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LOWLINC Board Members Attend and Speak at National Village Conference by Mary-Jane Atwater

Energizing, validating, resource-full, productive, informative — this was how LOWLINC board members described the 2019 national Village to Village Network Conference in Chicago, September 18-20. With the theme of “Connecting Generations,” the conference drew more than 400 leaders from 130 villages in the United States, New Zealand, and Australia. LOWLINC was represented by Jeff Flynn, Carolyn Rourke, Emily Slunt, Mary-Jane Atwater, John Beisheim, and Vicky Fleming.

As an aging-in-community village, LOWLINC is a member of the Village to Village Network and part of a growing movement to create options for older adults who want to remain in their homes and connected to their

communities. The following were among the points about villages made by keynote presenters at the conference:

- The village movement is growing, with 260 villages currently open in 45 states and five countries; 80 villages are in formation.
- About 21 percent of open villages are in rural areas. More than 40,000 older adults are members of U.S. villages.
- Villages vary widely in terms of services, activities, and structure. Some, like LOWLINC, provide a range of services; others offer subsets of services, for example, social activities. Some have staff; others operate as all-volunteer organizations. It’s often said, “When you’ve seen one village, you’ve seen one village.”
- Villages are a cost-effective, scalable solution for growing older in a rapidly aging society.

This year, LOWLINC provided one of the key break-out sessions. Emily and Mary-Jane were chosen to discuss LOWLINC’s collaboration with Mary Washington Healthcare and our health and wellness activities that benefit LOWLINC members and the LOW community. Emily spoke about our programs and services, which include access to health care through transportation; social activities that promote connections with others; health literacy through our Speaker Series, medical note-taking service, and newsletter articles; and intergenerational activities, such as our new smartphone manual developed with University of Mary Washington Honors students.



Emily also highlighted our CPR and Stop the Bleed workshops held in collaboration with Mary Washington Healthcare, with assistance from LOW Fire & Rescue. She detailed how we are using the McMurtry Award funds to benefit the health and wellness of older adults. Mary-Jane spoke about our media relations activities to communicate about the McMurtry Award. She noted how press coverage about the award contributed to an increase in members and meetings with outside groups that want to form a village.

Mary-Jane Atwater and Emily Slunt speak about LOWLINC’s partnership with Mary Washington Healthcare, our health and wellness programs, and media relations.

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Volunteers in the Spotlight — LOWLINC's Call Handlers by Carolyn Rourke

For LOWLINC members, the lifeline for obtaining needed services, like rides, home maintenance, social activities, and more, is the friendly voice that answers the LOWLINC phone. Much of the time, the voice members hear is that of LOWLINC Coordinator Stacey Madigan. Recently, members have begun to hear additional warm voices, thanks to a new volunteer program introduced this year in which select LOWLINC volunteers take turns responding to the calls that come into the LOWLINC 855-569-5462 number.

Known as LOWLINC's *Call Handlers*, the volunteers receive specialized training in using the call distribution and voice mail system, eVoice, as well as the service scheduling system, Club Express' Run My Village. Call Handlers receive the members' requests and record them in the scheduling system where they are made available for selection by volunteers using Run My Village's Volunteer Self-Signup. This semi-automated process helps LOWLINC volunteers fulfill the 300+ services they perform every month.

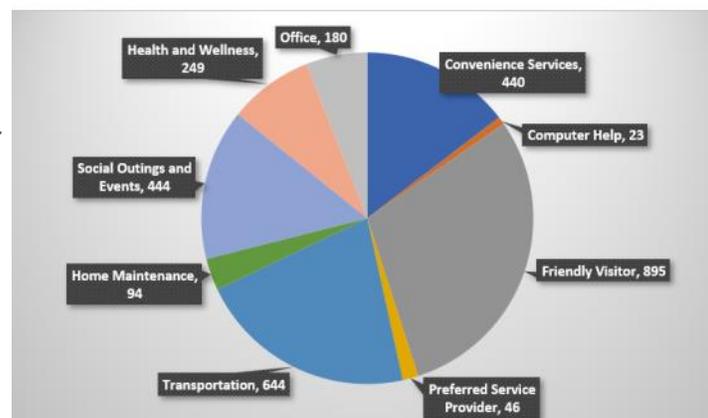
The Call Handler group is comprised of volunteers Betsy Flanigan, Lyn Fogarty, Deborah Kratzer, Connie Skelton, George Seymour, and Sheila Templeton. They each sign up for a minimum of two half-day shifts per month. The Call Handlers have taken 50 shifts since the program was launched in late May. Stacey says that "Our volunteer Call Handlers have been a huge help in allowing me to focus on other LOWLINC business while they cover the phone line for short shifts. Members who have called in during their shifts have commented on how nice they all are and how much they enjoy speaking with them and getting to know someone new."

Mary Jane Oldham, LOWLINC's Volunteers Committee Chair, also takes her turn as a Call Handler. Participating in this program helps Mary Jane stay in touch with the different kinds of services being asked of volunteers. Plus, it keeps her in touch with members. "I enjoy doing the Call Handler service because it enables me to get to know the members better," she says. "There are times when the member is calling for a service and we end up having a wonderful conversation. We both enjoy that interaction."

Sheila Templeton became a LOWLINC volunteer this year and joined the Call Handler group right away. Sheila says she really enjoys getting to know the members. "They are all so nice and very understanding," she says, and she also appreciates the support she gets from Stacey in handling the requests for services. An added attraction of the Call Handler program for Sheila is that she "can do it anywhere," even from Florida where she and husband Jim, who also is a LOWLINC volunteer, spend the winter.

The Call Handler program is one of a handful of administrative-type services that volunteers perform to help keep LOWLINC running. Others include preparing reports and member invoices, mailing communications and renewal letters to members, and posting updates to the website. These services are important in helping keep costs down and supporting the organization in general. Thank you to the Call Handlers and the rest of the volunteers who include the admin work in your service to seniors.

Services Performed Jan— Sep 2019





Longevity Crosses Borders and Cultures – Characteristics of People Who Live to 100 Years

by Carolyn Rourke

Centenarians — people who live to be 100 years old — defy longevity odds by a good two to three decades. Many centenarians not only reach 100 years, but they do so having maintained outstanding wellness and vitality and freedom from chronic disease. Research into the lifestyles of folks who attain this remarkable milestone reveals some common traits across diverse geographic regions, occupations, and cultures.

In the early 2000s, the National Institute on Aging and National Geographic teamed up to fund research to identify regions in the world where larger than average portions of the population reached 100+ years and to study what made such concentrated longevity possible. The team of medical researchers, anthropologists, demographers, and epidemiologists, led by Dan Buettner, built on earlier work that had identified a region on the island of Sardinia, Italy, with an unusually large proportion of centenarians.

The Buettner explorations went on to discover four more regions in the world with above average numbers of centenarians: Okinawa, Japan; Nicoya, Costa Rica; Ikaria, Greece; and Loma Linda, California. The research identified common characteristics across these diverse areas that contribute to long and healthy living. Buettner called the five regions *Blue Zones*, and he named the common lifestyle habits the *Power 9*. His research was chronicled in a 2005 National Geographic article, “The Secrets of Long Life,” and continues to be disseminated through his Blue Zones institute.



The **Power 9** are the nine common denominators among the five regions:

Connections:

1. **Tribe.** People in the *Blue Zones* have groups of friends and acquaintances who help promote healthy behaviors, keep them engaged in their community and surroundings, and stave off social isolation and loneliness. Social isolation has become a recognized health risk factor, especially among older adults. The *Blue Zones* cultures help combat it.
2. **Family.** For centenarians in the *Blue Zones*, family is paramount. Generations live together or nearby and revere their older members for their wisdom and experience.
3. **Faith.** Nearly all *Blue Zone* people belong to a faith-based community.

Know Why You're Here.

4. **Purpose.** The ability to define your sense of purpose, or “why I wake up in the morning,” has been shown in studies to positively impact health and wellbeing overall. Sense of purpose is unique to each of us: grandchildren, hobby, service, career, faith...the common denominator is having one.
5. **Take Time to Reflect.** The long-lived people in the *Blue Zones* set aside time regularly to look inward and think about the things that are important to them.

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New Members Corner by Mary-Jane Atwater

Joan Batten

Joan and her husband first learned about Lake of the Woods when they visited friends from Falls Church who had moved here. When the time came to find a retirement community, they explored a number of locations but kept coming back to LOW. "It felt good to be here," says Joan. "It felt like home." Joan and her husband moved here in 1995, purchasing one of the original homes on the lake. Over time, they added to the home, which sits next to one of the beaches. While the geese are troublesome at times, Joan enjoys living on a quiet cove. Joan and her husband, who passed away in 2009, had two boys and a girl. Her oldest son lives close by in Warrenton, and her younger son and daughter live in Louisiana and Wisconsin, respectively. The family has grown, and Joan now has six grandchildren and six great-grandchildren. A highlight of Joan's year is her family reunion, which takes place each summer in Georgia. During the rest of the year, Joan stays active in the Lake of the Woods Church and loves going out to eat. "The type of food doesn't matter," she says. "It's just good to be getting out."

Sharon and Jim Falkenrath

Jim and Sharon met at Honeywell, where Sharon worked as an administrative assistant in the software development group, and Jim took a position in software development after retiring from the Army as a Lieutenant Colonel. In the early 1990s, when it was time to consider retiring, Jim brought Sharon to LOW to see the lot he owned. Sharon says, "It was an easy decision to retire to the lake and build a home here." Jim used to be a passionate golfer. He'd reserve the first tee time each day and could complete a round of "fast golf" in two hours – an amazing feat! Jim's passion for golf is matched by Sharon's love of gardening. She designed the flower garden at the Falkenrath home and planted everything herself. Sharon and Jim were world travelers, often with a small group of friends from LOW. Grand Circle river cruises were a favorite. Sharon and Jim each have an adult son and daughter and together have five grandchildren. You can often find Sharon and Jim at the LOW Clubhouse on Thursday evenings, dining with a group of friends.

Karen Kovarik

Karen says she discovered LOW by accident when she went on a lakeside housing tour with a high-pressure realtor. She ultimately found a more compatible realtor and purchased a property on Keaton's lake in 1991. Karen was a weekender for three years until she retired from her position on the Subcommittee on Social Security of the House Ways and Means Committee and moved to LOW full time from Alexandria. When she married her husband, David, she moved to his home on the main lake. Karen says she remembers the old days when the closest grocery shopping was in Fredericksburg. These days, Karen is an active, dedicated community volunteer. She holds leadership positions in a number of community organizations, including subscription chair of Stage Alive, president of Friends of the Wilderness Library, and special activities co-chair of ChildHelp. She also serves on the LOWA Awards Committee. Karen has six step-children and 13 great-grandchildren "with more on the way," she says. She is a proud Michigan State University grad and a loyal Spartan fan.

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Tax Planning and Your Required Minimum Distribution by Mary-Jane Atwater

The end of the year is fast approaching, and you may be thinking about how you can reduce your 2019 taxes. If you're 70½ or older and must take required minimum distributions (RMDs) from your traditional IRA, you can lower your overall tax liability by having your IRA custodian transfer qualified charitable distributions (QCD) from your IRA. This tax-savvy strategy can be used both by taxpayers who take the standard deduction and those who itemize. The amount you contribute from your RMD lowers your adjusted gross income and therefore your taxable income. While you don't take a deduction for the QCD, your tax liability is reduced.

Be sure to consult your tax advisor to see if the QCD strategy is appropriate for your situation. And remember, the QCD can't be distributed to you first and then donated; instead, the money must be transferred directly to the charity. Here are a few resources that spell out the requirements in more detail:

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

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

LOWLINC Board Members Attend and Speak at National Village Conference *(Cont'd from p.1)*

Just as we informed other villages about LOWLINC, we heard from many of the presenters about the role of villages in reducing social isolation among older adults. Here are a few takeaways:

- Villages have an important role to play as an antidote to social isolation, which has become acknowledged as a public health epidemic affecting many older adults.
- Some villages have programs that provide social support to prevent hospital readmissions and reduce health care costs.
- Villages increase interpersonal connections and provide valuable social support with an emphasis on integration versus segregation of ages.
- "Livable Communities," a program championed by the national AARP organization, are starting to be designated all over the country. A livable community is one that is safe and secure, has affordable and appropriate housing and transportation options, and offers supportive community features and services. AARP is a strong supporter of the village movement.
- Several new technologies, such as the GrandPad device, show promise for making it easy for older adults to access the Internet and maintain social connections.
- Shared housing is an emerging trend that has the potential to benefit older adults.

The conversations and presentations at the conference validated what LOWLINC is doing to help our members remain connected and engaged through our services, including social outings and luncheons, games, speaker series, and member outreach. Reducing social isolation is an important mission for every village, as it is for LOWLINC. We returned from Chicago with several new ideas for our village and gratified that LOWLINC, after only four years in operation, was able to showcase our work to a national audience of village leaders.

Note: Board members paid their own expenses to attend the conference. For more about Village to Village Network, see www.vtvnetwork.org.

Out and About With LOWLINC

Dining Out: Always Popular

LOWLINC members and volunteers enjoyed a delicious lunch at Red Lobster on August 27. Each month, the Social Activities Committee plans at least one meal out.

Listening to the “President’s Own”

LOWLINC members and volunteers clapped their hands and tapped their feet as the Marine Corps Band played at the National Museum of the Marine Corps on August 28.



Bidding Summer Goodbye at the Final Concert on the Point

LOWLINC Members enjoyed hearing Chris and Mark perform at the last Concert on the Point on September 27. From left to right, Carolyn Rourke, Marilyn McKay, Cheryl Lewis, Bud Lewis.



New Members Corner *(Cont'd from page 4)*

Marilyn McKay

Twenty-one years ago, when Marilyn tired of Minnesota’s brutal winters and relentless snowstorms, she looked for a place to live where she wouldn’t have to shovel snow. At that time, her sister and brother-in-law lived at LOW, so Marilyn moved here to be close to family. From the start, she became involved in community organizations and activities: AARP, Red Hat, water aerobics, exercise classes, line dancing, and the SO-LO group. She loved going to concerts and Stage Alive, too. While she has cut back on some of these activities, she now enjoys getting out of the house to attend LOWLINC lunches and musical performances. Recently she enjoyed the Marine Corps Band outdoor concert and Picnic on the Point, and she participates in the chair exercise class on Monday and Thursday. When at home, Marilyn reads mysteries and does jigsaw puzzles. A chemist by training, she received a B.S. degree in chemistry from Thiel College in Greenville, PA. After working as a chemist for a German company, she became a computer programmer for the Minnesota Pollution Control Agency. Marilyn says she is looking forward to attending the next Stage Alive Concert on November 2.

Health & Wellness *(Cont'd from page 3)*

What you Eat:

6. **Diet.** Centenarians in the *Blue Zones* have a diet rooted firmly in the plant world...greens and beans.
7. **80% Rule.** People in the *Blue Zones* stop eating when they are 80% full.
8. **Wine.** Long-lived people in the *Blue Zones* drink alcohol moderately and regularly...one to two glasses a day, with friends and at meals.
9. **Move Naturally.** The world's longest-lived people have lifestyles in which they are moving for the majority of their waking time...taking nature walks, growing gardens, keeping house, building things.

Dan Buettner's *Blue Zones* organization helps towns across the U.S. apply the Power 9 lifestyle habits to their communities. Ten years ago, the small town of Albert Lea, Minnesota, started a program to promote healthy living that focused on the *Power 9* lifestyle habits of walking and nutrition. Walking increased 70 percent in five years, smoking dropped 4 percent, and participants collectively lost almost 4 tons of weight. Residents formed groups to walk or bike together regularly, and restaurants and markets offered options for healthy eating. One resident credited his new two-and-a-half-mile walking routine with lowering his cholesterol and blood pressure and his 15-pound weight loss. The lifestyle habits of the *Blue Zone* communities can be applied and benefitted from at any stage in life.

DID YOU KNOW....

...At the September 2 annual meeting of the Lake of the Woods Association, LOWLINC Volunteers Ted Cryblskey and Maureen Callahan received LOWA Honor Awards for their outstanding volunteer contributions. Congratulations, Ted and Maureen!



...LOWLINC has published a smartphone users guide to help members more effectively use their smartphones. University of Mary Washington honors students, their faculty advisor, and LOWLINC mentors concluded the smartphone manual project with a publication celebration on September 7. The guide is given to members with smartphones and available to volunteers to download or purchase. *From left to right, Carolyn Rourke, Dr. Kelli Slunt, Cristina Montemorano, Hannah Treichler, Jennifer Hill, Mary-Jane Atwater.*

...More than 65 LOWLINC volunteers and LOW residents learned how to perform hands-only CPR and use an AED at the September 5 LOWLINC workshop held in collaboration with Mary Washington Healthcare with assistance from LOW Fire & Rescue.



Upcoming LOWLINC Events

Charity Night at Harry's Ale House. Monday, October 28, 4:00-9:00 pm. Harry's will donate a portion of sales that evening to LOWLINC.

Volunteer Appreciation Dinner. Wednesday, November 6, 5:00 pm – 7:00 pm. Community Center. We'll celebrate the 90+ volunteers who contribute their gift of time to LOWLINC.

LOWLINC Open House. Friday, November 29. 9:00 am – 1:00 pm, Fareways Café. Come find out more about LOWLINC membership and volunteering. Bring the family!

LOWLINC Holiday Dinner. Thursday, December 5, 5:30 pm. LOW Clubhouse.

(Additional social activities are listed on our website Events page at lowlinc.org)



You Can Support LOWLINC....

....when you shop on Amazon through smile.Amazon.com. Amazon donates a small percentage of your purchase to LOWLINC...at no cost to you.

LOWLINC Board:

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

Stacey Madigan, Coordinator

LOWLINC Committees:

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

LOWLINC Programs:

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

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

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

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