by adding a few items each week or month. Many emergency preparedness products are eligible for Virginia's tax-free weekend held annually in August. The three-day sales tax holiday starts the first Friday in August at 12:01 a.m. and

ends the following Sunday at 11:59 p.m. Regularly replace items that go bad such as water, food, medication and batteries, and remember to keep in mind your family's unique needs as you build your kit.

Food and supplies

At least a three-day supply of water and non-perishable food. Infant supplies such as formula, diapers, baby wipes, etc. Pet food and supplies.

Medical needs

Medications for at least one week and copies of prescriptions. Medical equipment, assistive technology and backup batteries. Ice for refrigerating medications. First aid kit and antibiotic ointment. Non-prescription

medications such as pain relievers and antacids. Prescription eyeglasses, contact lenses and solution. Sunblock. Medical alert tags/bracelets.

Tools, safety items

Flashlight and extra batteries. Multipurpose tool and can opener. Fire extinguisher. Matches in a waterproof container. Wrench or pliers (to turn off utilities). Plastic sheeting and duct tape (to shelter in place). Whistle (to signal for help). Pencil and paper. Mess kits, paper cups, paper plates and plastic utensils. Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert. Cell phone, charger and a backup battery. Dust mask (to

help filter contaminated air). Local maps.

Protective gear

Cloth face coverings (for everyone ages 2 and above). Warm clothing and sturdy shoes. Blankets or sleeping bags.

Emergency funds

Emergency cash funds should be able to sustain your family several days at a minimum. Government assistance and resources take time.

Do not rely on credit cards or debit cards as critical networks such as Internet or electrical infrastructure may be impaired. Be sure to withdraw plenty of cash before the storm. Plan for

SEE SUPPLY KIT, PAGE 36C



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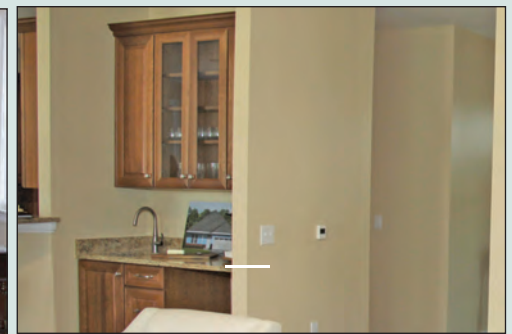
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SUPPLY KIT: *Gather up necessary items and have them ready at a moment's notice*

(CONTINUED FROM PAGE 34C)

evacuation funds to cover fuel, lodging and meals as well as pet boarding costs if you're asked to evacuate.

Critical paperwork

Prior to a storm or evacuation, collect and store your critical paperwork in a waterproof storage bag or container. Storing a password-protected backup of your records on a virtual cloud service is also recommended. Here are some examples of critical paperwork:

Driver's license and passports; Vehicle registration and proof of insurance; Med-

ical and vaccination records; Prescription medicine labels; Birth certificates; Social Security cards; Marriage certificates and wills; Proof of residence (deed or lease); Business and personal tax records; Bank account records; Household inventory (photo or video), and local maps.

Personal hygiene

Maintaining good hygiene can stop the spread of bacteria and infectious disease. The following items should be part of any emergency kit:

Antibacterial soap; Hand sanitizer; Moist towelettes; Garbage bags and plastic ties

(for personal sanitation); Paper towels; Toilet paper; Surface disinfectants and wipes; Bleach and rubbing alcohol; Toothbrush and toothpaste; Menstrual supplies, and personal hygiene items.

Comfort items

You may be away from your home for an extended period and your property may be damaged. Grab any items that are irreplaceable or may provide comfort to your family, especially children, such as: Books, games, puzzles or other activities for children; Favorite stuffed toys; Photo albums; Valuables and jewelry; Sensory

items such as fidget spinners, earplugs, etc.

Visit www.vaemergency.gov/emergency-kit to learn more and download the emergency supply checklist.

Pet-friendly checklist

Items on this list include ID tags on collars and micro-chip pets; Description and current photos of pets; Immunization and medical records; 1.5 gallons of water and sufficient food and medicine for at least three days per pet; Pet medication, copy of feeding and medication schedule for caregiver, shelter or boarding staff; Serving bowls;

Collar, leash and carrier to transport pets safely, and pet toys/bedding.

Emergency communications

Your emergency communication plan should include extra cellular phone charging devices and batteries as well as additional communication tools: AM/FM radio and a NOAA Weather Radio with additional batteries are recommended.

Household info

Write down phone numbers and email addresses for everyone in your house-

SEE SUPPLY KIT, PAGE 37C

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SUPPLY KIT

(CONTINUED FROM PAGE 36C)

hold and other contacts including extended family, friends, neighbors or co-workers. This information will help you reconnect with others even if you don't have your mobile device with you or if the battery runs down.

If you have a household member who is deaf or hard of hearing, or who has a speech disability and uses traditional or video relay service (VRS), include information on how to connect through relay services on a landline phone, mobile device or computer.

Out-of-town contact

Identify someone outside of your community or state who can act as a central point of contact to help your household reconnect. In a disaster, it may be easier to make a long-distance phone call because local phone lines can be overwhelmed or impaired.

Make sure your household members with phone and email accounts are signed up for alerts and warnings from their school, workplace and local government agencies including: police, fire, ambulance services, public health department, public works, public utilities, school system and your local emergency management office. Following these agencies on social media will provide you with an additional avenue to access convenient and critical information.

Important numbers

Write down, store or have convenient access to phone numbers for emergency services, utility and service providers, medical providers, veterinarians, insurance companies and other critical services.

Visit <http://data.gov/disasters/apps-tools/> for a list of apps and tools you can use during severe weather and other disasters.

Stock up on vehicle breakdown supplies

(METRO) Unforeseen situations can crop up at any time. Anyone who has had a roadside breakdown in their car understands this. A flat tire or an engine malfunction is something no driver wants to experience, but those with a well-stocked vehicle emergency kit and breakdown strategy can get through most situations rather easily.

A 2017 survey from AAA found that 40 percent of drivers in the United States are not ready to handle a typical roadside emergency

breakdown. The organization estimates it helps some seven million motorists get back on the road each summer. A well-equipped roadside emergency kit may help drivers get their vehicles back on the road on their own.

First aid kit: The first aid kit will celebrate its 133rd birthday in 2021. The Johnson & Johnson company began commercializing first aid kits in 1888. Having a first aid kit in the car to treat minor

SEE BREAKDOWN, PAGE 39C

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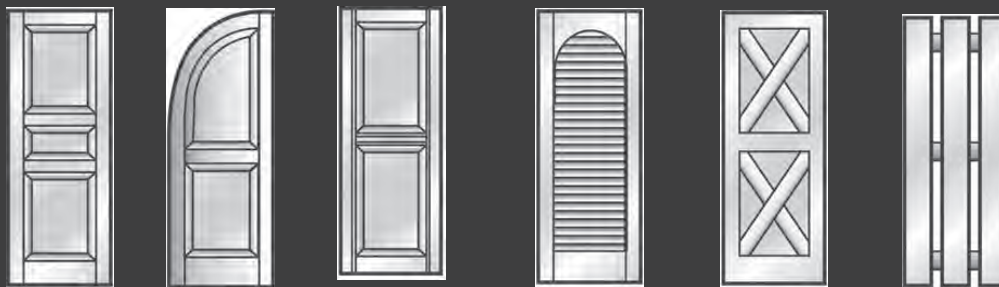
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BREAKDOWN

(CONTINUED FROM PAGE 37C)

injuries can be helpful in the event of an accident or even after injuring oneself during a breakdown.

Fire extinguisher: Cars are full of various mechanical parts and are susceptible to catching on fire. The National Fire Protection Association says vehicle fire extinguishers need to be rated for Class B and C fires.

Jumper cables: A weak or dead battery is often the culprit in breakdowns. Jumper cables enable drivers to get a charge from another motorist, and may help get a person back on the road quickly. If possible, get a set of cables that also comes with safety gloves and heavy duty clamps, offers Defensive Driving Online, a defensive driving course.

Mobile phone/charger: A mobile phone is essential for calling for assistance, but the phone is only useful if it's charged.

Blanket: Keep a blanket in the trunk or another storage area. Should the vehicle die in cold weather, that blanket can help keep passengers warm until assistance arrives.

Basic tools: Tools like a screwdriver, ratchet set and wrench may enable drivers to complete minor repairs. Tools also should include tire-changing gear, such as a jack and lug nut remover.

Traction aid: Non-clumping kitty litter or sand can provide the traction needed to get off a slippery area.

SEE BREAKDOWN, PAGE 40C



A well-equipped roadside emergency kit may help drivers get their vehicles back on the road on their own.



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ADVANCED REGISTRATION
IS REQUIRED



BREAKDOWN: *Get your kit prepared*

(CONTINUED FROM PAGE 39C)
of roadway.

Flashlight: A flashlight can help keep you visible and able to see your surroundings in dark conditions.

Flares: Should a breakdown occur in the dark, flares can

alert other drivers.

Snacks and water: Water and food that stores well, such as emergency rations, granola bars or trail mix, can quell hunger pangs and provide an energy boost while waiting for help.

Rope/bungee cords/tarp: These items can be used in various situations to secure a vehicle.

While drivers can gather these items separately, many companies offer all-in-one vehicle emergency kits. A safety kit is essential for all drivers.

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Tips to safely sell a car on your own

(METRO) More and more auto buyers are considering and ultimately purchasing preowned vehicles. According to the Bureau of Transportation Statistics, used vehicle sales in the United States have risen every year since 2013.

The increase in used car sales over the last decade reflects a growing confidence among consumers that preowned vehicles are reliable and worth buyers' investment. Though many dealerships now offer sizable inventories of preowned vehicles, private citizens can still sell vehicles on their own. Car owners hoping to do so can consider the following tips to ensure the process is safe and smooth.

—Fix any issues with the vehicle. The competition to

attract buyers' attention will be steep. Private sellers will have to contend with the hesitation buyers naturally have about preowned vehicles as well as dealerships that specialize in used car sales. Dealerships typically offer preowned vehicle warranties that guarantee the life of certain components. To compete against such offerings, private sellers must make every effort to fix issues with their vehicles prior to putting them up for sale. Mechanical issues must be addressed, but cosmetic issues like cracks in the windshield, dents or scratches on the vehicle exterior and even aging tires should be fixed/replaced as well.

—Prepare a maintenance portfolio. A portfolio of maintenance receipts can impress buyers and reassure



them that the car has been well-maintained. Receipts for oil changes, annual tune-ups, repairs that were made, and even receipts for new tires can be included in the portfolio.

—Screen prospective buy-

ers. The automotive experts at Kelley Blue Book recommend that sellers insist on speaking with serious buyers over the phone prior to scheduling a test drive. Such conversations give sellers a chance to vet buyers about what they're looking for and whether or not they've arranged financing. KBB advises sellers to be wary of buyers who offer to purchase vehicles sight unseen.

—Contact your insurance provider. Prospective buyers will want to test drive the vehicle, so contact your insurance provider to confirm that your coverage extends to other driver's. Some companies may request that you get a copy of prospective buyers' drivers licenses. If such a request is made by your provider, mention that to buyers when speaking

with them on the phone.

—Meet at a public location. When scheduling a test drive, insist on meeting at a public location away from your home, such as a grocery store parking lot. The test drive can begin and end at this location. This measure is designed to keep sellers safe.

—Insist buyers make financial arrangements on their own. When a buyer agrees to purchase the vehicle, KBB recommends that sellers insist they make financial arrangements on their own. In addition, KBB suggests asking buyers to put down a deposit and get back in touch when they're ready to conclude the sale. Private sellers can take various measures to ensure the process of selling their vehicles goes safely and smoothly.

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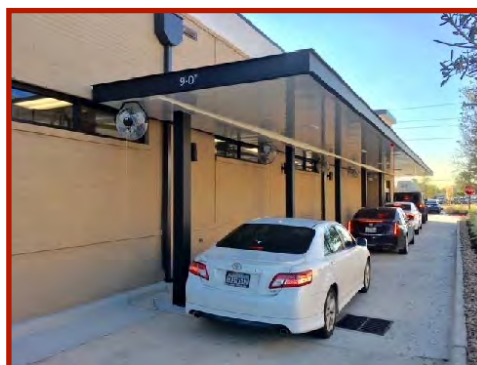
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Ways to cut costs during retirement

(METRO) The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income.

According to data from the Bureau of Labor Statistics, "older households," which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month. That's roughly \$1,000 less than the monthly average spent by typical American households.

Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

—Know where your money is going. It's impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending \$4 for a take-out coffee each day can quickly become an expen-

sive luxury. Add all expenses and see where you can trim, especially if there's a deficit each month.

—Consider extra health care. In the United States, Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original Medicare, like copayments, deductibles and coinsurance, according to AARP.

—Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household.

Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.

—Take advantage of senior discounts. Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.

—Purchase less expensive life insurance. According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income.

Therefore, a large life insurance policy may not be necessary, especially if you've already set aside funds to cover funeral costs.

—Pay off a mortgage. Housing is many people's most substantial expense. Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses.

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"Creating lifelong, beautiful smiles is a true passion I am able to achieve every day as an orthodontist. It is extremely gratifying to have the opportunity to make such a profound impact on my patients' lives. I truly enjoy forming relationships with my patients and watching their transformation from the beginning to the end of treatment."





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Donna, do I really need an estate plan?

If the last year has taught us anything, it may be that life can throw the most unexpected curveballs our way. No one started out 2020 thinking that we would find ourselves in the midst of a full blown pandemic, but there we were. There have been unprecedented changes in our country so we must consider how estate planning can help us, essentially, plan for the unexpected. As we saw, no one is immune to the ups and downs of life. Proper Estate Planning can help us protect the future that we want for ourselves and for the ones we love.

When should I start planning?

Planning should start NOW! While having your original estate plan in place is critical, it is also very important to remember to update your plan to make sure it accurately reflects your **current** circumstances and your preferences particularly as it relates to your health. There are many elder law strategies that work when you are healthy and living at home, but might not work later when you need them to; waiting to plan can seriously impact your options. In our firm we want to face these challenges with you. We want to work with you and your family to understand your goals and customize a plan that can grow with you.

But Donna, I'm not really "old," what is elder law?

Today, the term "Elder Law" really is a misnomer. Research shows us 70 is the new 50. Elder law addresses how we will handle challenges in the future related to uncertainties surrounding the aging process. Just like car insurance, it is a protection we all need to add to our legal planning.

How do I get started?

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McLean and Newport News

Finding the right skilled nursing facility

(METRO) Humans' desire to live independently begins in adolescence and continues into older adulthood. Though many seniors can handle the tasks of daily life on their own, others may need varying degrees of assistance.

Seniors have various options at their disposal in regard to finding help to get through daily life. Those who need round-the-clock help typically look to skilled nursing facilities, or SNFs, which are staffed with licensed nurses and therapists who are capable of providing a more advanced level of medical care than home health aides or assisted living facilities can offer.

Seniors who want to plan ahead can shop around for SNFs and make their preferences known in their estate planning. When looking for an SNF, seniors and their loved ones can utilize these tips to find the right facility.

—Speak with your health care team. Seniors' health care teams, including their general practitioners as well as any doctors who may have treated them for specific diseases or conditions, can be great resources. For example, an oncology team may recommend a local SNF that has a strong track record in working with cancer survivors. Many people who stay in SNFs do so as part of a rehabilitation program, and a health care team can provide valuable insight into which facilities may match up well with individual patients' needs.

—Give location ample consideration. When looking for an SNF, location should not be overlooked. The quality of care a facility can provide should be the utmost priority, but the value of choosing a facility that's close to loved ones cannot be understated,

especially for seniors who will be moving in for a lengthy period of time. Routine visits from loved ones can lift the spirits of SNF residents. In addition, AARP notes that regular visitors can scrutinize care and serve as residents' advocates if they feel their concerns are not being satisfactorily addressed by staff members.

—Visit facilities in person. Online ratings can provide some insight into a facility, but nothing can replace the value of an in-person visit. The American Health Care Association urges families to

observe a facility in person so they can gauge its overall environment and whether or not it seems like a peaceful or chaotic place. Pay close attention to residents and try to determine if they're well-groomed. These are things that can only be noticed in person, which underscores the importance of in-person visits.

Skilled nursing facilities are an option for seniors who require advanced medical care. Finding the right facility requires careful consideration of a host of factors.

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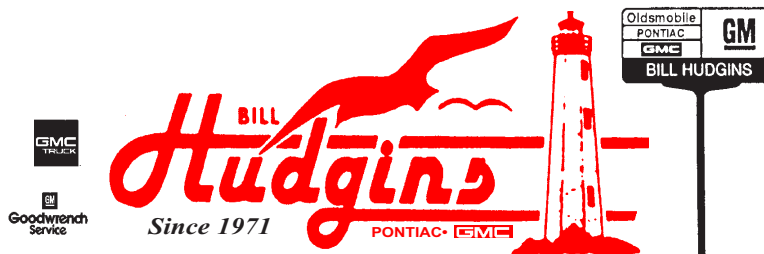
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Simple ways to cut mortgage costs

(METRO) Monthly mortgage payments are the biggest single expense for many homeowners. So it's understandable why plenty of homeowners would love to trim those costs.

A host of factors determine how much homeowners pay for their mortgages each month. The cost of the home, the amount of the initial down payment and property taxes, which are often folded into monthly payments, will factor heavily into the cost of home ownership.

While homeowners may feel as though there's little wiggle room to cut the costs of their mortgages, there are several ways to do just that and potentially trim years

from the life of a home loan.

—Make bi-weekly payments. Making bi-weekly instead of once-a-month payments can save homeowners substantial amounts of money. A year's worth of once-a-month payments equates to 12 payments per year. But homeowners who pay on a bi-weekly basis will make 26 half payments, or 13 full payments, per year. That extra annual payment can be applied directly to the principal, dramatically reducing how much homeowners pay in interest over the life of their loans.

—Stop paying PMI. Homeowners whose initial down payments are less than 20 percent of the sale price will have to pay private mort-

gage insurance, or PMI. But once the balances on such mortgages falls below 80 percent, homeowners can cancel such insurance. Homeowners may also be able to stop paying PMI by having their homes reappraised.

—Refinance the loan. Refinancing a loan also can save homeowners substantial amounts of money each month. Homeowners are typically eligible for lower interest rates when refinancing their loans, meaning they will pay less in interest each month. However, refinancing is not free, so homeowners should first check the going home interest rates and examine their credit scores to see if the interest rate they're likely to get upon refinancing



Mortgage payments are the biggest single expense for many homeowners. So it's understandable why plenty would love to trim those costs.

will save them money. The cost of refinancing might be more than homeowners can save.

—Request a tax reassessment. Real estate values increase and decrease, and homeowners who feel their

homes have decreased in value can request that their homes be reassessed. Homeowners whose homes are assessed at a value lower than the current value can expect to pay less each month in taxes.



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Why buy life insurance?

(METRO) Facing one's mortality and the prospect of leaving family members behind is not always easy. Death, financial security and planning for the future are all difficult subjects, but planning ahead can make matters much easier in the long run.

Life insurance needs frequently come up when making plans, and many people find that purchasing a life insurance policy is a worthwhile investment. Life insurance holds an important place in overall financial planning. One of the most apparent benefits of life insurance is that it will provide a considerable sum of cash upon the insured's death, which can be put toward the cost of funeral arrangements, housing and dependent care.

Beyond end-of-life bills and

care, life insurance can offer other advantages, say the experts at Allstate Insurance Company. Life insurance can provide a family with a financial safety net. When a beneficiary is named, life insurance can serve as an inheritance for that person or people. Heirs may face estate taxes after a loved one dies, and life insurance benefits may help offset all or a portion of the costs.

There may be benefits to life insurance while a person is living as well. The life insurance information site Term Life 2 Go says that, depending on the policy, life insurance can be borrowed against to pay off debt, buy a house or live off of dividends from the life insurance investment. This can provide a source of supplemental retirement income.

Gateway Financial advi-

sors say that many life insurance plans are extremely flexible and can be modified as needs change. Death benefits may be decreased if desired, and premiums can be skipped, reduced or increased.

Business owners also can use life insurance policies to their advantage. Including life insurance with the list of other benefits offered to prospective employees can entice top-notch candidates. Sole proprietors may use life insurance as a business continuation plan so that insurance proceeds can keep the business in the black until it is sold or a replacement owner is found.

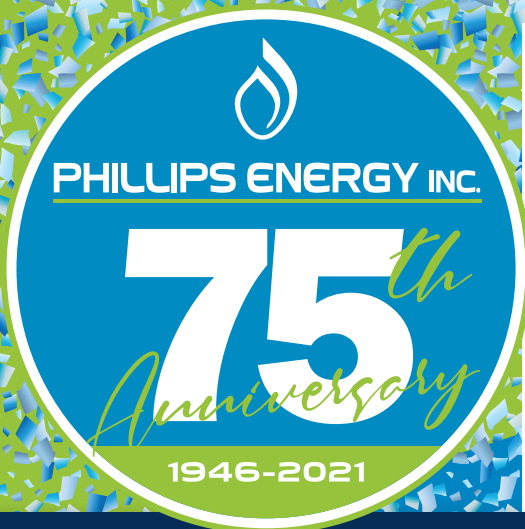
Shopping for life insurance requires careful research and an understanding of the products available. Consumers should have a thorough understanding of term and



Facing one's mortality and the prospect of leaving family members behind is not always easy. Death, financial security and planning for the future are all difficult subjects, but planning ahead can make matters much easier in the long run.

whole life policies, what premiums will cost, what the death benefit will pay, and if there are any living benefits. For example, living benefits may cover some costs for

chronically or terminally ill people. Working with an experienced life insurance advisor can help people navigate the types of policies available to them.



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Things people should know about creating wills

(METRO) Drafting a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent's wishes in mind, and can ensure that assets and possessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

—Assets owned: Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.

—Guardianship: Parents'

wills should include a declaration of who they want to become guardians of their underage children or dependents.

—Pets: Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn't give money directly to pets in a will.

—Funeral instructions: Settling probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advisement resource Find Law.

—Executor: An executor is a trusted person who will carry out the terms of the will. This person should be willing to serve and be capable of executing the will. People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person lived, and a court-appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go against the decedent's wishes. To avoid this outcome, a will and other estate planning documents are crucial.

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Tips for first-time boat buyers

(METRO) Boating is a rewarding hobby that can be great for people from all walks of life. Many people buy a boat because they already have a passion for fishing and want their own vessel to take out on the water.

Others may buy a boat because they like the challenge posed by sailing, a demanding yet rewarding hobby.

According to Grow Boating, a marine industry organization that aims to generate awareness and interest in boating, retail sales of new boats, marine engines and marine accessories in the United States totaled \$20.1 billion in 2017. That marked a 9.5 percent increase from the year prior, highlighting the growing popularity of boating. In fact, Grow Boating notes that 141.6 million Americans went boating in 2016.

The fun of boating compels many people to buy their own boats. For first-timers, buying a boat can be both exciting and confusing. Prospective buyers must decide on everything from the type of vessel they want to the size of the boat to where to store it when they're not out on the water.

Such decisions can make the process of buying a boat somewhat intimidating. However, the following tips might facilitate the process of buying a boat for the first time.

—Assess your skills. An honest assessment of your skills will help you determine if the time is right to buy a boat. There's no

shame in waiting to buy a boat until you become more comfortable navigating it. Boating schools can be great resources for novices, teaching them the ins and outs of boating. The United States Coast Guard notes that boating safety courses are offered throughout the country for all types of recreational boaters.

—Ask around. Boaters tend to be passionate about boating, and many are willing to offer advice to novices about boats that may suit their needs. Local marinas can be great resources for first-time boat buyers. Visit a local marina and seek advice from current boat owners. Some may share their

own travails and triumphs from their first boat-buying experience, and those stories can serve as a guide as you begin your own journey to boat ownership.

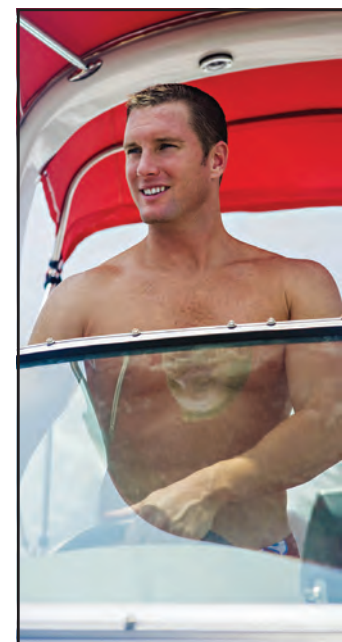
—Be patient. Boats are significant investments, so it serves prospective owners well to be patient and exercise due diligence before making a purchase. Do your homework on the type of boat that best suits your needs, skill level and budget.

—Do your homework in regard to fees. The cost of owning a boat is more than just the sticker price and the cost of fuel. Much like you would before buying an automobile, get a quote on

boating insurance before making a purchase, being as specific as possible in regard to the boat's make, model and age when asking for an estimate. In addition, get quotes on docking and mooring fees.

When buying a boat, people envision taking their boats out as much as possible. That's only possible for boat owners who fully grasp the full cost of boat ownership and how to finance all of the ancillary expenses of owning a boat.

The decision to buy a boat requires careful consideration of a host of factors to ensure boaters find the right boat and get the most of their time on the water.



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