Richmond’s Newest Monument

The Virginia Women’s Monument, unveiled in Capitol Square this month, celebrates the lives of Virginia women whose lives and stories will inspire generations to come.

Photo-illustration courtesy of Wendy Daniel and AA Communications, with photos courtesy of Library of Virginia and StudioEIS

www.fiftyplusrichmond.com
Music, in theory

When I was in grade school, the year nearly always began with writing the same report: “What I did last summer.” It was usually a simple recital of the fun activities (and boring ones) we experienced with our friends and family.

I don’t remember ever being asked to draw lessons from the experiences, or even to think seriously about them. But it was grade school, and the point I suppose was to give us an assignment to improve our writing.

Well, this past summer, I went to sleepaway camp for the first time. Granted, it was for less than a week and it was “piano camp” for adults. But I can’t help feeling an urge to write about it now.

The program at the Peabody School of Music in Baltimore brought together amateur pianists from the East Coast and Midwest to learn from Peabody faculty and award-winning performers in both classical and jazz repertoire.

I was never more than a day camper as a kid, but now I understand much better what a bonding experience it can be to spend a week living with a group of like-minded people.

From early morning lectures to evening performances, from breakfast to dinner to nightcaps at the hotel down the block (unlike camp), we spent the long days sharing interesting times and making new friends.

This was also my first experience participating in a “master class,” where I played a piece I love rather badly (a case of nerves, I like to think), and got a kind critique from the teacher. He said something along the lines of, “What good would it do for me to be teaching here if you played everything perfectly?”

One day, I was playing a jazz number by the late Billy Taylor in front of some new friends in the jazz workshop room when in walked our teacher, Larry Willis, a well-known jazz pianist and former keyboardist for Blood, Sweat & Tears. “Go on,” he said, as if I froze mid-chorus.

He went on to give me some basic but important pointers about playing jazz. Most important: “Keep the beat going. That’s really how you play the music.”

One lecture at piano camp that I expected to be a snooze turned out to be among the most interesting. It was billed as a “refresh” session in what is known as “music theory.”

All through my 12 years of piano lessons as a kid, my teacher included theory lessons. I never really understood what was theoretical about it: either it’s music or it isn’t, right?

But music theory, it turns out, does have some interesting elements. The lecture reminded us about key signatures (what sharps or flats apply to a scale to make it a particular key). For example, the key of C major has no sharps or flats, while the key of C-sharp major is nothing but sharps.

The insight that really took my breath away, however, was the one about “relative minors.” (The term has nothing to do with how much older some campers were than others, though we ranged in age from our early 30s to mid-90s.)

Rather, the relative minor is the minor key that shares the same key signature as.

Calling all Kroger shoppers

Have you ever picked up a copy of Fifty Plus from a Richmond area Kroger store?

For many years, racks for free publications like ours have been located in the outer vestibule or towards the front of many Kroger stores in the area.

Unfortunately, Kroger’s corporate leadership recently decided to discontinue having free publications in all those stores. That means this month will be your last opportunity to pick up a copy of Fifty Plus from a free publica
tion rack in any Kroger.

To address the needs of our readers, we are adding a number of additional free distribution sites for Fifty Plus, including more than 20 Food Lions.

In addition, free copies will continue to be available at more than 400 other local sites, including all Super Watans, selected Walgreens and CVS pharmacies, and area libraries, senior/recreation/community centers, retirement communities, doctors’ offices, churches and synagogues and other places where people live and shop.

If you know of a new location where at least 50 copies of Fifty Plus would likely be picked up over the course of a month, please contact us at (804) 673-3203 (or email info@fiftyplusrichmond.com) and let us know the name of the location, its address, and the name/telephone number of a person with authority to grant permission to distribute there.

We are sorry for the inconvenience caused by Kroger’s change in policy, and thank you for continuing to read Fifty Plus.

Letters to the editor

Dear Editor:
The State Council of Higher Education for Virginia has received quite a few calls regarding the Senior Citizen Tuition Waiver program that was mentioned in the August edition of Fifty Plus.

Please be aware that the income limit increased a few years ago from $15,000, as the article stated, to $23,850. Therefore, older adults who make less than $23,850 annually are eligible for this tuition waiver program.

Tierney Jackson
State Council of Higher Education for Virginia

Dear Editor:
As a regular reader of Fifty Plus, I am flattered that my opinion carries weight. But sadly, I am not able to offer my advice concerning the new [online video] service Talk Back Time [announced in your September issue].

At age 98, I am very Old School and quite at sea with today’s wonderful technology. Fortunately, I can still say what I think of the many other gripping topics in Fifty Plus. And I hope to be able to do so many more times. Thank you for your great publication.

Frances Nunnally
Midlothian, Va.
Women finally get their own monument

By Glenda C. Booth

Clementina Rind, mother of five, probably never heard of “breaking the glass ceiling,” “women’s liberation” or feminism, but in 1774 she became the Virginia colony’s public printer, elected by the Virginia General Assembly on a two-to-one vote.

Rind, who had taken over the Virginia Gazette newspaper after her husband died, never missed putting out an issue. And she didn’t blink when she caused a ruckus by publishing A Summary View of the Rights of British America, Thomas Jefferson’s grievances against the excesses of the British parliament and King George III.

Rind is one of 12 Virginia women, most of them little known, to be honored by a new monument opening this month in Richmond’s Capitol Square.

The first monument of its kind, called Voices from the Garden, honors women’s achievements with 12 bronze sculptures of women from four centuries of the state’s history. About 400 other women’s names will be listed on a glass wall surrounding the interactive garden plaza.

The monument has been in the works for almost a decade. Virginia Senate Clerk Susan Clarke Schaar has been devoted to the project since its 2010 inception.

“The more involved I got, the more immersed in it became,” Schaar said. “It has become my passion. The stories inspire people. It is important to tell these stories and let young people know they can achieve whatever they want to achieve.”

Equality for memorials

Some see Voices from the Garden as a step toward “memorial equality.” Since 1858, Capitol Square has been dominated by the 60-foot equestrian statue of George Washington on a granite pedestal, circled by six men.

Others honored in bronze on Capitol Square include 13 named men, including Virginia Governor and U.S. Senator Harry F. Byrd, Sr., Civil War General “Stonewall” Jackson and writer Edgar Allan Poe. The Civil Rights Memorial has 13 figures but rounding the interactive garden plaza.

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An approachable design

Its request for proposals attracted 36 designs, with the winning one coming from Ivan Schwartz of StudioEIS, a Brooklyn-based studio of 10 sculptors, five of whom are women. Each statue cost $200,000.

Voices from the Garden draws people into a granite oval plaza and garden where they can linger among the 12 statues.

While one advocate argued for a “wedding cake-style” monument to equal George Washington’s equestrian monument, most preferred something more approachable and friendly, with women of geographically and ethnically diverse backgrounds. Since the statues will be at eye level, designers hope it will make visitors feel like they are in conversation with historical figures.

The plaza’s oval shape is meant to symbolize collaboration and democracy, akin to the White House’s Oval Office and corporate board tables. A bronze sundial on a granite pedestal is inscribed with a Latin phrase that translates to “While we have time, let us do good.”

The curved glass Wall of Honor around the oval will initially bear the names of 230 women who have “demonstrated notable achievement, made a significant contribution or set an important example within their chosen field of endeavor, their region, or at the state or national level,” according to the monument website.

“The list is intended to represent the many inspiring Virginia women who made contributions or achievements during their lifetimes.” Included so far, for example, are Ella Fitzgerald, Maybelle and Sara Carter, Sally Hemings, Opossumquousoukske, a Powhatan leader, and Marion duPont Scott.

The selection process

In choosing the women to be honored, the Commission’s selection committee worked closely with researchers from the Library of Virginia and experts like Sandra Treadway, the state librarian, a commissioner and women’s history scholar.

“We wanted ordinary women doing extraordinary things,” Messick said.

Who are the women in bronze? Among the 12 is Adèle Goodman Clark (1882-1983), a Richmond artist, who helped founded the Equal Suffrage League of Virginia; Maggie
By Ellen Knickmeyer and David Sharp

Motorized electric bicycles may soon be humming along serene trails in national parks and other public lands nationwide. It’s part of a new Trump administration order — hotly opposed by many outdoors groups — that will allow e-bikes on every federal trail where a regular bike can go.

Sales of the bikes, powered by both pedals and battery-driven small motors, are booming, and some aging or less fit people have sought the rule change. It will allow them to whir up and down biking trails in the country’s roughly 400 national parks and other federally managed backcountry areas.

Interior Secretary David Bernhardt signed the order without fanfare in August, classifying e-bikes as non-motorized bikes.

“The e-bikes “make bicycle travel easier and more efficient, and they provide an option for people who want to ride a bicycle but might not otherwise do so because of physical fitness, age, disability or convenience,” National Park Service Deputy Director P. Daniel Smith said in a statement.

Welcoming the change in Bar Harbor, Maine, Gordon Goodwin, 69, said he and his wife look forward to riding the 57 miles of carriage paths that meander throughout Acadia National Park.

The paths, offering stunning views of lakes, mountains, forests and the ocean, are popular with bicyclists, but e-bikes have had to stay on the park’s roads instead.

“We’re really stoked,” Goodwin said. “There’s just too much traffic on the main park roads that you can’t enjoy them. It’ll be great to get in the park and see nature and all that stuff.”

But more than 50 hiking, horse-riding and other outdoor and conservation associations, including the Appalachian Trail Conservancy and Pacific Crest Trail Association, objected in a July letter to the Interior Department. They say the administration is fundamentally changing the nature of national parks with little or no public notice or study.

“If you’re hiking on a trail in Utah and you’re rounding a bend and something’s coming at you at 20 mph, that really changes the experience,” said Kristen Bren gel, a vice president of the National Parks Conservation Association, a nonprofit that advocates for the national park system.

“‘It’s pretty jarring’ to those who take to public lands to escape city noise and stress for nature, Bren gel said. “You’re adding significant speed and a throttle to those trails.”

An expanding industry

E-bikes are the fastest-growing segment of the bicycle industry, with U.S. sales jumping 72% to $144 million last year, according to the NPD Group, which tracks bike sales. The motorized bikes are popular with commuters and older adults who might not otherwise get out on a bicycle.

The bikes, which can cost $2,000 or more, combine the frame of a regular bike with lightweight batteries and electric motors.

In parks and other public lands, as on city streets and sidewalks, people moving on vehicles powered by electric or gasoline engines frequently jostle for the right of way with people on foot or traditional bikes.

In the National Park Service, officials over the decades have tried to carefully sort out rules and systems to minimize conflicts.

In their letter, the outdoor groups complained that the decision to allow motorized bikes on bike trails breaks with policies dating back to the early 1970s confining cars, dirt bikes, all-terrain vehicles and all other motorized vehicles to roads and designated areas or trails on public lands.

Interior’s order allows motorized bikes that can go up to 28 mph to be classified as regular bikes.

“Parks are already having a shortage of staffs and rangers,” said Randy Rasmussen, whose organization, Back Country Horsemen of America, opposes the rules. “And now what: they’re supposed to be out there with radar guns? It’s unenforceable.”

He suspects riders will create dangerous encounters with spooked horses.

Interior said riders must use the motor only to boost their pedaling on the trails, and not zip along on motor power alone.

Bernhardt’s order gave agency officials 30 days to come up with public guidance on how the new policy will be carried out by the National Park and National Wildlife Refuge systems, and on land overseen by the Bureau of Land Management and Bureau of Reclamation.

Electric bikes coming to a park near you

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Share your passwords with your spouse

By Janet Bodnar

About a year ago, my friend Susie’s husband of 46 years died unexpectedly. John, a dedicated techie, left Susie with wonderful memories, an estate to settle, and a technology nightmare: an Apple computer, four iPads, four iPhones, a stack of hard drives — and no passwords.

That left her unable to get access to critical information (think tax records) and accounts in his name that were on autopay, including Amazon Prime and the cell phone bill.

To help her crack the codes, Susie hired someone from her IT department at work. They were never able to get into the computer, but thanks to a combination of logic and “wild guesses,” they managed to open the iPads and iPhones. The entire process took almost a year, “and it all occurred during a time when, as a grieving widow, you are most vulnerable,” Susie said.

Getting access to key financial and estate information has always been a critical issue for women, who are statistically more likely than men to be widowed or have a spouse who suffers from a serious illness.

“The problem has gotten more pronounced as we’ve gone more digital,” said Jody King, director of financial planning at Fiduciary Trust Co. in Boston. “With digital records and passwords, there’s no paperwork to help you find accounts no one knew existed,” she said.

A further complication is that women of all ages often delegate key financial and estate responsibilities to their spouse. “Younger women may have a better awareness of the family’s financial situation than older generations, but they still may not choose to be involved,” King said.

Make a checklist

To address that problem, Marilee Fitzgerald and Robyn Wagman co-founded Estate of Mine Organizers, a system for helping women organize both personal and financial records.

Their system includes checklists of must-have documents — a will, powers of attorney for financial and health affairs, bank and investment accounts — but it also covers facets of life other than financial. Where is the warranty for your new stove? The titles to your cars? The name of the furnace repair person? (Susie had to scramble to find a plumber on New Year’s Eve when her ice maker broke, gushing water onto the floor.)

Fitzgerald and Wagman have found that a number of issues tend to trip people up — for example, beneficiary designations on life insurance policies or retirement accounts. “People don’t understand that beneficiaries take precedence over anything you have in your will,” said Wagman, “and they often forget to update them.”

She and Fitzgerald suggest other ways to avoid unpleasant surprises: Be sure your joint bank account really is in both your names. Have a credit card in your own name, and get a copy of each spouse’s credit reports. Keep a copy of your will outside the safe deposit box.

If getting organized sounds overwhelming, start small. When Fitzgerald and Wagman wanted to get their own affairs in order, Fitzgerald began by compiling a list of emergency contacts, and Wagman started by opening the mail and looking at bills and insurance paperwork. Then, said Fitzgerald, “practice being on your own by taking over the finances for a couple of weeks to minimize surprises.”

And what about keeping tabs on those devilish passwords? Some people use digital password managers (Kiplinger’s often recommends LastPass) — but as backup, they also keep a written record and store it in a place that’s secure yet accessible to family members.

They consider the risk that written passwords might be stolen less serious than making sure everyone can find them in an emergency — and avoiding a situation like Susie’s.

Even in this digital age, paper still rules. Said King, “Any documentation you have is always the best thing.”

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More women may benefit from gene testing for hereditary breast or ovarian cancer, especially if they’ve already survived cancer once, an influential health group recommended in August.

At issue are genes called BRCA1 and BRCA2. When they’re mutated, the body can’t repair damaged DNA as well, greatly increasing the chances of breast, ovarian and certain other cancers.

Gene testing allows affected women to consider steps to lower their risk, such as when actress Angelina Jolie underwent a preventive mastectomy several years ago.

Most cancer isn’t caused by BRCA mutations — they account for 5% to 10% of breast cancers and 15% of ovarian cancers — so the gene tests aren’t for everyone.

But mutations cluster in families, and the U.S. Preventive Services Task Force has long recommended that doctors screen women who have relatives with BRCA-related cancers, and refer those who might benefit from gene testing to a genetic counselor to help them decide.

The task force recently expanded that advice to doctors through the Journal of the American Medical Association (JAMA). It is telling primary care doctors they should also assess women’s risk if:

— they previously were treated for breast or other BRCA-related cancers including ovarian, fallopian tube or peritoneal cancers, and now are considered cancer-free.
— their ancestry is prone to BRCA mutations, such as Ashkenazi Jewish women.

Helps family members

Why screen breast cancer survivors? After all, they already know there’s a risk of recurrence.

Take, for example, someone who had a tumor removed in one breast in their 40s a decade ago, when genetic testing wasn’t as common. Even this many years later, a BRCA test still could reveal if they’re at risk for ovarian cancer — or at higher than usual risk for another tumor in their remaining breast tissue, explained task force member Dr. Carol Mangione of the University of California, Los Angeles.

And it could alert their daughters or other relatives to a potential shared risk.

“It’s important to test those people now,” Mangione said. “We need to get the word out to primary care doctors to do this assessment and make the referrals.”

Private insurers follow task force recommendations on what preventive care to cover, some at no out-of-pocket cost under rules from former President Barack Obama’s healthcare law.

Cancer groups have similar recommendations for BRCA testing, and increasingly urge that the newly diagnosed be tested, too, because the inherited risk can impact choices about surgery and other treatment.

Not routine yet

Identifying BRCA mutation carriers “can be lifesaving, and should be a part of routine medical care,” Drs. Susan Dom-
The National Park Service said in a statement that public comment would be sought as it works to develop a revised rule on bicycle use.

Pros and cons
Ashley Korenblat, an advocate for preserving public lands and CEO of Western Spirit Cycling in Utah, saw several upsides. E-bikes could lead to fewer cars at congested national parks, she said. The bikes are quiet, not much faster than regular bikes and allow people who otherwise couldn’t physically ride to go cycling.

“You can bring grandma and a 7-year-old and the whole group will be able to stay together,” said Korenblat.

Adam Gariepy, manager of the Bar Harbor Bicycle Shop, said he’s “tentatively happy” about the new rules. But he has reservations because some e-bikes like his can reach around 28 mph, he said. That speed could be dangerous on trails that have a mix of bicycle riders, horses and carriages, hikers, families and pets.

“It’s a two-edged sword. It’ll be great for older folks who are afraid of the hills and want to continue riding. But there should be some speed limit with them,” he said.

By Brengel, the parks conservation association official, noted the order comes in a season when thousands of volunteers with trail groups have been in the parks all summer improving trails.

“Voices from the Garden will likely inspire many visitors. When several commissioners visited the New York studio to see the statues in progress, “It was a moving experience,” Schaar said. “When I saw the first model of Adele Clark in the Brooklyn studio, I had tears in my eyes.”

For more information, including how to get a name on the wall and how to donate, visit the website of the Virginia Women’s Monument Commission, womensmonumentcom.virginia.gov.

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**Electric bikes**

**From page 4**

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**MARK YOUR CALENDAR**

*Oct. 20*

**BRITTAIN WALLS 5K WALK**

On Sat., Oct. 20, join the British American Society Making Strides Against Breast Cancer walk in Innsbrook, 4901 Lake Brook Dr., Glen Allen. Registration begins at noon and the 5K walk starts at 1:30 p.m. Funds will go toward research; providing free, comprehensive information and support to patients; and reducing breast cancer risk. Call the American Cancer Society at 1-800-227-2345 or sign up at makingstrideswalk.org/richmondva.
Q: I heard October is breast cancer awareness month. Do both men and women need to check for breast cancer?
A: October is indeed breast cancer awareness month, and it is important to take your health into your own hands (literally and metaphorically) by keeping up with annual breast cancer screenings.

Although more common in females, breast cancer can develop in men, too. Therefore, self-checks for new or irregular lumps can be beneficial for men as well as women.

Q: Can I do checks on my own?
A: Yes. It is encouraged, regardless of age, to perform self-exams at least monthly. This way you will become familiar with your body and can notice any changes. According to Johns Hopkins Medical Center, “Forty percent of diagnosed breast cancers are detected by women who feel a lump, so establishing a regular breast self-exam is very important.”

If you notice any changes, call your primary care provider, who can refer you to a breast care center or breast surgical oncologist. These types of oncologists specialize in breast cancer and have extensive experience locating tumors and diagnosing the disease.

Q: How do I perform a self-exam?
A: Currently, there are three methods recommended for checking:

In the shower. While raising one arm, use your other hand to move in a circular pattern around the entire breast and armpit area, then repeat on the other side.

In front of a mirror. Inspect with both your arms up and down by your sides and look for changes in shape such as swelling, a rash or any new dimples.

Lying down. Place a pillow under one shoulder, raise the same arm and use the other to check in a circular motion around the entire breast and armpit; repeat on the other side.

Overall, you should be checking for new lumps and bumps, watching for changes in color and shape, and looking out for discharge or drainage.

Q: What else do you recommend?
A: It is recommended that all women, beginning at age 40, receive a once-yearly mammogram. [After age 75, your doctor may recommend less frequent screenings.]

A mammogram is the gold standard for early detection of breast cancer. If you’ve been diagnosed with dense breast tissue, your doctor may recommend a sonogram or MRI in addition to a mammogram.

It is empowering to take your health into your own hands. These small changes to your monthly routine can have a large impact.

If you want more information or clarification, have a conversation with your pharmacist or doctor.

Leah Selznick is a fourth-year pharmacy student at VCU School of Pharmacy. She received her B.S. in Biology from Trinity University in San Antonio, Texas. She plans to pursue a career as a clinical pharmacist with areas of interest in critical care, emergency department and pediatrics.

Are You A Veteran?

Sitter & Barfoot Veterans Care Center is a Long-Term Care & Short-Term Rehab Facility that opened in January 2008. This facility was built specifically for our Virginia Veterans. Located conveniently on the campus of the McGuire VA Medical Center in Richmond, Virginia, this state-of-the-art facility is owned and operated by the Virginia Department of Veterans Services.

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When knee arthroscopy became widely available in the 1980s, it represented a major advance. Today orthopedists evaluating and treating common knee problems often recommend arthroscopy, during which they insert an instrument into the joint and, with a light and camera on its tip, directly inspect the knee from the inside.

While there, he or she can diagnose and treat common painful knee problems, such as arthritis or torn cartilage. The risks are much lower and recovery times much shorter than standard “open” knee operations.

As with any technology or other advance in medicine, years of research were required to understand when best to use it. Not surprisingly, arthroscopy turns out to be much more helpful for some conditions than others.

For example, if you have a sports injury in which the medial meniscus (a crescent-shaped, shock absorbing wedge of cartilage) is torn and blocking the motion of the knee, arthroscopic surgery can provide dramatic relief in a short period of time.

But studies have demonstrated convincingly that for many other common causes of knee pain — including osteoarthritis and many instances of torn cartilage that do not block joint motion — medications and physical therapy may work just as well as arthroscopic surgery.

Despite these recent data, some orthopedists continued to recommend arthroscopic surgery for these conditions. Now, that seems to be changing.

A recent study says the number of knee arthroscopies is falling. Data recently published in JAMA Internal Medicine demonstrate that between 2002 and 2015, the rate of arthroscopic surgery in Florida:

- decreased from 449 to 345 per 100,000 people (a 23% decline)
- dropped more among adults under age 65 (24% reduction) than among those over 65 (19% reduction)
- fell most dramatically after 2008 (after a second important trial showed no benefit of arthroscopy for osteoarthritis of the knee).

Is decline for good reason?

Reducing the number of unnecessary operations is certainly a good thing, especially for one that is so common. However, we don’t know if the reduction in arthroscopies occurred for the right reasons.

While it’s possible that the reduction was because orthopedists are recommending them more selectively (and more appropriately), it’s also possible that people are not getting the surgery due to lack of insurance, trouble finding an orthopedist, or because they just prefer not to have surgery.

We don’t know about patients’ health or outcomes: Are some people suffering because they didn’t have an arthroscopy they needed? How many had arthroscopies they did not need and had complications, or simply didn’t improve?

We also don’t know whether rates are falling in other states. Still, it’s reasonable to assume that knee arthroscopies are being performed less often because we better understand when they are likely to help and when they are not.

Why are doctors slow to change?

At the risk of overgeneralization, doctors tend to avoid change. That’s true of many — but certainly not all — of my colleagues. So, some of the reluctance of orthopedists to change their practice in the face of studies questioning the usefulness of knee arthroscopy may be this tendency to resist change.

Another reason might be financial considerations: surgical procedures tend to generate a large income stream for the doctor and the hospital or surgical center.

But it’s also true that a single study is rarely enough to change medical practice — doctors are, with good reason, a skeptical bunch. Subsequent research must verify and confirm a new finding.

Perhaps that’s why the rate of knee arthroscopy dropped most significantly after the publication of a second trial regarding knee osteoarthritis.

You can expect to hear much more about studies that challenge standard practice, especially when that practice is invasive (including surgery) and expensive. My guess is that the number of knee arthroscopies will continue to fall for some time, until only the most appropriate ones are being done.

When it comes to standard treatments being called into question, the big question is, “What’s next?” The answers will come once high-quality research is performed by skeptical researchers willing to question the status quo.

Robert H. Shmerling, M.D., is faculty editor at Harvard Health Publishing. © 2019 President and Fellows of Harvard College. Distributed by Tribune Content Agency, LLC.

Tell them you saw it in Fifty Plus!
Harvard Q & A on metabolism and a-fib

By Howard LeWine, M.D.

Q: My friend complains that she keeps gaining weight no matter how little she eats because she has a slow metabolism. How much does a person's metabolism really affect body weight?

A: There is a lot of misunderstanding about the impact metabolism has on our health, especially in terms of weight loss.

In simple terms, metabolism is the internal process by which our body expends energy and burns calories. It runs 24/7, even when we’re resting or sleeping, by converting the food and nutrients we consume into the energy our body needs.

This process works at different intensities in different people. How fast your friend’s metabolism works is determined mostly by her genes. People might have fast, slow, or average metabolism, regardless of their body size and composition.

Age also affects metabolism, as it can slow over the years, even if a person starts out with a fast metabolism.

Differences in metabolism speed are evident in how easy or hard it is for people to gain or lose weight.

A slow metabolism burns fewer calories, which means more get stored as fat in the body. That’s why some people have difficulty losing weight by just cutting calories. A fast metabolism burns calories at a quicker rate, which explains why some people can eat a lot and not gain extra pounds.

But you can’t entirely blame a sluggish metabolism for gaining weight. The reality is that metabolism often plays a minor role. The factors that always will matter the most are diet quality, total daily calorie intake and level of activity.

Ways to boost metabolism

While it may only be a small change, a person can speed up a naturally slow metabolism, or rev up one that has become sluggish over time. Here’s how:

- Add some high-intensity intervals and weight training to your regular exercise routine.

After a period of interval training, your metabolism can stay revved up for as much as a full day. Weight training builds muscle mass, and that extra muscle will require more calories, turning up your metabolic rate.

Your metabolism increases whenever you eat, digest and store food, a process called the thermic effect of food. Protein has a higher thermic effect than fats and carbohydrates, so eating more healthy protein-rich food sources might also help speed metabolism a bit.

Some studies suggest that drinking green tea can also rev up metabolism.

Q: I have atrial fibrillation and take Coumadin to prevent a stroke. I have not had any problem with it. But I wonder if I should switch to one of the newer drugs instead of Coumadin?

A: For 50 years, warfarin (Coumadin) was the only choice for people that needed to take an oral anticoagulant drug. While warfarin is inexpensive, it has downsides.

People taking it require regular blood testing to be sure the dose is correct. The blood test, called an INR, needs to fall into a predetermined range.

A result within the proper range means the person’s blood is “thin” enough not to clot easily but not “too thin” to cause a high bleeding risk.

Studies have shown that many people on warfarin frequently have an INR out of the desired range. This makes their blood clot prevention ineffective or puts them at risk for significant bleeding.

Taking the wrong dose and missing doses clearly affect the INR test result. But even when a person takes the dose exactly as prescribed, dietary changes and interactions with other medications can change the INR dramatically.

Ways to boost metabolism

Now new oral anticoagulants are available that are just as effective as warfarin at preventing a stroke in people with atrial fibrillation and normal heart valves. These drugs are known as direct oral anticoagulants (DOACs).

The advantages of DOACs: they don’t require regular blood tests, have no food restrictions, and have fewer drug interactions. But they are much more expensive than warfarin.

To consider switching to a DOAC, you need to have adequate kidney function. This is determined by a blood test for creatinine and glomerular filtration rate (GFR). People with a very lower GFR cannot safely take these new drugs.

Here’s what I discuss with patients like you who are thinking of making a switch from warfarin to a DOAC.

Let’s make sure you can afford it. This may take some investigation by you to determine if insurance covers a DOAC or if you can get the drug at a substantial discount.

If your insurance only covers dabigatran (Pradaxa) and apixaban (Eliquis), it means you need to faithfully take the drug twice per day rather than once a day for warfarin.

The other DOACs, rivaroxaban (Xarelto) and edoxaban (Savaysa), are once-a-day drugs. Missing a dose puts you at risk of
Finding the right home healthcare aide

By Eleanor Laise

When it comes to home-care workers — the aids who provide in-home personal assistance and healthcare support to seniors — Brenda Case has seen it all.

Case, age 55, a real estate agent in Grand Junction, Colorado, was for several years a full-time caregiver for her mother, who had severe rheumatoid arthritis. And in that time, a constantly rotating cast of home care workers came in and out of the home that Case shared with her mother.

There was a nurse who was wonderful. There was a bath aide who never came to work at all. And there was an occupational therapist who insisted that Case’s mother should practice job skills such as moving coins from one bucket to another — even though the patient had no intention of returning to work.

“My 70-year-old mother didn’t need to go out and get a job — she needed to lift her arms to the microwave and get a cup of tea,” Case says. “But that was never part of the regime.”

Turnover was high, Case said, and she sometimes switched agencies in order to retain the aides she liked — or avoid the ones she didn’t. In the three years leading up to her mother’s death in 2015, Case said she worked with seven different home care agencies.

A shortage of workers

Seniors and their families are struggling to find in-home help as a growing aging population — combined with the low pay, physical demands and irregular hours of home care jobs — have led to a severe shortage of home care workers.

Between 2016 and 2026, home care work is projected to be the fastest-growing U.S. occupation, with more than 1 million new jobs expected, according to PHI, a research and consulting organization focused on the direct-care workforce.

Home care agencies are already having trouble hiring and retaining enough workers to meet the demand.

“The impact on families is enormous,” said Robert Espinoza, vice president of policy at PHI. Even if they surmount the initial challenge of finding a worker who can meet their specific needs, consumers face low odds of hanging on to that worker for any length of time, according to Espinoza, because turnover in the industry tends to hover around 60%.

All too often, family members have to cut back their work hours or quit their jobs completely to fill in the gaps.

How to find the right help

Here are four steps to help you find and retain the right in-home help.

Pin down your caregiving requirements.

Before you start your search, “it’s so important to take a step back and think about what you really need,” said Leah Eskenazi, operations director at the Family Caregiver Alliance.

If your mother would feel most comfortable with a female, Spanish-speaking caregiver who has a driver’s license and experience in dealing with dementia patients, for example, it’s best to be clear about that at the outset.

For seniors who primarily need companionship and basic help around the house, a personal care worker (who may have minimal training) may be the right fit.

If you need a worker who can perform some clinical tasks such as wound care, however, look for a home health aide who has more training.

Training requirements can vary from state to state, but home health aides working for agencies that accept Medicare must have at least 75 hours of training.

A home health agency can offer some key advantages. If the worker gets sick, an agency will send over a replacement, whereas if you hire someone directly, you’re on your own.

If you need a variety of skills — perhaps a worker with nursing skills for a short period but a personal care aide thereafter — an agency will make it easier to coordinate that.

An agency will also check the worker’s background, verify his or her training and handle the employment paperwork, taking some administrative tasks off your hands.

You’ll need to work with a Medicare-certified home health agency if you want Medicare to cover your care. To qualify for that coverage, you must need skilled services such as nursing or physical therapy and be “homebound,” meaning leaving home is difficult or not recommended because of your condition.

For consumers paying out of pocket, however, the higher cost of an agency may be a deal-breaker. If you go through an agency, you may pay $20 to $40 an hour, depending on where you live, whereas if you hire someone directly, you’ll negotiate the wage, which in many cases could be about $10 to $15 an hour, Espinoza said.

Start your search engine.

To find home health agencies, contact your Area Agency on Aging or use Medicare’s Home Health Compare website (medicare.gov/homehealthcompare).

Caregiver support groups and local chapters of organizations focused on specific con-

See HOME HEALTHCARE, page 13
Summer diet tips to stick to this autumn

By Health.com

Over the summer, it’s easier to fill your diet with fresh produce (hello, farmers’ markets) and fit in your daily workout (thanks, longer days). Once the fall rolls around, however, a lot of those healthy summertime habits go by the wayside. But they don’t have to! Here are some warm-weather dieting tips that you should stick with all fall.

Get up and get moving

Summer heat can be a powerful motivator. If you know that you’ll have to take your workout indoors if you don’t exercise first thing in the morning, you might be more motivated to get an early-morning run in.

Carry that motivation on into the fall: being a first-thing exerciser means you’re less likely to get derailed by a busy schedule later that day.

Plus, when you exercise in the morning, not only do you burn calories, but you also set yourself up to make better choices all day long.

Take advantage of the weather

Fall is a great time to exercise outdoors and enjoy the cooler temperatures and fresh, crisp air.

Walking, running, biking and hiking will get your heart pumping and also treat your senses to vibrant foliage, crunchy leaves underfoot and fresh fall smells in the air.

Eat a healthy breakfast

In the fall, eating a healthy breakfast should remain part of your morning routine. Starting each day with a nutritious meal jump-starts your metabolism and gives you energy. It also holds off your hunger between meals, so you don’t overeat later on.

Visit the farmers’ market

Lots of farmers’ markets stay open well into November, so drop by to stock up on fruits, vegetables, herbs and local meats. Many root vegetables are in season, and they’re an inexpensive and nutritious way to add variety to your diet.

Think outside the box

Always wanted to take a ballet class or learn how to play soccer? Fall is a great time to learn something new.

New exercise classes get started at gyms, and local teams start to form, so look around for something that piques your interest.

Plus, a good workout doesn’t have to seem like exercise. If you thought spending a day at a water park was a fun way to burn calories in the heat, try walking around an orchard picking apples this fall!

Head outside for lunch

Taking a walk on your lunch break is a great way to fit in some exercise.

Don’t let this healthy habit fall by the wayside as the weather cools. Just be sure to dress in layers, so you can remove the outer ones once your body warms up.

Drink up

During the summer, you need more water than usual because of the heat, so it’s easy to chug it down. It also fills you up between meals.

Drinking more water can help you lose weight, so make sure you stick with this diet tip into the fall and all year long.

Harvard Q & A

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The DOACs are short acting drugs, while warfarin keeps acting for well over 24 hours. So if you tend to miss doses of your medications often, you probably want to stick with warfarin.

Staying on warfarin is a fine option if your INR blood tests stay in the desired range (2.0 to 3.0) at least 70 percent of the time, meaning you don’t need frequent dose adjustments, and getting regular blood tests is not a hassle.

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MARK YOUR CALENDAR

Oct. 22

PARKINSON’S WORKSHOP

Learn how to live well with Parkinson’s disease. A free workshop for families, caregivers and those with Parkinson’s will take place on Tue., Oct. 22, from 10 a.m. to 2:30 p.m. at the Beth Sholom Senior Living Community, 1550 John Rolfe Pkwy., Henrico. For more information, visit bit.ly/parkinsonsbethsholom.

MARK YOUR CALENDAR

Oct. 20+

LAUGHTER YOGA

Laughter can fend off illness and help you lose weight. So grab a yoga mat and get ready to giggle at this free Laughter Club. The next meeting is Sun., Oct. 20 at 10 a.m. at the Integral Yoga Center of Richmond, 213 Ronsenath Rd. #102, Richmond. Open to all ages and abilities; no prior yoga experience, special clothing or equipment is necessary. The free classes are ongoing. For more information, call (804) 362-7540 or email laughteryogarichmond@gmail.com.

MARK YOUR CALENDAR

Oct. 26

RESEARCH FAMILY HISTORY

Find out more about genealogy research from 9 a.m. to 4 p.m. on Sat., Oct. 26, at a workshop at Pocahontas Middle School, 12000 Three Chopt Rd., Henrico. Cost is $50. Food vendors will be on site. For more information, visit griva.org.

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Try this technique for moist, buttery salmon

By America’s Test Kitchen

Cooking en cocotte — cooking beef, lamb, pork and poultry in a covered pot with little to no liquid — concentrates flavor.

We were skeptical, however, that the technique would successfully translate to fish. Fish cooks quickly. Would the fish dry out in the dry pot?

We gave the technique a shot with fatty salmon fillets and were more than pleasantly surprised. By passing on searing the salmon fillets first, we found that we got just what we wanted: perfectly cooked, moist salmon, basted in its own jus, that flaked apart in large buttery chunks.

Leeks sautéed and then layered first in the pot contributed their onion-like sweetness and protected the fish from the heat of the pan bottom. A quick sauce made with white wine and butter added some more dimension and richness.

To ensure uniform pieces of fish that cook at the same rate, we prefer to buy a whole center-cut fillet and cut it into evenly sized individual fillets ourselves. If buying individual fillets, make sure they are the same size and thickness.

If the fillets are thicker or thinner than 1 1/2 inches, you may need to adjust the cooking time slightly. If you can find only skin-on fillets, remove the skin before cooking or the sauce will be greasy.

Salmon en cocotte with leeks and white wine

Servings: 4
Start to finish: 50 minutes

Ingredients:
- 1 (1 1/2 to 2 pound) skinless salmon fillet, about 1 1/2 inches at thickest part
- Salt and pepper
- 2 tablespoons extra-virgin olive oil
- 2 leeks, white and light green parts only, halved lengthwise, sliced thin and washed thoroughly
- 2 sprigs fresh thyme
- 2 garlic cloves, minced
- 1/2 cup dry white wine
- 2 tablespoons unsalted butter, cut into 2 pieces

Directions:

Adjust oven rack to lowest position and heat oven to 250° F. Trim any whitish fat from belly of fillet, then cut fish into 4 equal pieces. Pat salmon dry with paper towels and season with salt and pepper.

Heat oil in Dutch oven over medium-low heat until shimmering. Add leeks, thyme and a pinch of salt, cover and cook until softened, 8 to 10 minutes. Stir in garlic and cook until fragrant, about 30 seconds. Remove pot from heat.

Lay salmon, skinned side down, on top of leeks. Place large piece of aluminum foil over pot and cover tightly with lid; transfer to oven. Cook until salmon is opaque and flakes apart when gently prodded with paring knife, 25 to 30 minutes.

Transfer fish to serving platter and tent with foil. Stir wine into leeks in pot and simmer over medium-high heat until slightly thickened, about 2 minutes.

Off heat, whisk in butter and season with salt and pepper to taste. Spoon sauce over salmon and serve.

Another option: Salmon en cocotte with celery and orange

Add 2 thinly sliced celery ribs and 1 teaspoon minced orange zest along with garlic in step 2. Substitute 1/2 cup orange juice for wine, and add 1 orange, peeled and segmented, when thickening sauce.

NUTRITION INFORMATION PER SERVING: 450 CALORIES; 228 CALORIES FROM FAT; 25 G. FAT (7 G. SATURATED; 0 G. TRANS FATS); 124 MG. CHOLESTEROL; 389 MG. SODIUM; 8 G. CARBOHYDRATE; 1 G. FIBER; 2 G. SUGAR; 40 G. PROTEIN.

Home healthcare

From page 11

conditions, such as the Alzheimer’s Association and American Cancer Society, may offer referrals to home health agencies.

Consumers hiring workers directly often rely on recommendations from friends and co-workers — but technology can make the search process a bit more sophisticated. Care.com and CareLinx, for example, connect consumers with home care workers in their areas.

And in 19 states, “matching service registries” match consumers with home care workers based on needs and availability. Some registries require workers to have a background check and a certain level of training, while others have no such requirements. You can find details and links to the registries at phinational.org.

No matter how you find your in-home help, check candidates’ background and references, “preferably from past employment situations or people who have been under the individual’s care,” said William Dombi, president of the National Association for Home Care and Hospice. For tips on checking an aide’s background, see the Family Caregiver Alliance’s fact sheet at caregiver.org/hiring-home-help.

Monitor the situation.

When you’ve found the right caregiver, check in frequently to make sure the relationship is working for both parties.

Lynette Whiteman, executive director of Caregiver Volunteers of Central Jersey, has engaged multiple in-home workers for her mother, who has Alzheimer’s. She had to let go of one aide who was caring for her mother overnight, after her mother said the worker had slapped her.

Another aide repeatedly asked her mother for money, saying she needed cash for car repairs or to buy a new watch. “If we were not on top of this, I don’t know how much money would have gone out the door,” Whiteman said.

Technology can help far-flung family members check in on their loved ones and ease the burden on caregivers, Eskenazi said. “Smart home” technology, including smart speakers, can provide medication reminders and reassure families that a senior is getting proper care.

Or you can go the low-tech route: “Have a neighbor or friend stop in unannounced,” Whiteman said. “Make sure someone is checking in on the situation if you can’t be there.”

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To subscribe, see page 21.
Executive Director’s Message
Dr. Thelma Bland Watson
Executive Director, Senior Connections, The Capital Area Agency on Aging

Dear Readers:

In 2016, we published a White Paper on Transportation to celebrate accomplishments in meeting human service transportation needs of older adults and individuals with disabilities. The White Paper summarized challenges, opportunities, best practices and recommendations for the future.

Among the recommendations was the call for Senior Connections to “support and work with the Richmond Regional Planning District Commission (now PlanRVA) to identify solutions for enhancing specialized transportation services by maintaining service provider information, coordinating rides, providing information/referrals and examining program options.

In this issue of Engage at Any Age, we are proud to highlight Ride Connection and work we are doing to enhance transportation opportunities. Transportation is an important resource for people of all ages. A key component of service delivery is helping people identify and use accessible and affordable resources to reach essential locations.

Senior Connections has always provided support for transportation. We have provided information about available transportation resources, and encouraged older adults to drive safely if this is the best alternative for them. We have promoted resources such as the Virginia GrandDriver Program, an exciting initiative of the Virginia Division of Motor Vehicles (DMV) and the Virginia Department for Aging and Rehabilitation Services (DARS), which supports safe driving by seniors.

Additionally, we have provided group transportation for individuals participating with the very successful Friendship Café Program with locations throughout the Richmond region.

We continue to expand Ride Connection and increase the numbers of older adults and individuals with disabilities who are assisted to and from various medical appointments and treatments. We are grateful to key funders, supporters and contributors who have supported Ride Connections and similar efforts.

Several important milestones of Ride Connection include providing a record number of one-way trips every day, promoting transit travel training, data collection/analysis, mobility management, supporting local initiatives, and partnering with providers to increases access and affordability of transportation resources. We are proud that Ride Connections supports the mission of Senior Connections by “empowering seniors to live with dignity and choice.”

While it takes collaborative efforts to address transportation, it also requires opportunities for empowerment and use of person-centered practices. Therefore, one of the goals of the new Human Services Transportation Coordination Entity (HSTCE) that Senior Connections is now heading is to “promote, facilitate, educate and help to coordinate regional transportation efforts to improve the quality of life in Greater RVA.”

As we celebrate the milestones of Ride Connection, we are extremely pleased to highlight the HSTCE that will evolve over the next several years. We are grateful to PlanRVA for designating Senior Connections for this role, and to the many organizations that are joining with us to provide direction and guidance to the HSTCE. The HSTCE will be guided by a diverse Steering Committee that will help implement strategic goals for enhancing human service transportation.

We extend thanks to Ride Connection’s funders, program participants, collaborative partners, stakeholders, volunteers and staff for the progress already made, and for their support for enhancing services and a shared vision for the future. Thank you for joining us in fulfilling the vision of the Human Services Transportation Coordination Entity (HSTCE) for Greater RVA.

Best Wishes,

Thelma Watson

Ride Connection... Connecting People to Health

For 92 years, Ms. Lenora has called Richmond home. Born at St. Philip Hospital in 1927, she spent all her life in Richmond. She graduated Maggie Walker High School and met her husband of 56 years, Willie, on a local playground. Willie said it was love at first sight, but she took a little time “to warm to him.” They had one son.

She worked in the Jefferson Manufacturing and worked in a tobacco factory. Together they created a loving home in Church Hill, complete with a family car in the driveway. After the loss of her husband in 2003, followed by her son in 2015, she moved to The Guardian Place. With the help of family, friends and Senior Connections, she is living with dignity and choice.

For as long as she can remember, Mrs. Lenora has been going to dialysis treatment. She drove herself for a long time. When she chose to stop driving, she enrolled in the Red Cross Transportation Program. In 2008, she joined Senior Connections’ Ride Connection.

Ride Connection staff coordinate transportation for her three days a week for dialysis treatment. During her three-hour treatment, Ms. Lenora reads and watches TV as a machine keeps her body in balance by doing what her damaged kidneys cannot. While lifesaving, dialysis can be exhausting for some. Ms. Lenora says it’s “not too bad.” She can come home and “do her work around the house” or, if needed, rest.

Ride Connection provides door-to-door transportation service. On those days she needs a little extra help getting from her van to her home, she has it. She also enjoys Senior Connections’ Friendship Café on Thursdays. Ms. Lenora says she enjoys the opportunity to socialize and would go on Mondays as well if she could.

The decision to stop driving was hard. “I loved driving. I didn’t have to wait on nobody. You could just get in your car and go, anytime you want. Sometimes I just want to get up and go.” Willow Lawn Shopping Center is a frequent stop. She can go to the grocery store and her favorite place, The Dollar Store.

Senior Connections’ Ride Connection program contracts with VIP Transportation Services, a locally-owned transportation provider, to pick up and safely deliver Ms. Lenora to dialysis. Without Senior Connections’ support, the cost of transportation would be more than she could afford. She enjoys the driver’s warm “good morning” and nice smile.” She never worries about missing her treatment time. “I can trust [VIP]...that I will be picked up on time and get home OK.”

Ride Connection provides services to individuals over the age of 60 and persons with disabilities. Education, assistance with medical transportation. To learn more call 804-672-4497.
Searching for Transportation Options Across the State

Virginia Navigator, a family of websites including Senior Navigator, Disability Navigator and Veteran Navigator, provides free information about health, aging, disability and post-military resources available to Virginians. The information focuses on issues such as health, financial concerns, legal questions, health facilities, housing options, transportation, exercise programs, advocacy, and more. The information is organized on the website, and allows individuals to search using your city/county or ZIP code. This search identifies those resources available in your community.

“Transportation is consistently one of the most frequently searched for services across our family of websites. Whether urban, suburban, or rural folks are in need of connection to transportation services,” says Kim Tarantino, Director of Communications & Community Partnerships, VirginiaNavigator.

When using Virginia Navigator, people can enter their city, county or ZIP code on VirginiaNavigator and select Transportation/Paratransit from the menu. They’ll see a list of options in their area, which may include everything from public transport to wheelchair-accessible rental vans and on-demand services.

Expanding Transportation Options

On Demand: The New Trend

With the expansion of ride share companies, like Uber and Lyft, many older adults and persons with disabilities are looking to access this type of door-to-door services. Innovative options like GoGoGrandparent or UZURV allow people to use such ride share services without a smartphone. Local public transportation companies such as GRTC as well as Chesterfield ACCESS are getting into the on-demand business.

GRTC CARE On Demand enables CARE customers to utilize a same-day, direct, non-stop trip. Registered CARE customers can choose from two CARE On Demand partners, Roundtrip and UZURV. To learn more, contact GRTC’s Eligibility Coordinator at (804) 358-3871, ext. 434.

Access On Demand in Chesterfield County is an on-demand pilot transportation service in the county of Chesterfield. Individuals can choose from four highly qualified providers: Dependacare, Owl, Inc., Roundtrip or UZURV. You must be registered with Mobility Services through Chesterfield County. For more information, call (804) 706-2796.

Transportation Information for Veterans

Eligibility for the VA Transportation Network is based on Veteran’s service connection and/or financial status. The travel office at the VA makes this determination following a travel consult. For a veteran to access the VA Transportation Network, they need to request that their Primary Care Provider (in Blue, Emerald, Green, Red or Yellow clinic) place a travel consult. The phone number for the Richmond VAMC Travel office is (804) 807-8278.

Answering the Call: Spotlight on Ride Connection Staff

By Tony Williams, Mobility Manager

When individuals call the Ride Connection Hotline to request information, assistance with tickets or medical transportation, there is a good chance that either Margaret Robinson or Cora Dickerson will be there to answer.

Cora Dickerson, Transportation Program Assistant, is a determined go-getter with a strong desire to advocate. “People with disabilities need an advocate and I always love meeting new people. I want to set an example for other people with disabilities.”

Diagnosed with polio at age 2 and post-polio syndrome at age 30, she credits her faith with keeping her strong. Cora’s mother, a civil rights activist and community volunteer, would not allow her to use the word “can’t.”

Currently serving as a Transportation Counselor at Ride Connection helps Cora stay connected. After a 20-year career at United Way, Cora joined Senior Connections. “I’m not going to retire and just sit around. I enjoy getting up and going to work.”

Cora, a Care Van rider and member of the City of Richmond Aging and Persons with Disabilities Board, shares her experience with individuals in need of services as well as community leaders and government. She is always advocating for more transportation options that are accessible, affordable and available.

Margaret Robinson, Ride Connection Transportation Specialist, came to Senior Connections from the Red Cross in 2008 as that medical transportation program ended. Many of the individuals she worked with then are still calling Margaret today.

She describes herself as caring, loyal and selfless. She is motivated by the work. “I love working with our seniors and individuals who are disabled…they help me see things in a different perspective.”

Margaret credits her diverse career background and experience as a family caregiver with her success. For over 14 years, she has been helping people get to doctor’s appointments.

What brings her most joy is “being able to help our clients, giving them resources and words of encouragement to get through their day. When a client says they appreciate me, it really touches me.”

Margaret understands how important the role Ride Connection and Senior Connections play in the community. “There are not a lot of agencies that provide the array of services that we have. We also have partnerships that are very important.”

Both Cora and Margaret know that Ride Connection provides more than “just a ride.” Those individuals who call for transportation often have few family or friends to support them and spend much of their time alone. They appreciate Margaret and Cora, who really listen and care. To reach the Ride Connection Hotline, call (804) 672-4497.

Margaret Robinson strives connect and support all the individuals she serves.
MY MOBILITY PLAN
Make a plan today. Stay mobile tomorrow.

What can you do to stay mobile?
Many people make financial plans for retirement, but not everyone plans for other changes that may come. This includes changes in your mobility — your ability to get around.

No, it’s not always easy to talk about, but as we get older or experience health issues, physical changes can make it more difficult to get around and do things we want or need to do: driving, shopping, or doing household chores.

Act Now
You might not have mobility problems now, but you can’t predict the future. Think pro-actively. There are actions you and your loved ones can take today, and as you age, to help keep you safe and mobile tomorrow.

A Plan to Stay Mobile...
Staying healthy and managing chronic conditions help maintain your mobility. To start building your plan, complete this checklist:

• Get a physical checkup each year. Some health issues may increase your risk of falling.
• Review all your medicines with a doctor or pharmacist. Certain medicines can have side effects that can change your ability to drive, walk or get around safely.
• Follow a regular activity program to increase your strength and balance. Strength and balance activities, done at least three times a week, can reduce your risk of falling. Other activities, like walking, are good for you, but they don’t help prevent falls.
• Get a medical eye exam each year. Eye problems can increase your risk of falling or being in a car accident.
• Keep track of everything. We all have to do this. Write down all your doctor’s appointments and the arrangements you made for transportation to and from.
• Write down reminders to yourself about when prescriptions will need to be refilled to avoid last-minute crises.

A Plan to Stay Safe at Home and Reduce Falls:
Check the FLOORS in each room and reduce tripping hazards:
• Keep objects off the floor.
• Remove or tape down rugs.
• Coil or tape cords and wires next to the wall and out of the way.
• Put often-used items within easy reach (about waist level, if possible).
• For items not within easy reach, always use a step stool. NEVER use a chair.
• Use bright light bulbs. A 40 watt bulb is not going to get the job done.
• Place lamps close to the bed where they are within reach.
• Install night-lights to be able to see a path in the dark. They can increase your feeling of being oriented and safe. For areas that don’t have electrical outlets, consider battery-operated lights.
• Inside and out – check for loose or uneven steps. Repair if needed.
• Make sure carpet is firmly attached to every step, or remove carpet and attach non-slip rubber treads.
• Check for loose or broken handrails. Repair if needed.
• Consider installing handrails on both sides of the stairs, if that is feasible.
• Use bright overhead lighting at the top and bottom of the stairs and at top and bottom of stairs.
• Wear appropriate shoes.

A Plan to Stay Mobile...

Meet friends for lunch
Drive myself
Get a ride from a friend.

Stay Mobile with These Resources:
Consider a driver refresher course. Some insurers give a discount on your car insurance for taking a driver refresher course or getting refitting for your car.
• Virginia GrandDriver Program 1-800-552-3402 or https://granddriver.net/
• AARP 1-888-687-2277 or www.aarp.org
• AAA 1-800-222-4357 or www.aaa.com
• National Institute on Aging at https://www.nia.nih.gov/
• Senior Connections Ride Connection Hotline at (804) 672-4497 or visit www.seniorconnectionsva.org

My Plan to Stay Mobile:
Finish your plan by filling out the table below. Think of all the places you go and how you get there. Then consider how you would get to these same places if you couldn’t use your current way.

<table>
<thead>
<tr>
<th>Where do I go now? (Such as doctor, grocery store, or physical activity class)</th>
<th>How do I get there now? (Such as drive, get a ride, or use public transportation)</th>
<th>How will I get there in the future? (Such as bus, rideshare, or ride with a friend)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meet friends for lunch</td>
<td>Drive myself</td>
<td>Get a ride from a friend.</td>
</tr>
</tbody>
</table>

Donate to Senior Connections Ride Connection
$18 can give a book of tickets to a Care Van or Chesterfield ACCESS rider
$25 can take someone to the doctor • $50 can help give someone a ride to dialysis

Complete form below and mail to Senior Connections, 24 E. Cary St., Richmond, VA 23219 or visit https://seniorconnections-va.org/giving/donate/

First name: ___________________________ Last name: ___________________________ Organization: ___________________________
E-­Mail: ___________________________ Phone: ___________________________
Address: ___________________________ City: ___________________________ State: ______ Zip Code: ______

Donation Amount $ ($USD): ____________ Purpose/destination for your donation: ___________________________
In memory/honor of? ___________________________ □ I wish my donation to remain anonymous.
□ Please send me more information on how I may be of more assistance to Senior Connections.
Public Transportation in Our Community: Spotlight on New Kent and Charles City

What do you think when you hear the words “public transportation?” We often think of buses, trains, subways and other forms of transportation that charge set fares, run on fixed routes, and are available to the public.

For many in the greater Richmond area, we think GRTC – whether the Pulse, the Care VAN or GRTC expansion into Henrico.

Public transportation is more than vehicles and routes. It’s about access and lower costs. Public transportation connects individuals to jobs, healthcare services, shopping, businesses, recreation and much more.

For many older adults and persons with disabilities – who may not be able to access fixed routes, or live in rural areas with limited transportation options – access to person-centered public transportation is critical.

Our rural counties are responding to the transportation need. Hanover is developing a new paratransit program. Chesterfield’s Mobility Services with ACCESS Chesterfield are giving residents in that county access to curb-to-curb or door-to-services.

Since 2005, Bay Transit, a division of Bay Aging, has been providing public transportation for residents of New Kent and Charles City Counties. Because the Bay Transit is supported by the counties of New Kent and Charles City and other funding sources, the fare is kept low. The $2.00 fare per ride opens opportunities for people who do not have their own transportation or for those who can no longer drive. Bay Transit is open to people of all ages.

Most people who live in rural areas have long commutes to work or long drives to simply meet their family’s most basic needs. In addition to everyday services, how every Monday, Wednesday and Friday, Charles City and New Kent residents have direct access to Richmond and Williamsburg for services not available near their home!

Throughout the Greater Richmond area, older adults and persons with disabilities rank transportation as a consistent barrier to accessing medical care, buying groceries and attending to personal business. How- ever, MORE volunteers are needed by these organizations to meet the transportation needs of these populations. Please Consider Volunteering Today!

People who switch to Bay Transit can save an average of more than $10,000 each year on things like gas, tolls, maintenance and parking fees. Public transportation is environmentally friendly because when there are fewer vehicles on the road, harmful carbon emissions are reduced.

People use public transportation to access their college classes or jobs. Because there are transportation options, people are able to receive more specialized healthcare services at facilities in Richmond and Williamsburg.

Bay Transit helps veterans access veterans’ medical centers in Richmond and Hampton, while others, such as those legally blind, are able to enjoy life because they call Bay Transit to take them to the wellness center, the county library and the art gallery. Older adults know they have a lifetime to avoid sitting home alone and being isolated from others.

For more information or to try Bay Transit, please call (804) 966-6743 or visit their website at baytransit.org.

Volunteer Spotlight: Answering the Call for Action

Volunteer drivers range in age from 55 to 86 years old and give an average of five rides a month. —Charlie Resnick, MCEF

With the success of Hanover Rides, the County of Hanover is currently seeking transportation contractors to provide paratransit support for those citizens who require wheelchair accessible transportation.

Many thanks to all the volunteers who give their time to help those in need get to where they need to go. However, MORE volunteers are needed by these organizations to meet the transportation needs of an ever increasing senior population. Please Consider Volunteering Today!

Become a Volunteer Driver Today*

Anyone that has a little time, a car and a caring attitude can volunteer.

Call and find out how to volunteer today!

Chesterfield and Chester Zip

The Shepherd’s Center of Chesterfield
Call (804) 706-6689
6800 Lucy Corr Blvd
Chesterfield, VA 23832

Henrico, Richmond and Parts of Chesterfield

The Shepherd’s Center of Richmond
Call (804) 355-7282
3111 Northside Ave
Richmond, VA 23228

Town of Ashland and Hanover County, Courthouse Zip Codes 23005, 23059 and 23069

The Shepherd’s Center of Hanover
Call (804) 727-7790
201 Caroline St
Deale, MD 20751

The Shepherd’s Center of Charles City
Call (804) 534-7282
3111 Northside Ave
Richmond, VA 23228

Mechanicsville Area Zip Codes 23111, 23116, some of 23069

Mechanicsville Churches Emergency Functions
Call (804) 537-9360
7235 Stonewall Pkwy
Mechanicsville, VA 23111

Ashland Christian Emergency Services
Call (804) 543-6115
507 Caroline St # B
Ashland, VA 23005

*Please contact individual agencies to receive information on the program, application screening process and any questions.
How to submit a complaint and get results

By Pat Mertz Esswein

Taking a complaint to customer service can be maddening. No one wants to deal with endless phone trees, outsourced representatives reading from inflexible scripts, automated responses or chatbots.

“Despite saying they provide more ways than ever to contact them, companies are building fortresses around themselves so that no one has to interact with you,” said Christopher Elliott of Elliott Advocacy, a nonprofit consumer group.

To breach the walls and successfully resolve your complaint, Elliott said, use the three Ps: patience, persistence and politeness.

Don’t expect an instant fix; give the company’s complaint process time to work. Be prepared to tell your tale repeatedly, taking your complaint up the chain of command if necessary.

And even if you’re frustrated and furious, make nice. Being polite will help your complaint go to the top of the pile and get you a better response every time.

Here are steps you can take to get the results you want:

Document everything. It’s still called a paper trail, even though much of the information may be digital. For any product or service for which you pay a sizable sum, keep copies of your order confirmations, receipts, contracts, work orders, warranties, service agreements and billing statements.

If you opt to get a receipt by email or text, save it. Before you dispose of product packaging, remove enclosed paperwork that may include a warranty, customer-service phone number or even a bar code, which you may need to obtain a replacement item.

Keep copies of emails and take screenshots of online chats. In your first exchange with customer service, write down the reference number if one is assigned to your case.

Recording the call would be ideal. But if you can’t, take notes, including the date, time, name of the person with whom you spoke, the substance of your conversation and any promises made.

Make your point. It pays to complain as soon as you know you have a problem.

The more recent your experience, the greater the weight your complaint will carry. Plus, memories fade, records get buried, and staff changes, said Nelson Santiago of Consumer Action, a nonprofit consumer advocacy group.

A face-to-face visit with a local seller may quickly fix your problem. But if you’re dealing with an online retailer or a corporate office, you usually must follow its complaint process.

Go to the next level. If you’re not getting results, take your complaint up the corporate ladder. Ask a customer-service rep, “If you can’t help me, who can I call or write who has the authority to help?”

Visit company websites or LinkedIn to search for contacts. Try clicking on “about us,” “terms and conditions” or “privacy statement.”

On the website of the Better Business Bureau, search by the company name and look for contact information for owners and executives under “Business Details.”

To bypass corporate phone trees, go to gethuman.com and search by company for phone numbers and shortcuts to reach a real person.

Keep all communication brief, professional and unemotional. Avoid including too much detail or shouting (which includes writing in all caps), Santiago said.

Limit a letter to 250 words or four short paragraphs. Clearly state what you want, and keep your request reasonable.

Ask yourself: What solution would be acceptable, even if it isn’t ideal? Don’t inflate your demands. For example, if you stayed five nights at a hotel and didn’t have air conditioning for one night, you can’t expect a refund for five nights.

Give the recipient a deadline to respond. Ten business days is a reasonable length of time, Santiago said. Let the business know that you’ll pursue other solutions if you don’t hear back by then.

Attach only copies or scans of relevant documents, not the originals, and send your letter by certified mail. (Go to consumer-action.org for a sample letter and email and a free guide titled How to Complain.)

Try social media. Should you apply leverage by complaining on social media, also known as “Twitter shaming” or “Yelp blackmail”?

It’s worth a shot, especially if the company...

See HOW TO COMPLAIN, page 16

Understand the risks inherent in bonds

It’s important for investors interested in bonds to understand the potential pitfalls.

For example, some don’t realize that there is an inverse relationship between interest rates and bond prices. When interest rates increase, the value of bonds decreases in value, and vice versa.

Regardless of the quality of the bond or bond fund you invested in, if interest rates increase significantly, the value of your bond portfolio, even if you only have invested in U.S. Treasury bonds, will decrease in value. If the portfolio is primarily long-term bonds, such as those with maturities of 20 years, the decrease will be much greater.

Interest rate risk

There’s a term for this: interest rate risk. And it’s a significant factor to consider.

The only way to avoid or minimize interest rate risk is to buy short-term securities. For example, you can buy Treasury bills directly with varying terms (typically four weeks, eight weeks, 13 weeks, 26 weeks or 52 weeks), or you can invest in a mutual fund or exchange-traded fund (ETF) that only invests in T-bills.

Although you would be minimizing interest rate risk, the interest you would receive would be small in comparison to what you would receive with a long-term Treasury bond.

You should invest in T-bills only if your primary investment objective is to avoid any capital loss while also receiving some income.

Investment risk

A second type of risk is investment risk. This is the risk that you won’t get your principle back in full when the bond matures.

If you buy a U.S. Treasury security, you can be sure that you will receive your principal back at maturity. Because of this certainty, the U.S. Treasury does not have to pay interest rates as high as other lenders.

You can buy bonds issued by a corporation that pay more interest than the U.S. Treasury with the same maturity length. However, no corporation has an equivalent authority to promise repayment of principal.

During the period you own the bond, the corporation may face financial problems or even bankruptcy. If that happens, the value of your bond in the market may fall significantly. For this reason, if you wish to buy corporate bonds, you should consider buying a diversified mutual fund or ETF.

Finding a good fund

Some mutual funds and ETFs manage portfolios of high-yield or “junk” bonds — bonds issued by corporations whose ratings are not considered investment-grade. The payoff for the greater investment risk is much higher interest than investment-grade corporate bonds pay.

Some mutual fund managers, such as Vanguard, have relatively conservative high-yield portfolios that have performed well over the long term...

If you are going to invest in corporate...
How to complain

From page 15
pany is worried about its reputation. At a minimum, you may feel better by airing your complaint or commiserating with other aggrieved consumers.

To avoid exposing yourself to accusations of defamation and a potential lawsuit, be completely honest, don’t exaggerate, and back up your assertions with documentation.

If your efforts don’t get results, file your complaint with an intermediary that can assist or advise you, such as the BBB, Consumer Action or Elliott Advocacy.

As a last resort, you could sue a business in small-claims court. States set different rules and dollar limits (see Nolo.com’s 50-State Chart of Small Claims Court Dollar Limits). However, many companies insert arbitration clauses in their contracts, which may require you to take a dispute to a third party for resolution rather than going to court.

If all else fails

If you’ve hit a wall with customer service, contact an intermediary. Some groups will intervene on your behalf; others collect complaints to spot trends and combat fraud for all consumers.

— Contact your state’s consumer protection office or regulatory agency (search by state at usa.gov/state-consumer).
— If you’re dealing with a licensed professional or tradesperson, you can complain to the state or local licensing board with jurisdiction over the person.
— If you think you’ve been the victim of fraud or deceptive practices, complain to your state’s attorney general, your district attorney or the fraud division of a local law enforcement agency.
— Ask for help from the feds. Look for complaint strategies for specific categories of products and services with third-party contact information at usa.gov/complaints.

— At the federal level, you can also complain to the Consumer Financial Protection Bureau about a financial product or service; the Federal Communications Commission about a telecom billing or service issue; the Federal Trade Commission about fraud or an unfair business practice; Medicare about your Medicare health plan or prescription-drug plan; and the U.S. Securities and Exchange Commission about problems with brokers, brokerage firms, investment advisers and other market participants.

MARK YOUR CALENDAR

Oct. 23
MONEY TALKS
Get finance tips from the authors of the new book Choose Fi: Your Blueprint to Financial Independence. The free reading and book signing will take place on Wed. Oct. 23 from 6 to 7:45 p.m. at the Main Branch of the Richmond Public Library, 101 E. Franklin St., Richmond. For more information, call (804) 646-4867 or visit choosefi.com.

FINANCIAL WORKSHOP
A workshop titled “12 Months to Financial Freedom” is scheduled to begin on Sat. Oct. 12 from 10:30 a.m. to noon at the Richmond Main Library, 101 E. Franklin St., Richmond. The free 12-part monthly meetings will be hosted every second Saturday by a licensed realtor and licensed insurance agent. For details, call (804) 646-7223.

MARK YOUR CALENDAR

Oct. 12+

Bonds

From page 15
bonds, I recommend bond funds or ETFs. If you have a diversified portfolio, you minimize investment risk.

There are many reliable choices of funds with low annual fees, reinvestment options and check-writing capabilities. If you are conservative, you can restrict yourself to only investment-grade mutual funds. However, if you are a long-term investor looking for high income and willing to take some risk, you may consider devoting some proportion of your bond portfolio to conservative high-yield funds or ETFs.

If you are very conservative, not concerned with income and risk averse, you can restrict your bond investments to short-term Treasury investments.

Elliott Raphaelson welcomes your questions and comments at raphelliot@gmail.com. © 2019 Elliott Raphaelson. Distributed by Tribune Content Agency, LLC.

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Is pet insurance a cost-effective purchase?

Dear Savvy Senior,
I own two dogs and a cat that I would do almost anything for. But expensive veterinary bills put a strain on my budget. Is pet insurance a good idea? —Older Pet Owner

Dear Pet Owner,
If you’re the kind of pet owner who would do anything for their furry family — including spending thousands of dollars on medical care — pet insurance definitely is an option to consider. Here’s what you should know.

Rising vet costs
The cost of owning a pet has gone up in recent years. New technologies now make it possible for pets to undergo sophisticated medical treatments for many life-threatening diseases, just like humans.

But these treatments don’t come cheap. That’s why pet insurance has gotten more popular in recent years. More than 2 million pets are currently insured in the U.S. and Canada, according to the North American Pet Health Insurance Association.

How pet plans work
Pet insurance is actually very similar to human health insurance. Pet policies typically come with premiums, deductibles, co-payments and caps that limit how much will be paid out annually.

But unlike people coverage, you usually have to pay the vet bills in full and wait for reimbursement from the insurer.

Pet policies vary greatly from basic plans that cover only accidents and illness, to comprehensive policies that provide complete nose-to-tail protection, including annual checkups and vaccinations, spaying/neutering and death benefits.

You should also be aware that pet policies typically don’t cover pre-existing conditions, and premiums are generally lower when your pet is young and healthy.

Costs for pet insurance will also vary by insurer and policy, but premiums typically depend on factors like the cost of veterinary care where you live and the age and breed of the pet.

The average annual premium for basic accident and illness coverage was $516 per pet in 2017, while the average claim paid was $278, according to the pet health insurance association.

Shopping tips
Major pet policy providers include the ASPCA, Embrace, Healthy Paws, Nationwide, PetFirst, Petplan and Trupanion. To help you shop and compare coverage and costs from pet insurers, go to PetInsuranceReview.com.

If you’re still working, one way to pay for better support is to have your employer offer pet insurance through your employer, if available. Eleven percent of employers in the U.S. offer pet health insurance benefits, according to the Society for Human Resource Management, and these plans are usually discounted.

Should you self-insure?
Many animal advocates think most pet owners are better off forgoing pet insurance and instead putting the money you would have spent on premiums into a dedicated savings account to pay for vet care as needed.

Depending on the policy, pet insurance can cost $1,500 to $6,000 over the life of an average pet, and most pet owners will never spend that much for treatment.

Ways to save
If you can’t afford pet insurance or choose not to buy it, there are other ways you can save. For example, many local animal shelters offer free or low-cost spaying and neutering programs and vaccinations. And some shelters work with local vets who are willing to provide care at reduced prices for low-income and senior pet owners.

There are also a number of organizations that provide financial assistance to pet owners in need. To locate these programs, visit HumaneSociety.org/PetFinancialAid.

To save on pet medications, get a prescription from your vet (ask for generic if possible) so you can shop for the best price. Medicine purchased at the vet’s office is usually more expensive than you can get from a regular pharmacy or online.

Most pharmacies fill prescriptions for pets inexpensively, and many pharmacies offer pet discount savings programs too.

You can also save by shopping online at a verified pharmacy like 1800PetMeds.com, DrsFosterSmith.com and PetCareRx.com. Send your questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.

Write a letter to the editor. See page 2.

“To you, it’s the perfect lift chair. To me, it’s the best sleep chair I’ve ever had.”
— J. Fitzgerald, VA

settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of stain and water repellent synthetic DuraLux with the classic leather look or plush microfiber in a variety of colors to fit any decor. Call now!

The Perfect Sleep Chair®
1-888-737-2588

Please mention code 109011 when ordering.

Our Perfect Sleep Chair® does all that and more. More than a chair or recliner, it’s designed to provide total comfort.

Choose your preferred heat and massage settings, for hours of soothing relaxation.

Reading or watching TV? Our chair’s recline technology allows you to pause the chair in an infinite number of positions. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

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The Perfect Sleep Chair®
1-888-737-2588

Please mention code 109011 when ordering.

Long Lasting DuraLux Tan Chocolate Burgundy Blue DuraLux II Microfiber Burgundy Cashmere Chocolate Indigo

NEW Footrest extension for better support head to toe

Customer says: “I wish I could have bought it sooner. It means the world to me. It’s the perfect chair for me.”

Coverage is extensive. Works for hours of soothing relaxation. Provides total comfort.

You can’t always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you’d give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

Our Perfect Sleep Chair® does all that and more. More than a chair or recliner, it’s designed to provide total comfort.

Choose your preferred heat and massage settings, for hours of soothing relaxation.

Reading or watching TV? Our chair’s recline technology allows you to pause the chair in an infinite number of positions. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

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Coverage is extensive. Works for hours of soothing relaxation. Provides total comfort.
Earn higher yields while doing good

By Eleanor Laise

What if you could measure your investment performance not only in terms of yield and total return but also by the number of small businesses financed, tons of waste reduced and affordable homes created?

A growing number of “impact” investments allow investors to do just that — while also earning decent yields.

Impact investments belong to a broader principles-based investment universe that also includes mutual funds focusing on companies with strong environmental, social and corporate governance (ESG) track records.

Rather than simply encouraging socially responsible corporate practices, however, impact investments aim to have a direct and measurable impact on society or the environment.

Retirees are increasingly drawn to these vehicles, which held more than $500 billion at the end of 2018, according to the Global Impact Investing Network.

Many older investors are thinking about the legacy they want to leave future generations, “and that type of long-term thinking is very much in line with what motivates impact investors,” said Amit Bouri, GII’s chief executive officer.

While many of these vehicles are conservative fixed-income instruments, they’re not without risk. Check liquidity restrictions carefully; Some products are designed to be held to maturity.

Investing with an impact

One of the more established impact investments available to individual investors is the Calvert Community Investment Note, launched in 1995.

The note’s portfolio consists of intermediaries and funds that finance affordable housing, community development, education and other initiatives. The minimum investment is just $20, and investors can currently choose maturities ranging from 2020 to 2034, with interest rates of 1.5% to 4%.

Although the product doesn’t offer any guarantees, it has repaid 100% of principal and interest since inception, said Justin Berman, CNote’s chief executive officer.

The firm’s flagship note yields 2.75% and invests in federally certified community development financial institutions (CDFIs), which fund loans for small businesses and support sustainable economic growth and affordable housing.

Early this year, CNote launched the Wisdom Fund, which invests in CDFIs that lend to female entrepreneurs. To close the gender wealth gap, “we have to focus on lending to women, and particularly women of color,” said Catherine Berman, CNote’s chief executive officer.

The minimum investment is $25,000, and the fund is designed to generate a 4% annual return over a five-year term. The fund is currently available only to accredited investors — those who have $200,000 in earned income or a net worth of more than $1 million, excluding the value of their home — but CNote may open the fund to nonaccredited investors in the future, Berman said.

Avoiding fossil fuel

The firm Aspiration takes the impact concept a step further, urging customers to think not only about the impact of their investment dollars but also their everyday spending.

In the Aspiration Spend & Save Account, customers who make a deposit of at least $1,000 each month earn a 2% yield. Aspiration is not a bank, but it sweeps customers’ cash to institutions that offer federal deposit insurance and do not lend any money to oil and gas companies.

The firm also scores thousands of companies on how they treat their employees and the planet, so customers can “make spending decisions based on that,” said Andrei Cherny, Aspiration’s chief executive officer.

The account fee is “pay what is fair,” meaning customers can set their own fee — even if it’s zero.

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MARK YOUR CALENDAR

Oct. 26+

SPOKY CANAL CRUISES

Take a “haunted” tour of the Kanawha Canal on Oct. 26 and Oct. 27. Boat guides will tell ghost stories from Richmond’s past as you drift past scenes of a summer camping trip gone wrong. Evening tours recommended for children 12 and up. Family-friendly cruises run on Sat., Oct. 26 from 11 a.m. to 4 p.m., and include a free pumpkin. Tickets for the 20-minute cruises are $8-10 for adults; $6 for children. Boats depart from the canal’s Turning Basin at 14th St. and Dock St., Richmond. For more information, visit venturerichmond.com or call (804) 649-2800.

Now you can ease your fear of falling while walking more naturally.

The Perfect Walker II enables you to walk upright and avoid falls.

What did you tell your children the whole time they were growing up? “Stand up straight, don’t slouch!” Well, now that you are one of the countless Americans who use walkers and rollators for safety and mobility, why aren’t you heeding your own advice? Until now, using these products meant shuffling along, hunched over, eyes down, with your weight centered on your hands and wrists. Instead of promoting safety, these products lead to bad posture, an unnatural gait and a risk of additional injury from not seeing where you are going. Now, there’s a better way.

The Perfect Walker II has solved the uncomfortable bent over posture that has plagued users of traditional walkers and rollators. It enables you to walk safely and comfortably in a natural, upright position. It features innovative forearm support cuffs that support your weight with your arms and shoulders, keeping you standing in a natural way. It is height-adjustable for users up to 6 feet tall. No more leaning forward, stretching, slouching or crouching- no worrying about toppling over or losing your balance. Best of all, when you are walking, you are looking forward, not down.

Look forward to going more places more often!

Perfect Walker II folds up for transit or storage with a dual-folding design, making it compact and easy-to-handle, weighing only 18 pounds. It’s extremely simple and convenient to take and use just about anywhere. It features an advanced braking system, a secure locking mechanism and a stable wheel base. The rear “walking space” of the Perfect Walker II is wider than traditional rollators, giving you a greater range of motion and a natural, comfortable walk.

So take your own advice, and stop slouching. Call today to find out how you can get a Perfect Walker II. You... and your children, will be glad you did. Call Now!
Visiting European capitals via the Danube

By Victor Block

"Now we're heading toward Durnstein, one of the loveliest towns in Austria," the voice over the ship's loudspeaker intoned. "So many artists have gathered at one spot to portray the magnificent surrounding landscape that it became known as the Painters' Corner."

As our vessel continued its journey on the Danube River, my wife and I joined other passengers in oohing and aahing at the beauty of other towns and villages along the way. We passed churches, castles and other historic landmarks, and marveled over scenery that made us wish we had the time, and talent, to capture what we were seeing on canvas.

The Danube flows through the Czech Republic, Austria, Slovakia and Hungary, past Prague, Vienna and Budapest, three of the greatest capital cities in all of Europe; little Bratislava, the miniscule capital of Slovakia, which replicates much of the splendid in a more compact setting; and smaller towns with their own charms.

We were traveling with Grand Circle Cruise Line, one of several companies that offer voyages along the fabled and fabulous Danube River, which divides the Hungarian cities of Buda and Pest. Floating past historic cities and villages on a modest-sized cruise ship that includes land tours as well can be a relaxing and informative way to see Europe.

Palaces and gardens
Throughout the cruise, each city we explored was an architectural showcase spanning centuries and styles. We saw so many frescoes, sculptures and mosaics that it seemed we were wandering through outdoor art museums.

Some treasures stood out, particularly the Schönbrunn Palace in Vienna, built between 1696 and 1712 at the direction of Emperor Leopold I for his son, Joseph I. The emperor's goal was to replicate the splendor of Versailles in the 1,441-room castle. We agreed that he accomplished that, albeit on a smaller scale.

Another emperor, Franz Joseph, ordered construction of Vienna's 2.5-mile long grand main boulevard, the Ringstrasse, which is lined by monumental buildings constructed during the last half of the 19th century. Many of them are ostentatious palaces built by noblemen anxious to display their wealth.

Even more impressive are much larger public structures, like the Parliament, Vienna State Opera and Museum of Fine Arts, which are as well known for their external architecture as for what takes place inside.

There's so much to experience in Prague that we welcomed the three-night hotel stay there, which our itinerary included. That provided ample time to stroll along its maze of narrow cobbled walkways, find off-the-beaten-track chapels and lovely gardens, and explore quiet neighborhoods that few visitors seek out and find.

Prague Castle, built more than 1,000 years ago, is the largest in Europe. The Castle complex stretches over 18 acres, and encompasses chapels, residential quarters, galleries and gardens. The site served in the distant past as the seat of power for kings of Bohemia. We were told that the Crown Jewels from that time are kept hidden in a secret room.

When we reached Slovakia, we got a glimpse of the massive Bratislava Castle, perched on a rocky hill overlooking the Danube. Erected in 1430, its exterior walls and inside corridors contain fragments from Gothic and Renaissance times.

The white fortress-like structure, with a stocky tower at each corner, houses a museum that traces the history of the area from the Middle Ages to the present, as well as collections documenting the story of Slovak people throughout the world, and coins from the earliest times to today.

Art of all types
All four capital cities on the itinerary have major museums with world-class art collections certain to attract discerning aficionados. But even those not drawn to classic art will find a number of other intriguing exhibits, like those in Bratislava Castle.

In the charming Czech Republic town of Ceský Krumlov, museums deal with topics as disparate as the history of torture and marionettes. A museum in Krems, Austria, displays caricatures and cartoon drawings, and among the more than 100 galleries in Budapest, Hungary, we found some devoted to pinball machines, miniature bottles, and Asian art and curiosities.

A sobering historical awareness
In Mauthausen, Austria, we visited a very different kind of place, a former Nazi concentration camp. Once known as “The Killing Facilities,” the site includes exhibits with titles like “Murder by Poison Gas” and “Disposal of the corpses.”

Located outside of the Austrian city of Linz, Mauthausen was one of the first large concentration camps built by the Nazis, and the last one to be liberated by American troops. It was populated largely by Jew-

See DANUBE CRUISE, page 20
Danube cruise

From page 19

ish prisoners and captured Russian soldiers, along with convicted criminals, “gypsies” and others who were considered to be enemies of the Nazi regime or unfit to represent the ideal Aryan stereotype.

Prisoners toiled in a granite quarry, many literally working to death. They had to carry heavy stones up narrow, steep steps carved out of a hillside that became known as “the stairs of death.” Many who managed to survive that ordeal were shot, gassed or forced outside in winter, doused with cold water and left to freeze to death.

While this very somber experience was far different from introductions to the countries we visited, we agreed with our fellow passengers that these stories must be remembered so they aren’t repeated.

One positive sign of the impact the camp tour has on people were handwritten messages left by visitors in a number of languages. Among those I spotted in English were “Never Again,” “You won’t be forgotten” and simply “Rest in peace.”

Also hopeful was the number of schoolchildren visiting the complex. Their quiet demeanor and solemn expressions, not the norm among teenagers, offered hope that the “Never again” message will be borne out.

Dinner with local families

The setting changed completely during a home-hosted dinner in Bratislava, during which we had a basic education in many things Slovakian, and the family members with whom we dined heard about our lives.

During the ride to our destination, before splitting into small groups assigned to different families, our program director encouraged us not to be shy about asking questions. Taking him at his word, we engaged our hosts in a discussion of politics in their country and ours, compared the education systems, and asked and answered questions about our respective situations regarding immigrants.

At their invitation we strolled through the lavish garden in the back yard, picked and sampled some of the vegetables, and then enjoyed a dinner entree of chickens which, we learned to our dismay, had been scavenging around the fenced yard earlier that day. The lucky rabbits that shared the compound had escaped that fate — at least for the time being.

Grand Circle offers five Danube River cruises, among other destinations. Prices begin at $2,195, including international air fare, all onboard meals with beverages, guided tours with headsets in every port, the use of e-bikes, and gratuities for local guides and drivers. For more information, call 1-800-221-2610 or visit gct.com.

MARK YOUR CALENDAR

Nov. 1+

THE DROWSY CHAPERONE

A funny Jazz Age musical, The Drowsy Chaperone, will be performed Nov. 1 through 17 at the Cultural Arts Center at Glen Allen, 2880 Mountain Rd., Glen Allen. Tickets are $8 for those 55 and up. For tickets, call the box office at (804) 501-5138.

Nov. 2

VOTES FOR WOMEN

On Saturday, Nov. 2, from 1 to 3 p.m., learn about women’s fight for the right to vote. Celebrate the 19th Amendment’s 100th anniversary at this lecture, “History in Focus: Votes for Women,” at the Meadow Farm Museum, 3400 Mountain Rd., Glen Allen. For more information, call (804) 652-1455.

Nov. 8

BLUEGRASS CONCERT

The Virginia Mountain Boys, featuring Virginia Music Hall of Fame inductee Bill Jenkins, are making their Henrico Theatre debut. Enjoy a night of original folk, early bluegrass and camp meeting music on Fri., Nov. 8 at 7 p.m. Tickets are $10 at the Henrico Theatre, 305 E. Nine Mile Rd., Henrico. For more information, call (804) 652-1460.

Oct. 26+

GLOW TIME

Have you always wanted to visit a garden at night? Dazzling light displays will illuminate Maymont’s Historic Estate Entrance and Japanese Garden this fall. Every evening from Oct. 26 through Nov. 10, Maymont’s grounds are open from 6 to 10 p.m. For more information or to buy advance tickets for $12, visit maymont.org or call (804) 358-7166 x310.

Bring the natural benefits of sunlight indoors.

Ever since the first human went into a dark cave and built a fire, people have realized the importance of proper indoor lighting. Unfortunately, since Edison invented the light bulb, lighting technology has remained relatively prehistoric. Modern light fixtures do little to combat many symptoms of improper lighting, such as eyestrain, dryness or burning. As more and more of us spend longer hours in front of a computer monitor, the results are compounded…and the effects of indoor lighting are not necessarily limited to physical well-being. Many people believe that the quantity and quality of light can play a part in one’s mood and work performance. Now there’s a better way to bring the positive benefits associated with natural sunlight indoors.

A floor lamp that spreads sunshine all over a room

The Balanced Spectrum® floor lamp will change the way you see and feel about your living or work spaces. Studies show that sunshine can lift your mood and your energy levels. But as we all know, the sun, unfortunately, does not always shine. So, to bring the benefits of natural daylight indoors, use the floor lamp that simulates the full spectrum of daylight. You will see with your own eyes the many positive benefits that modern lighting technology can bring to your life.

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A journey in classic cars down Route 66

By Don Mankin

In the 1940s, everyone was humming about how to “get your kicks on Route 66,” thanks to Nat King Cole and his hit. In the 1960s, the road fed the fevered imagination of an entire generation due to the two cool, good-looking guys in their hot Corvette who starred in the TV show “Route 66” during those years.

Back in the day, yours truly — a decide-dedly uncool, homely teenager driving a vomit-green ’54 Pontiac that seized up with vapor lock whenever it got hot — fanta-sized often about taking the classic American road trip down the storied route.

Finally, just this past summer, that teenager — now a cooler, better-looking geezer (whose delusions are fueled by age) — had an opportunity to fulfill that fantasy on a Route 66 road trip hosted by a company called Two Lane America.

For 12 days, my wife and I traveled in a caravan of six cars, including a vintage 1966 Corvette, from Chicago to the route’s terminus on Santa Monica Pier. Instead of driving our own car, as most participants do, my wife and I rode along with the owner of the company and his father in the lead van. We also got a lift from other drivers in the caravan to get their perspective on the trip and on America.

In his classic novel The Grapes of Wrath, John Steinbeck called Route 66 the Mother Road because it was an escape route for desperate migrants heading west in search of jobs and new lives. The Model T made it possible; the Depression made it necessary.

For Okies fleeing the Dust Bowl in the 1930s for the promised land of California, former soldiers heading west after the end of WWII, and beatniks and hippies searching for enlightenment, artistic freedom and a joint in the 50s and 60s — Route 66 has been a highway of hope for anyone pursuing a better life.

Ultimately, this trip gave me an appreciation for the American ethos. In many ways, Route 66 is symbolic of the American character — a metaphor for the magnetic pull of the frontier and the freedom and adventure of the open road.

And not just Americans get this. We ran into many foreign tourists, including a motorcycle club from Hong Kong and an ancient Japanese motorcycle club from Hong Kong making their way along the Mother Road.

More than just roadside kitsch

As we rolled down the highway day after day, layers of experience unfolded like the sedimentary strata of an archaeological dig.

The top layer consisted of the kitschy, iconic sites we saw along the way: old diners, gas stations, motels, vintage cars, museums, and architectural landmarks and collections of memorabilia.

We saw lots of oddities, roadside attractions and noteworthy sites, including Mickey Mantle’s childhood home, the Cadillac Ranch, the Blue Whale of Catoosa, and a gigantic hot dog in place of the muffler.

Roadside Americana is just what you’d expect on Route 66, but we also saw another layer of the country during our journey — small-town middle America, Main Street USA, that vast land between the coasts that those of us who don’t live there sometimes condescendingly refer to as “flyover country.”

It was an eye opener. We visited places I would have otherwise overlooked that filled in the picture of what the U.S. is all about. For almost two weeks I was immersed in the Heartland, passing through small towns with friendly people and stately houses flying large American flags, and eating huge portions of grits, biscuits with gravy and red meat in various forms.

It wasn’t all light-hearted fun and rose-colored nostalgia for a bygone era, though. We made at least one sobering stop along the way: the Oklahoma City Memorial for the 168 victims of the terrorist bombing of the Murrah Federal Building in 1995, including 19 young children.

The memorial is part of our American story, too. It was impossible to get through the museum with a dry eye, and I left with a sense of foreboding that this was probably not the last such memorial we will ever have to build.

A life-changing journey

On the ninth day of the trip, we visited the Mineshaft Tavern, the oldest bar in Santa Rosa, New Mexico, in the former ghost town of Grants.

As I sat at the bar, I recalled my own journey on the highway of dreams 44 years ago.

Most of my pilgrimage from Allentown, Pennsylvania to Venice, California was on Interstate 40, not Route 66 (though the routes often overlapped), and I wasn’t fleecing the Dust Bowl. I was fleecing my own personal depression brought on by losing my job, my girlfriend and the publishing contract for my first book, all in the space of just a few months.

During that trip, I paused for two months to visit a friend in Santa Fe and help him fix up a dilapidated miner’s shack in Madrid. We usually ended our workdays at the bar in the Mineshaft. That was the summer my luck turned around.

Sitting at that same bar, I understood at last the mother road of dreams.

Finally, just this past summer, that teenager — now a cooler, better-looking teenager — now a cooler, better-looking guy — had an opportunity to fulfill that fantasy on a Route 66 road trip hosted by a company called Two Lane America.

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Sitting at that same bar, I understood at last the mother road of dreams. This mother road is calling.
By Catherine Brown

When Linda Macdonald was an undergraduate more than 40 years ago, she became enamored with Scottish dancing. Fast-forward to 1980: Macdonald had moved to Scotland, married a Scotsman, returned to Virginia and had a child. Hoping to dance again but looking for a less vigorous form, she joined the Colonial Dance Club of Richmond.

The club, dedicated to the preservation and promotion of English Country Dancing, was first established in 1977 and is still sponsored by the Henrico County Division of Recreation and Parks. Macdonald, whose husband also participates in the Colonial Dance Club, became a dance instructor in 1989.

One day in 2003, while searching for costumes for the Colonial Dance Club, Macdonald stumbled upon a beautiful Elizabethan gown — and a new passion. The gown Macdonald found online that day wasn’t her size, so she asked a seamstress to create one. Unfortunately, though, the completed gown wasn’t quite right for the balls held by the Colonial Dance Club.

“It looked quite regal,” Macdonald said, but “people kept stepping on it.” Determined to find the right place to wear the Elizabethan gown, Macdonald established the Richmond Renaissance Dancers, an offshoot of the Colonial Dance Club that shares the same executive board.

Small group, intricate steps

While the Colonial Dance Club has a following of 35 to 40 people, the Richmond Renaissance Dancers is comprised of only a dozen dancers, whose ages range from late 20s to early 70s. Although the Colonial is ideal for beginning dancers, the Renaissance dance group is suited for those who want to learn more complicated dances that would have been performed by the Court of Elizabeth I.

Mark Crean and his wife, Marianne, joined the group about 10 years ago after having danced for over a decade with the Colonial Dance Club. “Linda was so enthusiastic and passionate about Richmond Renaissance Dancers,” Crean said, “[that] we wanted to participate.”

A history buff, Crean appreciates that he gets to learn more about a part of history he wouldn’t otherwise know while spending time with Marianne and challenging his brain to remember the dance steps. “Learning something that takes effort and learning it well enough to stage a performance is rewarding,” Crean said.

Historical accuracy

Crean also appreciates that Macdonald creates authentic historical dances. “We are very concerned about accuracy,” said Macdonald, who spends much of her time conducting research.

She pores through historic dance manuals from the era of Elizabeth I, 1558-1603, reviewing not only manuals from England, but also from France, Italy and Spain because the dances from those countries would have traveled to the English court. “Elizabeth I had an Italian dance master,” Macdonald said. “She was even nick-named Florentine because she loved Italian dancing.”

The renaissance group meets twice a month throughout the year, adding extra practices when preparing for a performance. They face challenging choreography. “Some of the dances have lots and lots of steps,” Macdonald said, “and take a lot of practice to learn.”

Although the rehearsals can be difficult, the group enjoys the camaraderie and fellowship of working together — and of the wine and cheese social after some practices.

See DANCING, page 23
Dancing
From page 22
Something a bit different
In the spring of 2018, the Richmond Renaissance Dancers added a new performance to their repertoire. In A Royal Brew-haha, the Queen and members of her court arrive at “Richmond Palace” (Agecroft Hall) in Richmond-Upon-Thames during the Queen’s Royal Progress of 1602. At the performance last May, dancers portrayed historical figures and cracked jokes. “Courtiers, including Lord Robert Dudley, Sir Walter Raleigh, Sir Francis Drake, Mary Queen of Scots and many Ladies-in-Waiting, interact with the Queen for a wry twist on world events,” according to the group’s website.
Currently, the dancers are preparing for their 10th annual performance of The Dancing Queen: Court Dance in the Age of Elizabeth at Agecroft Hall. The performance will include dancing interspersed with Macdonald’s narration and a slideshow about the Elizabethan era. The group will perform dances from France, Italy and, for the first time this year, Spain.
Wearing the royal gown that led to the creation of the Richmond Renaissance Dancers, Macdonald will portray Elizabeth, the iconic dancing queen.
The Dancing Queen: Court Dance in the Age of Elizabeth will take place on Friday, November 15, from 7 to 8:30 p.m. at Agecroft Hall and Gardens, 4305 Sulgrave Rd., Richmond. Tickets may be purchased for $10 at agecrofthall.org/events/the-dancing-queen-court-dance-in-the-age-of-elizabeth. For more information, call (804) 353-4241.

Music
From page 2
a major key. Every major key has a relative minor key that starts on the note exactly one and a half steps down from the major key’s first note. So, for example, the key of A minor has the same key signature (no flats or sharps) as C major.
When a performer sees a new piece of music, the first thing to notice is the key signature, so we know what notes to make sharp or flat. And then we generally look to see where the piece (or first theme) starts and where it ends. That usually tells us which key the piece is in: whether the major key or its relative minor.
I had learned this as a kid, but suddenly, I found myself facing a huge question. How can it be that a minor scale — when we make the notes fall a little bit different in the scale is where we start: on the A or on the C.
Why should the way we perceive a scale or feel about pieces written in a minor key depend solely on where we decide to start and stop playing?
And then it hit me. This is a metaphor for life in general. Where we start and where we stop has an inordinate effect on how we evaluate nearly everything in life.
Start a day feeling great and end it angry, anxious and with a headache, and it was a very bad day. Start a day with a backache and end feeling like a million bucks, and it was a great day.
This goes for stages of life all the more so. Looking back, how do you feel about your childhood? Your teenage years? Your early career? Your parenting years? Your more recent years?
In so many cases, the overall flavor of those time periods depends on how you were feeling as you exited them. Was the overall trajectory onwards and upwards? Or the opposite?
How much of this perception do we have in our control? In some cases, at least, we can decide where to start and stop our own music.
Are we primed to begin each day in A minor? Or can we jump up a few notes, and decide today will start (or at least stop) in C major? I’m still wrestling with this concept and with my newfound appreciation for music theory.

Mark Your Calendar
Ongoing
JOIN A SPECIAL COMMUNITY CHORUS
Joyful Voices, a community chorus for singers with Alzheimer’s or other dementia and their caregivers, is now registering singers for the Spring 2020 session. Rehearsals are Thursday mornings at Salisbury Presbyterian Church, 13621 W. Salisbury Rd., Midlothian. To register, volunteer or donate, call (804) 794-5311, x. 128 or visit JoyfulVoicesChorus.org.
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Remember when you were a child and got your first bicycle? I do. It gave me a sense of independence ... I felt like I could go anywhere, and it was so much easier and more enjoyable than walking. Well, at my age, that bike wouldn’t do me much good. Fortunately, there’s a new invention that gives me the freedom and independence to go wherever I want ... safely and easily. It’s called the Zoomer, and it’s changed my life.
If you are one of the countless Americans who need a little help getting around, there is a safe, simple and easy-to-use solution ... the Zoomer. It is propelled by small yet powerful dual motors for speeds of 3.7 miles per hour over a variety of terrains, on up to a 10 degree incline. Its innovative air-safe Lithium Ion battery enables you to go 8 miles on a single charge, and the automatic electromagnetic brakes let you stop on a dime.
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From page 2
Nothing says October better than pumpkins, gourds and jack-o’-lanterns. Add a few to your doorstep, front porch or even a planter. Shocks of corn stalks and baskets of mums or asters can complete an attractive autumnal display.

If you’re shopping for a pumpkin, select one that is blemish-free and firm all over. If you’re going to carve a jack-o’-lantern, look for a pumpkin that sounds hollow. One for cooking should have thicker walls, which are more difficult to carve.

How to grow your own
Although some farmers in Virginia grow pumpkins as a cash crop, you may want to grow a few of your own for next fall. It’s easy if you start now.

First, decide if you want to grow pumpkins as décor or as food. Some varieties (Cucurbita moschata) are appropriate pie pumpkins due to sweeter and less watery flesh, while others (C. pepo) make better decorative pumpkins.

Pumpkins typically grow better from seed, and this month you can set aside seeds from the pumpkins you bought this season to plant in 2020.

Keep in mind that seed from hybrid pumpkins might produce a specimen more closely related to one of the species used to create them. If you save seeds from heirloom pumpkins, the new pumpkins will be more like the source of the seeds.

To dry out seeds, place rinsed seeds on a dry paper towel or newspaper covering a cookie sheet. Space them so they’re not touching. Place the pan in a cool, dry place for about a week. Once the seeds are completely dry, store them in an envelope marked with the date and type of seed.

You’ll probably have more seeds than you’ll want to plant; enjoy the extras by sprinkling them with salt and tossing them in butter or oil. Roast them at 325°F for 25 minutes for a tasty, nutritious snack.

Planting suggestions
Make sure you have enough space before you plant. Vining pumpkins require a minimum of 50 to 100 square feet per hill (small mound of dirt approximately 12 inches in diameter, six to eight inches tall). If space is an issue, read seed packets and select “compact growing habit,” “semi-bush” or “bush-type.” Semi-bush pumpkin plants require four feet of space between hills and eight feet between rows, while miniature pumpkins can be grown as closely as two feet apart in the row.

Grown pumpkins can be from less than a pound (Jack Be Little) to hundreds of pounds each. Do not plant in the same location where other vine crops were planted during the past two years.

Check your soil’s pH; the optimum is 6.0 to 6.5. Do some math — pumpkins need about 100 to 120 days to grow. As long as there’s no danger of frost, you can plant the seeds; however, pumpkins planted too early may get soft by Halloween.

To aid germination, soak the seeds for about two to six hours in warm water before planting. Plant seeds one inch deep with four or five seeds per hill.

Allow five to six feet between hills, spaced in rows 10 to 15 feet apart. When ready to harvest, knock the pumpkins from the vines and store in a cool, dark place. A good way to ripen pumpkins is to leave them out for two or three days. When they are soft to the touch, they are ready to use or carve.

By Lela Martin

MARK YOUR CALENDAR

Nov. 8
WWII HISTORY TALK
Do you know all of the countries who fought against the U.S., Britain and other Allied powers during WWII? On Fri., Nov. 8, from 7 to 8:30 p.m., learn more about the shadowy Axis Powers from historian Bert Dunkerly.
The free lecture will take place at the Belmont Recreation Center, 1600 Hilliard Rd., Henrico. For more information, call (804) 652-3409 or email Belmont@henrico.us.

Nov. 9
BELMONT FOR THE HOLIDAYS
In November, Belmont’s halls are decked for the holidays. The free Holiday Open House takes place on Sat., Nov. 9, from 2 to 4 p.m. at Belmont Recreation Center, 1600 Hilliard Rd., Henrico. Check out free performances, holiday arts and crafts, fitness demonstrations and the chance to snuggle a puppy. Shuttles will be provided. For more information, call (804) 652-1443.

See GARDENING, page 25
Gardening

From page 24

the young plants are well-established, thin each hill to the best two or three plants.

Care and pollination

Pumpkins grow in heat as long as they are watered during an extended dry period, especially critical in early summer. Keep the ground free from weeds by cultivating it with a hand tool or hoe.

Bees are essential for pollinating squash and pumpkins. If the blossoms are not pollinated, the plant won’t produce fruit — or the fruit will be misshapen. Insecticides will harm bees as well as insect pests.

As pumpkins develop, place a piece of cardboard beneath the fruit to prevent soil contact, which could lead to rot.

Harvesting

Harvest pumpkins when they are a deep, solid color (orange, of course, for most varieties) with a hard rind. If vines remain healthy, harvest in late September or early October, before heavy frost.

Wear gloves to protect yourself from the sharp prickles on the stems. Avoid bruising the pumpkins when handling them. Cut them from the vines carefully, using pruning shears or a sharp knife, rather than snapping the stems.

Ideally you will leave three to four inches of stem attached as a “handle,” since pumpkins without stems usually do not keep well.

Store picked pumpkins in a garage or dry shed where the temperature is between 50 and 55°F until you want to display (or cook) them. An unblemished pumpkin can last eight to 12 weeks; however, a carved jack-o’-lantern usually lasts only five to 10 days.

Potential problems

A white, powdery growth on the upper surfaces of the leaves is a sign of mildew. It can kill the leaves prematurely and interfere with proper ripening.

Cucumber beetles and squash bugs can attack seedlings, vines, and both immature and mature fruits. Watch for infestations early in the season when they feed on seedlings, and then in late summer as populations build. Use integrated pest management (IPM) techniques.

Treat yourself to a homegrown pumpkin next year.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
HOW TO PLACE CLASSIFIED ADS

All classified ads must be submitted and paid for online, via our website, www.thebeaconnewspapers.com/classifieds

Deadlines and Payments: To appear in the next issue, your ad text and payment must be entered by the 5th of the preceding month (for Baltimore and Howard County editions); by the 20th (for Washington and Richmond editions).

Cost will be based on the number of characters and spaces in your ad: • $25 for 1-250 • $35 for 251-500. • $50 for 501-750 (maximum length). The website will calculate this amount for you.

Note: Each real estate listing qualifies as one ad. • All ads are subject to publisher’s discretion. Payment will be refunded if unacceptable for any reason.

Questions? Call (804) 673-5203.
To place your classified ad, visit www.thebeaconnewspapers.com/classifieds

CLASSIFIEDS

Caregivers

SEEKING PART-TIME CAREGIVER with 5 years experience to take care of 80 year old elderly man with Parkinson’s. Male preferred, assist with daily bathing and restroom breaks, physical therapy, ensuring medication is taken and light housework. Must have a vehicle to transport to and from class and like dogs. Please contact Linda (301) 520-6937.

Legal Services


For Sale/Rent: Real Estate

A PLACE FOR MOM. The nation’s largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-855-524-4955

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PORTABLE OXYGEN CONCENTRA- TOR May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 855-851-0940.

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**STOP STRUGGLING ON THE STAIRS** Give your life a lift with an ACORN STAIRLIFT! Call now for $250 OFF your stairlift purchase and FREE DVD & brochure! 1-855-850-3183

ELIMINATE GUTTER CLEANING FOREVER! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 5% off and 5% financing for those who qualify. PLUS Senior & Military Discounts. Call 1-844-359-6933.

STAY IN YOUR HOME LONGER with an American Standard Walk-In Bathtub. Receive up to $1,500 off, including a free toilet, and a lifetime warranty on the tub and instal- lation! Call us at 1-877-240-2063 or visit www.walkintubquote.com/beacon

CLASSIFIED ADS

Crossword Puzzle

Not So Quickly

   Stephen Sherer

<table>
<thead>
<tr>
<th>Across</th>
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<tbody>
<tr>
<td>1. Hourly worker</td>
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<tr>
<td>2. Guitarist’s play-</td>
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<tr>
<td>3. Yogurt disqualifier</td>
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<tr>
<td>4. Destination, for a</td>
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<tr>
<td>5. A bug, in case of</td>
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| 6. Joe, in the dream 
  that a Jew needs |
| 7. Roll of toilet pa- |
| 8. The last of the |
| 9. “___ last words?” |
| 10. “___ work” |
| 11. “___ money ___” |
| 12. Deserved alet |
| 13. “___ in the 20th” |
| 14. “___ in China” |
| 15. “___ in your ___” |
| 16. “___ of a piano ___” |
| 17. “___ curve ___” |
| 18. “___ the ring ___” |
| 19. “___ of the ring” |
| 20. “___ of a piano ___” |
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<tbody>
<tr>
<td>1. Poker’s travels</td>
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<td>2. Advantage</td>
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<tr>
<td>3. Yogurt disqualifier</td>
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<td>4. Try to get more gossip</td>
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<tr>
<td>5. AAA hand-out to help get one from the bank</td>
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<tr>
<td>6. Cedar Rapids to Des Moines</td>
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<tr>
<td>7. Start to many rappers’ stage names</td>
</tr>
<tr>
<td>8. “___ last words?”</td>
</tr>
<tr>
<td>9. Us Weekly subjects</td>
</tr>
<tr>
<td>10. To get a bit of butter</td>
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It’s not a Wheelchair...

It’s not a Power Chair...

It’s a Zinger Chair!

More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn’t as easy as it used to be. You may have tried a power chair or a scooter. The Zinger is NOT a power chair or a scooter! The Zinger is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

Years of work by innovative engineers have resulted in a personal electric vehicle that’s truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The Zinger features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it’s simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the Zinger is sturdy and durable yet convenient and comfortable! What’s more, it easily folds up for storage in a car seat or trunk—you can even gate-check it at the airport like a stroller. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 275 pounds, and it goes up to 6 mph and operates for up to 8 miles on a single charge.

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