The conservatory at Lewis Ginter Botanical Garden glows at dusk during the six-week-long GardenFest of Lights, sponsored by Dominion Energy. Hundreds of volunteers work year-round to prepare for the event.

Photo by Tom Saunders

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Show your creativity

Regular readers may recall that Fifty Plus and our sister (Beacon) publications sponsored an amateur art competition for people over 50 last year.

Called the “Celebration of the Arts,” it was inspired by moving stories from readers who had either returned to an earlier love of art after years away from it, or developed a passion for it later in life.

We wanted to encourage those who have never tried painting, drawing, pottery and the like to take a class or find a mentor and start experiencing the pleasure of expressing themselves through art.

We also wanted to offer those already engaged in making art an opportunity to enter their best works in a professionally judged competition for cash prizes and the chance to exhibit in a gallery.

So we invited readers of all our publications (Fifty Plus Richmond, plus three Beacon newspapers) to submit photos of their original artworks through a special competition website.

I’m not sure what kind of response we were expecting. Maybe a hundred or so items. But we were pleasantly surprised (flabbergasted, actually) to receive more than 900 entries!

And such beautiful works:
- Paintings, drawings, statues and busts, ceramics, fabric works, photographs, even a copper lamp and a mobile sculpture.

In short, it was an eye-opening experience, and an inspiring one as well. You can see for yourself, by viewing last year’s winning works on our website at thebeacon-newspapers.com/artcontest.

Looking ahead

Due to the success of last year’s event, I am pleased to announce that we will be holding another Celebration of the Arts competition in early 2020.

We learned some important things from the last event, so there will be a few changes for next year’s competition. First, we will have some different categories.

In part, that’s because we combined several types of art in broad categories last time, and now want to give those working in different media their own categories as much as possible.

Also, we had a poetry category last year which, though also very popular, felt somewhat out of place (especially at the gallery show for winners). Our hope is to have a separate writing competition later that may offer categories for poems, short stories, autobiographical sketches and the like.

So next year we will award first-, second- and third-place cash prizes, as well as honorable mention certificates, in these seven categories:
- Painting (watercolor, oil, acrylic)
- Drawing (pen and ink, graphite, pastels, calligraphy)
- Sculpture/Carving
- Ceramics

We’re very excited about the 2020 Celebration of the Arts, and look forward to seeing your work!

Please include your name, address and telephone number for verification.

Dear Editor:

I enjoyed the really great article in November by Glenda Booth (“Vancouver’s surprising sites and diversity”). She is a great writer!

Connie Brennan
Faber, Va.

Dear Editor:

Your November article by Kristin M. Hall, “A tour of country music’s highlights,” is a gem. The use of towns, villages and rivers to describe the classic C&W music is, in fact, a classic. Keep up the great articles.

John H. Eckert
Via email
Volunteers power annual light show

By Glenda C. Booth

On November 22, one million lights illuminated the night at Lewis Ginter Botanical Garden thanks to 300 volunteers who have worked for the past year to make the Dominion Energy GardenFest of Lights happen.

The annual event is a six-week holiday extravaganza of lights, botanical decorations, model trains, Santa sightings, music, crafts, dinners, a fire pit, s’mores, hot chocolate and more. The 50-acre garden’s shrubs, plants, trees, walls and buildings take on a magical quality. Appropriately, this year’s theme is “Magic in the Air.”

It takes a year (really years) of preparation to stage the 43-day festival.

Among other tasks, volunteers must collect and dry flowers for botanical decorations. In summertime, they gather in the cool basement of Ginter’s Kelly Education Center to organize 57 miles of light strands.

They create the festival’s sculptures of fireflies, pigs, kites, butterflies, birds, unicorns and spaceships that “fly” across the gardens, wrapping them in thousands of lights.

During the event, they staff 18 to 25 shifts each night. And even when the festival ends on January 6, they’ll continue working to organize and store every light string in crates.

“We would not be able to have the GardenFest of Lights as we know it without the volunteers,” said Beth Monroe, the garden’s director of public relations and marketing. “Volunteers are the backbone of this place.”

A historic property

Located in Lakeside, the property now occupied by Lewis Ginter Botanical Garden was once owned by Patrick Henry.

In 1895, Richmond businessman Lewis Ginter purchased nine acres. His niece acquired several adjacent parcels, and her heir bequeathed the land to the city of Richmond in 1968.

A hardy group of citizens worked together to open the 50-acre garden to the public in 1982.

Today, 675 active volunteers work throughout all its departments, including the shop, office and gardens.

They plant, propagate and groom plants, do weeding and mulching, greet visitors, lead tours, hand out materials, answer questions, make gift shop sales, set up and take down chairs and tables, conduct plant sales and even do bookkeeping.

One of them, Betty Duncan, not only greets people entering the conservatory’s butterfly exhibit but prevents them from accidentally walking out with a butterfly on their sleeve.

She also watches people’s feet to protect exotic butterflies like the New Guinea birdwing or the banded peacock from being stepped on.

By helping out, Duncan said, “I feel like I’m contributing, [and] I meet people from all over.” And, as she pointed out, her workplace is beautiful. “It’s a lovely place, so positive. It’s a happy place.”

Heather Veneziano, staff coordinator, notes that volunteers, most of whom are over age 50, “love it because it gives them a chance to walk and see nature.”

Looking out for science

At least 20 volunteers known as “citizen scientists” collect data in the gardens weekly. One group makes weather observations and measures precipitation.

In the outdoor gardens, volunteer Pat Tashjian counts honeybees and bumblebees and studies their behavior, flight patterns and which flowers they visit and when. Her surveys are part of a pollinator phenology project, recording nature’s timing.

“I count bees because their presence on the earth is critical to the health and well-being of the planet,” Tashjian said. “The more we learn about our interconnectedness, the greater the chance we will survive in respect and harmony with all life.”

Tashjian is part of a 10-member team that is collecting data and sending observations to Nature’s Notebook, a program of the National Phenology Network. This data could eventually provide insights into our changing climate.

In August, the volunteer program won a $100,000 environmental education grant from the U.S. Environmental Protection Agency to help volunteers reduce stormwater runoff pollution and create water-friendly landscapes.

The program involves best management practices and restoration steps like planting native plants, removing invasive plants, correcting soil gradation and installing rain gardens.

Volunteer give, but get even more

Ginter’s volunteers mostly include retirees: healthcare professionals, teachers, educators, corporate managers, retailers, housewives and househusbands.

The manager of volunteers, Karen Clowers, is grateful for her team.

“Lewis Ginter Botanical Garden has the best volunteers in the world,” she said. “The hours they provide us yearly are equivalent to 25 full-time employees. Volunteers give the most valuable gift of all—the gift of their time.”

Elaine Loomis, age 80, volunteers at the garden up to 20 hours a week. A volunteer at Ginter since 2011, she grew up on a Maryland farm and doesn’t mind dirty fingernails.

“This is what I’m about,” she said. Now living in an 800-square-foot city condominium, she delights in “her” 50 acres at Ginter. “I’m so thankful for this place,” she said. “I was here 15 minutes and started volunteering.”

Retired librarian Harriett Coalter volunteers at Ginter because she enjoys the interaction with people and “being in a beautiful place,” she said.

In addition to giving tours of the gardens, she works in the gift shop. To do so, Coalter had to learn what the shop carries.

See LIGHT SHOW, page 7
People with severe but stable heart disease from clogged arteries may have less chest pain if they get a procedure to improve blood flow, rather than just giving medicines a chance to help.

But it won’t cut their risk of having a heart attack or dying over the following few years, a big federally funded study found.

The results challenge medical dogma and call into question some of the most common practices in heart care.

They are the strongest evidence yet that tens of thousands of costly stent procedures and bypass operations each year are unnecessary or premature for people with stable disease.

That’s a different situation than a heart attack, when a procedure is needed right away to restore blood flow. But for non-emergency cases, the study shows “there’s no need to rush” into invasive tests and procedures, said New York University’s Dr. Judith Hochman.

There might even be harm: To doctors’ surprise, study participants who had a procedure were more likely to suffer a heart problem or die over the next year than those treated with medicines alone.

Hochman co-led the study and gave the results at an American Heart Association conference in Philadelphia last month.

“This study clearly goes against what has been the common wisdom for the last 30, 40 years” and may quibble with the study, but it was very well done “and I think the results are extremely believable,” he said.

Reinforces earlier study results

About 17 million Americans have clogged arteries that crimp the heart’s blood supply, which can cause periodic chest pain. Cheap and generic aspirin, cholesterol-lowering drugs and blood pressure medicines are known to cut the risk of a heart attack for these folks, but many doctors also recommend a procedure to improve blood flow.

That’s either a bypass — open-heart surgery to detour around blockages — or angioplasty, in which doctors push a tube through an artery to the clog, inflate a tiny balloon and place a stent, or mesh scaffold, to prop the artery open.

Twelve years ago, a big study found that angioplasty was no better than medicines for preventing heart attacks and deaths in non-emergency heart patients, but many doctors balked at the results and quarreled with the methods.

So the federal government spent $100 million for the new study, which was twice as large, spanned 37 countries and included people with more severe heart disease — a group most likely to benefit from stents or a bypass.

All 5,179 participants had stress tests, usually done on a treadmill, that suggested blood flow was crimped. About 17 million Americans have clogged arteries that crimp the heart’s blood supply, which can cause periodic chest pain. Cheap and generic aspirin, cholesterol-lowering drugs and blood pressure medicines are known to cut the risk of a heart attack for these folks, but many doctors also recommend a procedure to improve blood flow.

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For the first four years, the trend reversed — 13% of the procedures group and 15% of the medicines group had suffered a problem. Averaged across the entire study period, the rates were similar regardless of treatment.

**Medicines just as effective**
If stents and bypasses did not carry risks of their own, “I think the results would have shown an overall benefit” from them, said another study leader, Dr. David Maron of Stanford University. “But that’s not what we found. We found an early harm and later benefit, and they canceled each other out.”

Why might medicines have proved just as effective at reducing risks?
Bypasses and stents fix only a small area. Medicines affect all the arteries, including other spots that might be starting to clog, experts said.
Drugs also have improved a lot in recent years.
Having a procedure did prove better at reducing chest pain, though. Of those who had pain daily or weekly when they entered the study, half in the stent-or-bypass group were free of it within a year versus 20% of those on medicines alone.
A placebo effect may have swayed these results — people who know they had a procedure tend to credit it with any improvement they perceive in symptoms.
Dr. Alice Jacobs, a Boston University cardiologist who led a treatment-guidelines panel a few years ago, said any placebo effect fades with time, and people with a lot of chest pain that’s unrelied by medicines still may want a procedure.
“It’s intuitive that if you take the blockage away, you’re going to do better, you’re going to feel better,” but the decision is up to the patient and doctor, she said.
The bottom line: There’s no harm in trying medicines first, especially for people with no or little chest pain, doctors said.

**Loomis has a theory about why volunteering at Ginter is the perfect occupation**

For retirees. “The spirit around here is wonderful.”
Ginter has weekly, bi-weekly and monthly opportunities for volunteers, and expects a minimum of 24 hours of volunteering a year. Volunteers do not need gardening expertise. Shifts can be arranged to fit volunteers’ schedules. For details, visit lewisginter.org/support/volunteer.
The Lewis Ginter Botanical Garden is open year-round, 9 a.m. to 5 p.m., except Thanksgiving Day and December 24 and 25.
Regular daily admission, as well as admission for the GardenFest of Lights, is $13 for adults ($11 for those 55 and older), $8 for children (free if under 3).

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There are ways to minimize NSAID risks

By Christian Ruff, M.D.

Nonsteroidal anti-inflammatory drugs, commonly referred to as NSAIDs, are one of the most common medications used to treat pain and inflammation.

Ibuprofen, naproxen, indomethacin and other NSAIDs are effective across a variety of common conditions, from acute musculoskeletal pain to chronic arthritis. They work by blocking specific proteins, called COX enzymes. This results in the reduction of prostaglandins, which play a key role in pain and inflammation.

There are two types of NSAIDs: nonselective NSAIDs and COX-2 selective NSAIDs (these are sometimes referred to as “coxibs”).

There is a growing body of evidence that NSAIDs may increase the risk of harmful cardiovascular events, including heart attack, stroke, heart failure and atrial fibrillation.

Given the widespread use of NSAIDs, these findings have generated significant concern among patients and healthcare providers. I am frequently asked by patients: Is it safe to continue to take NSAIDs?

**Minimizing the risks**

There are several factors to consider when evaluating the potential risk of NSAID therapy. The first is the duration of treatment. The risk of having a heart attack or stroke is extremely small over a short course of therapy (less than one month), such as would be the case in treating acute pain from a musculoskeletal injury like tendonitis.

Another important consideration is dose and frequency. The risk tends to increase with higher doses and increased frequency.

The third factor is whether the person has existing cardiovascular disease. In people without known cardiovascular disease, the absolute increase in risk is incredibly small (one to two excess cardiovascular events for every 1,000 people who take NSAIDs).

My general principles for NSAID use are:

—In all patients, I recommend the lowest effective NSAID dose for the shortest duration of time to limit potential side effects.

—In people without known cardiovascular disease, the increase in risk is so minimal that it rarely influences my decision about whether to use NSAIDs.

—In patients with known cardiovascular disease, I might advise an alternative treatment. Many patients with pre-existing heart disease can be safely treated with short courses of NSAIDs.

However, the choice of a specific NSAID and dose is more important in these patients. I generally recommend the nonselective NSAID naproxen or the COX-2 selective NSAID celecoxib, as studies have demonstrated that these two drugs may have the best safety profile in higher-risk patients.

**Overall risk is low**

Although all NSAIDs are associated with an increased cardiovascular risk, the magnitude of the increased risk is minimal for most people without cardiovascular disease taking them for short periods of time.

For patients who have heart disease or who require long-term treatment with high doses of NSAIDs, the increased risk is more of a concern.

If you fall into this category, discuss your options with your healthcare provider to determine whether an alternative therapy is possible or to help select the safest NSAID option for you.

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Men need to understand their prostate

Q: I have heard friends and family members speaking of “benign prostatic hyperplasia.” What is it?

A: Benign prostatic hyperplasia (BPH) is a common condition in older men; it’s the term for an enlarged prostate gland.

The prostate, which is part of the male reproductive system, is located beneath men’s bladders and is the size of a large walnut. The prostate surrounds the urethra, which carries urine from the bladder through the penis. When the prostate enlarges, this can disrupt or block urine flow.

“Benign” means not cancerous and “hyperplasia” means abnormal cell growth. This means that the prostate is growing in size, but it is not a cancerous condition.

Men with this condition can have their prostates double or even triple in size.

The enlarged prostate can press against the bladder and cause trouble with urination. As the prostate swells, it can press against and pinch the urethra, causing the bladder to weaken, since urine cannot be completely expelled.

BPH rarely causes symptoms before the age of 40. Additionally, occurrence and symptoms increase with age. Up to 50% of men between the ages of 51 and 60 have symptoms from BPH; the rate increases to almost 90% in men over the age of 80.

Symptoms of BPH are similar to those of prostate cancer, so it is important to talk with your primary healthcare provider if you are experiencing these symptoms:

• Trouble starting a urine stream or making more than a dribble
• Frequent urination, especially at night
• Feeling that the bladder has not fully emptied
• Weak or slow urine stream
• Stopping and starting again several times while urinating
• Medical conditions such as obesity, heart and circulatory disease, or type 2 diabetes
• Lack of physical exercise
• Erectile dysfunction

The big question is, if someone has BPH, will they get prostate cancer? Fortunately, BPH is not cancer, and it has not been linked to cases of prostate cancer.

Although prostate enlargement is not a direct risk of getting prostate cancer, it can elevate the blood test commonly used to screen for prostate cancer — the prostate specific antigen (PSA) blood test. If your test shows you have an elevated PSA, your urologist will evaluate you for BPH as well as prostate cancer.

If you are experiencing urinary tract problems, discuss them with your doctor or pharmacist. Even if you do not find urinary symptoms bothersome, it is important to identify or rule out any other causes. Early detection and monitoring are the best interventions for prostate health.

Christian Avila is a third-year pharmacy student at Virginia Commonwealth University School of Pharmacy. He received his Bachelor of Science degree in biology from VCU. He hopes to pursue a career in military pharmacy or public health.
Take a closer look at coconut oil advice

By Vasanti Malik

Coconut oil has seen a surge in popularity in recent years due to many touted health benefits, ranging from reducing belly fat to strengthening the immune system, preventing heart disease and staving off dementia.

These claims are often backed by celebrity endorsements and bolstered by proponents of popular diets such as ketogenic and Paleo, with little support from scientific evidence.

On the flip side, and further adding to the confusion, you also may have seen headlines calling out coconut oil as “pure poison,” implying that it shouldn’t be consumed at all.

Given these contradictory claims, a question of much public and scientific interest is whether there is room for coconut oil in a healthy diet.

Bad fats, good fats

Coconut oil largely consists of saturated fat (80% to 90% of fat in coconut oil is saturated), making it solid at room temperature. Other sources of saturated fat include animal products, such as meat and dairy, and other plant-based tropical oils like palm oil.

Consumption of saturated fat has long been associated with increased risk of cardiovascular disease due to its ability to raise harmful LDL cholesterol levels.

Unlike saturated fats, unsaturated fats are liquid at room temperature. They can improve blood cholesterol levels and reduce inflammation, among other cardiovascular benefits. Unsaturated fats are predominantly found in oils, nuts, seeds and fish.

Saturated fats should be limited

The current Dietary Guidelines for Americans recommend consuming no more than 10% of total calories from saturated fat. And last year the American Heart Association (AHA) released a scientific advisory statement recommending the replacement of saturated fats in the diet, including coconut oil, with unsaturated fats.

In their statement, the AHA cited and discussed a review of seven randomized controlled trials, in which coconut oil was found to raise LDL cholesterol levels.

The rationale behind the AHA recommendation is that consuming unsaturated fats in place of saturated fat will lower “bad” LDL cholesterol and improve the ratio of total cholesterol to “good” HDL cholesterol, lowering the risk of heart disease.

For those at risk of, or who already have, heart disease, the AHA advises no more than 6% of total calories from saturated fat.

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Copper in new device stops cold and flu

More and more people are saying they just don’t get colds anymore. They are using a new device made of pure copper, which scientists say kills cold and flu viruses.

Doug Cornell invented the device in 2012. “I haven’t had a single cold since then,” he says.

People were skeptical but EPA and university studies demonstrate repeatedly that viruses and bacteria die almost instantly when touched by copper.

That’s why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn’t know about viruses and bacteria, but now we do.

Scientists say the high conductance of copper disrupts the electrical balance in a microbe cell and destroys the cell in seconds.

So some hospitals tried copper touch surfaces like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

Colds start after cold viruses get in your nose, so the vast body of research gave Cornell an idea. When he next felt a cold about to start, he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

“It worked!” he exclaimed. “The cold never got going.” It worked again every time.

He asked relatives and friends to try it. They said it worked for them, too, so he patented CopperZap™ and put it on the market.

Now tens of thousands of people have tried it. Nearly 100% of feedback said copper stops colds if used within 3 hours of the first sign. Even up to 2 days, if they get the cold it is milder and they feel better.

Users wrote things like, “It stopped my cold right away,” and “Is it supposed to work that fast?”

Pat McAllister, 70, received one for Christmas. “One of the best presents ever. This little jewel really works.” Now thousands of users have simply stopped getting colds.

People often use CopperZap preventively. Frequent flier Karen Gauci used to get colds after flights. Though skeptical, she tried it several times a day on travel days. “Sixteen flights and not a sniffle!”

Businesswoman Rosaleen says when people are sick around her she uses CopperZap morning and night. “It saved me last holidays,” she said. “The kids had colds going round and round, but not me.”

Some users say it also helps with sinuses. Attorney Donna Blight had a 2-day sinus headache. She tried CopperZap. “I am shocked!” she said. “My head cleared, no more headache, no more congestion.”

Many users say it stops nighttime stuffiness if used just before bed. One man said “Best sleep I’ve had in years.”

Copper can also stop flu if used early and for several days. Lab technicians placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

Dr. Bill Keevil led a science team confirming the discovery. He placed millions of disease germs on copper.

“They started to die literally as soon as they touched the surface,” he said.

The EPA says copper still works even when tarnished. It kills hundreds of different disease germs so it can prevent serious or even fatal illness.

Made in America of pure copper. 90-day full money back guarantee. It is $69.95.

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Go to www.CopperZap.com or call toll-free 1-888-411-6114. Buy once, use forever.

Paid advertisement
Is there an anti-Alzheimer’s supplement?

By Veena Alfred

Over the past few months, there has been an aggressive advertising campaign on television and in the print media to promote a product that goes by the name Prevagen.

In the advertisements and commercials, Prevagen is touted as a breakthrough product that can improve memory and other cognitive functions for those who are experiencing the effects of aging.

Though not overt, there is clearly an appeal to the increasing population of older people who are experiencing or beginning to experience the effects of Alzheimer’s disease.

The “magic” ingredient in Prevagen is a protein, apoaequorin, originally discovered in a species of jellyfish. This fact is used in the advertising to suggest that the product is made from “natural” ingredients and is therefore superior to — or safer than — pharmaceutically manufactured products.

Accordingly, Prevagen is marketed and sold as a dietary supplement. (Its ads say it can be found in the vitamin aisle.) However, the apoaequorin in Prevagen is synthetically produced and thus does not qualify as a dietary supplement, according to FDA specification.

The company that produces Prevagen, it should be classified as a drug. However, the FDA has never approved it as a drug.

In 2017, the Federal Trade Commission (FTC), in conjunction with the New York attorney general, filed a lawsuit against the company. Litigation is ongoing.

What is the basis for claims?

What is the science behind Prevagen, and why did the FTC sue its manufacturers? The brain needs calcium to function properly, but it must have just the right amount. To prevent an excess buildup of calcium, the brain has proteins that bind to the excess calcium and make it inactive. As we age, the brain produces less and less of these calcium-binding proteins, and an excess of calcium can build up in the brain, causing damage to brain cells and producing the cognitive decline associated with old age.

The protein apoaequorin also has the ability to bind to calcium, and the developers of Prevagen reasoned that the brain’s declining supply of calcium-binding proteins could be supplemented with apoaequorin.

Their literature cites a study that they conducted in which there was an improvement in performance on a few cognitive tests among one group of study subjects (those with minimal or no cognitive impairment) taking Prevagen.

However, in the study as a whole, there was “no statistically significant” difference in performance between those taking Prevagen, those taking a placebo and those taking nothing at all.

Also, by the company’s own admission, apoaequorin does not have a chance to enter the bloodstream and reach the brain, where it is supposedly needed to do the job of calcium binding.

Meanwhile, the FDA has expressed concern that the company has failed to disclose more than 1,000 reported cases of adverse side-effects of Prevagen, including seizures, strokes, chest pain, fainting and even confusion and memory impairment.

If you are tempted to go out and buy Prevagen, think again.

Veena J. Alfred, PhD., is a Certified Dementia Practitioner and CEO/Administrator of AlfredHouse.
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.

Why spend another day letting mobility issues hamper your independence and quality of life?

Zinger Chair®
Call now and receive a utility basket absolutely FREE with your order.
1-888-637-4484
Please mention code 109106 when ordering.

Introducing the future of personal transportation.

The Zinger Chair is a personal electric vehicle and is not a medical device nor a wheelchair. Zinger is not intended for medical purposes to provide mobility to persons restricted to a sitting position. It is not covered by Medicare nor Medicaid.

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Enjoy (indoor) grilled fish all winter long

By Wolfgang Puck

Many people refer to the Labor Day weekend, now months past, as the unofficial end of summer grilling season. But those of us who love to grill know that you can’t stop just because you’ve turned the calendar page.

There are diehards, of course, who brave the elements to continue grilling outdoors. I’ve even known people who protect their food and themselves with an umbrella in the pouring rain to keep practicing their favorite cooking method, regardless of the fact that they’ll trudge back indoors soaking wet and saturated with smoke — but feeling happy that their food still turned out perfect.

I prefer an easier approach: indoors. When I want to grill food, I like to use a ridged grill, whether a countertop one that’s electrically heated or a simpler model that you heat up right over a burner in the pouring rain to keep practicing their favorite cooking method, regardless of the fact that they’ll trudge back indoors soaking wet and saturated with smoke — but feeling happy that their food still turned out perfect.

You may not get the exact same tastes, of course, because you’ve turned the calendar page. But if you start with a recipe full of lively seasonings, you won’t notice a big difference between the results of outdoor and indoor grilling.

That said, there are other important points to bear in mind. First, I make sure to use a ridged grill with a nonstick surface, so you won’t have to grease or spray it. More importantly, I prefer to prepare items that cook quickly, because the high-heat method will still fill the kitchen with very fragrant scents and some smoke — so you don’t want the cooking to go on for too long. (Be sure to turn on your kitchen fan and crack open a window as well, so you won’t set off any smoke alarms.)

For an example of a recipe that fulfills these requirements perfectly, I hope you’ll try my recipe for grilled marinated fish with garlic, ginger, lime and chiles. It bursts with bright flavors, and the swordfish steaks (you can also use other mild-tasting fish like halibut or yellowtail tuna) cook in about 10 minutes.

No wonder it became one of the most popular recipes I used when I first began demonstrating my own reversible electric grill/griddle years ago on the Home Shopping Network. (You can also make it with a hinged electric countertop grill, which cooks both sides at once, cutting the cooking time in half.)

Serve the fish with a rice pilaf and your favorite tomato salsa. Then close your eyes, and imagine you’re dining outdoors!

**Grilled marinated fish with garlic, ginger, lime and chiles**

<table>
<thead>
<tr>
<th>Serves 4</th>
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<tbody>
<tr>
<td><strong>Ingredients:</strong></td>
</tr>
<tr>
<td>1/2 cup extra-virgin olive oil</td>
</tr>
<tr>
<td>Juice of 3 medium limes</td>
</tr>
<tr>
<td>Grated zest of 1 medium lime</td>
</tr>
<tr>
<td>6 cloves garlic, minced</td>
</tr>
<tr>
<td>3 small fresh serrano chiles, or 1 large jalapeño, halved, stemmed, seeded, de-veined and finely chopped</td>
</tr>
<tr>
<td>1 small bunch cilantro leaves, chopped</td>
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<tr>
<td>1 tablespoon minced fresh ginger</td>
</tr>
<tr>
<td>1 teaspoon brown sugar</td>
</tr>
<tr>
<td>4 swordfish (or tuna or halibut) steaks, each about 6 ounces and 3/4 inch thick</td>
</tr>
<tr>
<td>Kosher salt</td>
</tr>
<tr>
<td>Freshly ground black pepper</td>
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</tbody>
</table>

**Directions:**

In a large sealable food-storage bag, combine the olive oil, lime juice and zest, garlic, chiles, cilantro and ginger. Marinade, and pat off excess moisture with paper towels without wiping off the pieces of zest, garlic, chiles, cilantro and ginger. Seal the bag, and gently shake to combine the ingredients.

Trim the skin and any traces of connective tissue from the sides of the swordfish steaks. If you like, carefully cut out the darker red areas of meat, known as the bloodlines, which have a slightly stronger flavor that some people do not like.

Open the bag and put the swordfish fillets inside with the marinade. Seal the bag, eliminating any air, and gently move the fillets to coat them evenly.

Put the bag inside a pan or shallow bowl large enough to hold it comfortably. Place in the refrigerator, and leave the fish to marinate for at least 1 hour or as long as overnight, turning the bag over occasionally.

Over high heat, preheat a nonstick ridged electric indoor grill or stovetop grill pan. Meanwhile, remove the fish steaks from the marinade, and pat off excess moisture with paper towels without wiping off the pieces of zest, garlic, chiles, cilantro and ginger.

Season the steaks on both sides with salt and pepper, and place them on the grill. Cook them undisturbed, turning them once, until well seared and cooked through to a temperature of 145°F on an instant-read thermometer carefully inserted into the center, 5 to 6 minutes per side.

Serve immediately.

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PSAPs: Affordable hearing aid alternative?

By David M. Vernick, M.D.

Growing up, I had to wear glasses. Back then, glasses were considered socially unacceptable, but necessary to be able to see. Sixty years later, everyone wears glasses and they are even a fashion statement.

Now as an aging adult, I need to wear hearing aids. This was, and still is in many age groups, considered socially unacceptable — a sign of being old and maybe a little senile.

But it appears that hearing aids are in the process of a similar transformation. A pared down, more affordable category of products — personal sound amplification products (PSAPs) — may lead to greater use of hearing enhancers at a younger age.

Hearing aids: excellent but costly

One of the major complaints about hearing aids is that they are expensive; they can run from $1,000 to $6,000 apiece. Furthermore, their average lifespan is about five years, making them a recurring expense.

Not everyone can afford, or wishes to spend, that amount to improve their hearing, especially if their hearing loss is mild and can be managed without aids.

A large segment of the population has mild hearing loss. They struggle in certain situations — such as when there is a lot of background noise, as in noisy restaurants, large crowds and large rooms. But they do fine in quiet situations with small groups or one-on-one conversation.

These people could benefit from “readers” for the ears — inexpensive help that they can use occasionally, or even continuously, for a little boost.

Until recently, the laws have been a barrier for development of such help. Hearing aids have been defined by law and regulated. High certification costs have served as a barrier to market entry.

Hearing aid prices have not come down much over the years, though the quality of the aids and the sophistication of the instruments have improved as fast as any electronic device available. What you get now for the same price you would have paid 10 years ago is a far superior device.

What’s more, the cost to dispense, service and maintain the devices has increased with the cost of living. All of this has led to a gap between the demand for and supply of inexpensive hearing aids.

A more affordable option

Along come PSAPs, which have the potential to fill a gap in the existing hearing aid product offerings. They provide a lesser certified, less feature-filled, but lower-cost entry-level product for hearing loss sufferers.

PSAPs cannot be called or marketed as “hearing aids,” as they do not meet the same definition and rigorous manufacturing and safety standards.

PSAPs range from simple volume amplification devices to more sophisticated devices that can do many of the simpler tasks that hearing aids can perform.

They are self-fitting and can be self-programmed using a smartphone or computer app. They are sold over the counter and thus eliminate the expense of fitting.

PSAPs are not a replacement for hearing aids. They cannot match the sophistication of hearing aids or the skill in fitting them that audiologists bring to the job.

They are devices that can fill the need for those with mild hearing loss, who just need a little more volume in certain situations.

The good ones — the ones you should try — will be marketed as hearing aids in the near future.

Getting started with a PSAP

Suppose you want to try a PSAP. How do you know that what these products advertise is actually what they deliver? How do you know that they are safe?

The FDA has stepped in to regulate this new market. Legislation was passed in 2017 and goes into effect in 2020 to allow these low-end hearing aids to be advertised as such, if they meet certain (still-to-be-finalized) criteria on performance and safety.

Many of the devices are on the market today without any such oversight. That will change in 2020 to allow those devices that meet the established criteria to be marketed as hearing aids and not PSAPs.

Many of the new devices require some sophistication in setup and maintenance. You become the dispenser, fitter and maintainer of the devices. You provide yourself with the services that an audiologist provides for hearing aids.

YouTube videos and online support can resolve most, if not all, issues that may come up. Mandated trial periods can allow for return of goods when the issues cannot be resolved.

Money is clearly not the only issue preventing hearing aid use: Even in countries where hearing aids are free, more than half of the people who could use hearing aids do not use them.

Starting people earlier in the process and giving them control over the use of such devices can only encourage a greater long-term acceptance and usage of hearing aids as we age. Having more people use the devices eliminates the social stigma that has surrounded hearing aids.

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Dear Readers:

There are many opportunities for us to help older adults connect with programs and services that help prevent and address the challenges of social isolation. This is the mission of Senior Connections, “to empower seniors to live with dignity and choice.”

This mission is carried out by providing a range of home and community services that make it easier for older adults and caregivers to access resources, improve health, support increased mobility and enhance quality of life. We can support social connections by promoting fundraising for critical services (Empty Plate Campaign), providing access to nutrition and activities (Friendship Cafes), and ensuring support during the holidays (Holiday Basket Project). In this issue of Engage at Any Age, these resources are recognized.

For the past sixteen years, the Richmond Metropolitan Region has generously supported our Empty Plate Campaign. The purpose of the campaign is to generate funds to fill the “empty plates” of older adults and caregivers with meals, rides, home care, medications, information, volunteer support and other opportunities.

The campaign also provides the opportunity to recognize community leaders who improve the quality of life for older adults through connections and support. Recipients of this year’s awards include Mr. Andy Nea, of the Williams Mullen Law Firm, who received the Eva Teig Hardy Award for Corporate Service. Mr. Nea has helped thousands of older adults plan for the future and engage with their families through the provision of pro bono legal documents.

Ms. Wilda Ferguson and Mrs. Rita Randolph were selected for the Phoebe and Frank Hall Award for Humanitarian Service to Older Virginians. Ms. Ferguson, former Commissioner for Aging for Virginia, spent her career influencing public policies that help older Virginians find and use available resources. Mrs. Randolph, manager for the Energy Share Program at Dominion Energy, has provided financial support to help older Virginians enjoy enhanced quality of life.

The Empty Plate Campaign and Luncheon promotes fundraising for critical services to help older adults maintain social connections. We are grateful to continue the campaign in 2020 with a luncheon on October 7 and fundraising opportunities to help ensure the future of vital programs for older adults and caregivers.

Thanks to all of the supporters of our 2019 Empty Plate Campaign. We are still accepting contributions to fill more “empty plates.” Contributions may be made on our Website (seniorconnections-va.org) or sent to us at 24 East Cary Street, Richmond, VA 23229. We appreciate your consideration of a year-end gift to Senior Connections.

As we begin the Holiday Season, we pause to reflect on our rich history as we plan for the future and give thanks for the individuals we serve. We touch the lives of more than 25,000 individuals each year in important ways, and provide critical services to approximately 4,000 older adults each year.

This year, we will celebrate the 30th anniversary of the Holiday Basket Project that has been led consistently by Ms. Diane Foster, Meals and Wellness Department. During the past 30 years, the Holiday Basket Project has assisted more than 3500 older adults.

The Holiday Basket Project provides monetary support, gift cards, personal/household/and emergency prepared items to lift spirits while sharing connections, care and love. In 2018, the agency assisted almost 500 older adults through the Holiday Basket Project. We appreciate the support provided by individuals and community partners.

We are honored to provide services to more than 700 older adults at 20 Friendship Cafes located throughout the Richmond Metropolitan Region. These Cafes are hosted in conjunction with many community partners, including the faith community, the Better Housing Coalition, local governments and other groups.

Friendship Cafes have provided important social connections since 1973. As we plan for the 50th Anniversary of Senior Connections in 2023, we look forward to recognizing the importance of the Friendship Cafes as social connectors with the provision of delicious meals, nutrition supports, engaging activities and information.

In closing, I express thanks to the Richmond Times-Dispatch for including me as one of the 24 individuals in the 2019 Person of the Year program, which recognizes “servant-leaders and others who strengthen and highlight the Richmond region.”

The 2019 honorees will be featured in the December edition of the RTD’s Discover Richmond magazine. It will capture “not just how the honorees have shaped the region, but who they are as individuals behind their titles and accomplishments.” I am indeed honored to be one of this year’s honorees. I share this honor and recognition with our Board of Directors, Advisory Council, volunteers, staff, community partners and all of you.

Best wishes and thank you,

Thelma Bland Watson
On Wednesday, October 2, community members and partners, leaders and Senior Connections staff gathered for the 16th Annual Empty Plate Luncheon at Trinity Family Life Center to celebrate the Annual Empty Plate Campaign.

The campaign emphasizes contributions that fill “empty plates” of critical services that enhance quality of life for older adults, individuals with disabilities and family caregivers. The campaign supports essential services including Meals (Friendship Cafés and Home Delivered Meals), Transportation, Personal Care and Homemaker Services, Emergency Services and more.

The 2019 luncheon was dedicated to the memory of Mrs. Phoebe Hall. Mrs. Hall was the co-founder, CEO and senior partner of Hall & Hall PLC, a law firm she started with her husband in 1969. Mrs. Hall practiced family law, elder law and estate planning from the firm’s founding.

Mrs. Hall supported Senior Connections by serving as a co-chair on Senior Connections Empty Plate Luncheon Steering Committee, providing pro-bono assistance to older adults served by the agency, and providing legal assistance as needed for agency governance. She was also a generous financial contributor.

Mrs. Hall also created the Phoebe and Frank Hall Humanitarian Award to recognize those who make significant contributions towards policies and services that improve the quality of life for older Virginians.

Ms. Michelle Johnson, Charles City County Administrator and Senior Connections Board Chair, served as the luncheon program moderator. Corporate Sponsors were recognized by Dr. Thelma Bland Watson, Executive Director of Senior Connections and Ms. Carol Young, chair of the Senior Connections Advisory Council. The Honorable Frank Thornton, of the Henrico County Board of Supervisors, and Reverend A. Lincoln James, Jr., Pastor, offered greetings.

Mrs. Daphne Maxwell Reid, actress, community advocate and 2018 Christmas Mother for the City of Richmond, provided the keynote remarks. Mrs. Maxwell delivered an inspirational message about the importance of continuing to renew and invigorate our lives. She emphasized the importance of empowerment and choice as we grow older and of appreciation of the transformative perspectives of aging.

“A Call to Action” was given by Ms. Michelle Johnson. Senior Connections, The Capital Area Agency on Aging extends a grateful thank-you to sponsors, contributors and community friends for their support of the 16th Annual Empty Plate Campaign. Your participation helps us in continuing our mission of “Empowering Seniors to Live with Dignity and Choice.”
Mrs. Daphne Maxwell Reid signs copies of her calendar of doors photographed from her different travel destinations.

The Honorable Frank Thornton, Board of Supervisors – Henrico County, commends the audience for their generosity and support.

Mr. G. Gilmer Minor, III (right) presents the Eva Teig Hardy Award for Corporate Services to Mr. G. Andrew Nea, Jr. (left) with Williams Mullen, sponsor of Senior Law Day.

Mr. Bernie Henderson, Board Member, Senior Connections, introduces Keynote Speaker Mrs. Daphne Maxwell Reid.

Dr. A. Lincoln James, Jr., Pastor, welcomes luncheon attendees to the Trinity Family Life Center.
The Holidays Can Be a Lonely Time for Older Adults

It's December, and the holiday season is in full swing. It's the time for good food, and good friends and family — for most of us. But for many others, the holiday season can be a very lonely time.

The U.S. Census has estimated that 28 percent of adults 65 or older live alone. More than 40 percent of older adults regularly experience loneliness, according to a study by the University of California, San Francisco. Further studies show how social isolation is linked to serious health problems.

Social isolation is recognized now more than ever to be a threat to an individual's ability to age safely. Social isolation leads to a greater risk of memory loss, strokes, cardiovascular disease and poor immune functioning.

There are several community programs in the Richmond area working to help combat social isolation among older adults. If you are an older adult, or you know an older adult, at risk for social isolation, please reach out to any one of these programs to learn the options available to help older adults improve social connectedness.

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Below is a list of community programs established to help improve social connectedness among older adults and their caregivers:

**Care More’s Togetherness Program**
Contact: 804-801-2198

**Chesterfield County Telephone Reassurance Program**
Contact: Debbie Preston, prestand@chesterfield.gov, 804-706-7878.

**Commonwealth Catholic Charities – Telephone Reassurance/Caregiver Support**
Contact: Diane Hargraves, diane.hargraves@cccofva.org, 804-545-5916

**Family Lifeline – Visiting Volunteers**
Contact: John Robertson, mrobertson@familylifeline.org, 804-249-5397.

**FedMore – Meals on Wheels**
804-521-2500, General Inquiries: info@FedMore.org
Hanover County Community Resources Dept.
Contact: 804-365-4191

**Henrico The Advocate for the Aging’s Office** Contact: 804-501-4628

**JFS Richmond – Telephone Reassurance and Friendly Visiting**
Contact: 804-282-5644

**Richmond Office on Aging and Persons with Disabilities**
Contact: Senior Help Line, 804-646-1082

**Senior Connections, Capital Area Agency on Aging – RSVP**
Contact: Lee Owens, lowens@youraaa.org, 804-343-3050

**Senior Connections, Capital Area Agency on Aging – TeleBridges Program**
Contact: Shana Beverly, sbeverly@youraaa.org, 804-343-3024

**Senior Connections, Capital Area Agency on Aging – Friendship Cafe**
Contact: Jamie Smith, jsmith@youraaa.org, 804-343-3000

**Shepherd’s Center of Richmond – Education, Transportation, Support** Contact: 804-768-7878.

Contact: Debbie Preston, prestand@chesterfield.gov, 804-706-7878.

Through their my Social Security account, people can check personal information and conduct business with Social Security. If they already receive Social Security benefits, they can start or change direct deposit online, and if they need proof of their benefits, they can download their current Benefit Verification Letter from their account.

People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides earnings information as well as estimates of future benefits. Virginia residents may request a replacement Social Security card online if they meet certain requirements. The portal also includes links to information about other online services, such as applications for retirement, disability and Medicare benefits.

Many Social Security services are also conveniently available by dialing toll-free, 1-800-772-1213. People who are deaf or hard of hearing may call Social Security’s TTY number, 1-800-325-0778.

The Chesterfield Social Security office, formerly in Midlothian, moved to a new location last month: 600 Southlake Blvd, Suite 100, North Chesterfield, VA 23236. Social Security office hours are 9 a.m. to 4 p.m. Mondays, Tuesdays, Thursdays, and Fridays, and 9 a.m. to noon on Wednesdays.

Most Social Security services do not require a visit to an office. People may create their my Social Security account, a personalized online service, at www.socialsecurity.gov/myaccount.

The goal of annual ElderCare Locator’s annual Home for the Holidays campaign is to encourage discussion of important issues affecting older Americans at a time of the year when family and friends often gather. Past campaigns have addressed long-distance caregiving, the growing problem of social isolation and loneliness, and strategies to help older adults transition to no longer driving.

To receive a free Modifying Your Home for Healthy Aging brochure, please contact Penny Jordan at (804) 343-3046 or email pjordan@youraaa.org.

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How to give your portfolio a stress test

By Anthony Pellegrino

“You need to manage your stress.” How many times have you heard those words from your doctor or spouse—or maybe said them to yourself?

The thing about stress is that the problems it causes often lurk beneath the surface. It’s easy to ignore the effects of stress until they lead to a major health problem—high blood pressure, headaches, stomach issues or even a heart attack. Plus, dealing with the aftermath can cost precious time and energy.

Just like your physical health, your financial health also can be threatened by stress. Your portfolio may appear healthy and thriving, but without proper attention, it could develop weaknesses that might not show up until economic conditions shift or you experience a life change like retirement.

One such concern is the market risk in your portfolio, which could expose you to significant losses if the market drops. As stocks have risen in recent years, it’s been tough for investors to think about anything but watching their account balances grow.

But all good things must eventually come to an end. If the market hits a major speed bump, retirees and soon-to-be retirees may regret not protecting their nest egg by moving their assets to safer strategies.

Another concern can arise when investors ignore how the money in their different investment accounts has grown—and how it will be taxed when they make withdrawals.

Investors often establish accounts at various times in their life and for various needs—an IRA here, an annuity there—until they end up with an assortment of assets that aren’t designed to work together cohesively to reach their goals.

A financial “stress test” can identify these portfolio concerns, so that you can generate a plan that helps avoid future financial ailments.

Here’s how you can diagnose and treat any existing symptoms or potential problems:

Discuss your goals. Every saver has short- and long-term goals. Perhaps you want to explore early retirement. Maybe your goal is to work until you’re 65, then travel or spend more time with your family. Understanding your goals is a crucial step in pinpointing potential issues in your current portfolio.

Examine what you have. An analysis of your existing assets can help you develop a clearer picture of what stressors are hiding in your portfolio and overall retirement plan. A healthy portfolio will present a mix of asset types, balanced specifically to meet your individual goals.

These assets typically fall into one of three “buckets,” each designed with a specific purpose:

—Safety: Assets in the safety bucket are protected and liquid, and they’re meant to be accessible. They include things like cash, savings and money market accounts and certificates of deposit.

—Income: The income bucket includes assets that can act as a “paycheck,” providing money both now and in retirement. These investments should be reliable and capable of outpacing inflation. Income investments can include dividend-paying stocks, bonds, real estate rentals or annuities.

—Growth: These assets carry the greatest risk, but they’re meant to bring the biggest returns over time through capital appreciation and compounding. Stocks, exchange-traded funds (ETFs) and mutual funds can offer portfolio growth.

Prescribe a plan. After identifying your current position and where you want to go, you can create a strategy to help bridge any gap. This involves identifying the proper mix of assets for your plan, and realigning existing assets to relieve any pressure points in your portfolio.

Avoid a financial breakdown. Recent market volatility is a crucial reminder to be proactive with your financial health. Identifying and reducing potential sources of stress in your portfolio is the best prevention against future problems.

Make your financial health a priority; don’t wait until an unexpected problem or hidden ailment forces you to act.

Anthony Pellegrino is a Registered Investment Adviser and founder of Goldstone Financial Group. Kim Franke-Foldstad contributed to this article.

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Could your tax bill explode in retirement?

By John Creekmur

Remember when you first started earning a decent salary, and it seemed as if everybody—you, your parents, your boss, the nice lady in Human Resources and, of course, your tax preparer—all told you to put as much money as you could into your employer’s 401(k) plan?

Grab the employer match, they said. The national debt is sitting at more than $22 trillion, and it’s growing by the second. Most experts agree the only clear way to help reduce the country’s deficit and pay down that debt is to collect more money. And take advantage of the tax break, which could expose you to significant losses if the market drops. As stocks have risen in recent years, it’s been tough for investors to think about anything but watching their account balances grow.

But all good things must eventually come to an end. If the market hits a major speed bump, retirees and soon-to-be retirees may regret not protecting their nest egg by moving their assets to safer strategies.

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Tax-cutting strategies

So, you basically have two choices. You can ignore the data, the trends and the experts and see what happens. Or you can incorporate some tax strategies into your retirement plan now, bring some balance to your portfolio, and maybe even get yourself to a tax rate of 0% with these steps:

• Make a list of all your investments. Recognize that your investments fit into three different tax buckets: tax always (brokerage accounts, CDs, etc.); tax later (401(k)s, 403(b)s, traditional IRAs); and tax never (Roth IRAs, cash value life insurance, municipal bonds).

• Work on a strategy to move money from the tax-always and tax-later buckets into the tax-never bucket. And if possible, do it in the next five years, before the current
By Mary Kane and Emma Patch

When Lauren Lindsay joined a large group of about 20 friends for brunch in Houston recently, things quickly got complicated.

“Different people ordered different things, and some had to come and go at different times,” said Lindsay, 49, a financial planner. “And the place wouldn’t do separate checks.”

But the friend who organized the brunch had a simple solution, Lindsay said. She paid the entire bill and then used the payment sharing app Venmo, letting people know what they owed and how much the tip was, so she could be reimbursed. Lindsay also regularly uses Venmo to split dining and other expenses.

“It’s very handy, so you aren’t chasing people down when they owe you money,” she said. “Not very many people carry cash in general anymore, so this is the way things are going.”

For retirees, organizing expenses and splitting checks equitably are key ways to keep a handle on everyday spending, which can be stressful when adjusting to life without a steady paycheck.

While your grandkids may be familiar with a range of apps that help manage spending, you may be on a financial tech learning curve.

Four in 10 seniors now own smartphones, which is double the number in 2013, according to the Pew Research Center. But some remain wary of using financial apps. For others, it may just be a matter of getting comfortable using such an app, said Rick Kahler, a financial planner in Rapid City, S.D.

Keep track of receipts, expenses

Kahler said he only recommends to clients the apps that he actually uses. He likes TurboScan, which uses your phone’s camera to scan a receipt and helps keep the virtual receipts organized.

Another favorite is GasBuddy, which Kahler accesses when he rents a car while traveling. Instead of taking the option to return the car with the tank empty and face a more costly rental company charge for filling it, he uses GasBuddy to find the lowest-priced gas station in an unfamiliar area.

Kahler said he and some of his older clients also like Mint, a money-management app. You can create a monthly budget with it, putting your expenses in as many as 20 categories. You can even keep track of charitable gifts, which you can then use as a record at tax time.

After you’ve entered the target amounts for each category, you link your bank account and watch your recent expenses automatically fill progress bars for each category. Or you could use an expense-tracking app such as Fearless Finance.

Many apps to choose from

To use an app, download it from Apple’s App Store if you have an iPhone, or from Google Play if you have an Android mobile device. Many apps are free, but double check for any charges or fees first.

You can log in to Venmo using your Facebook account, which lets you pull in your friends list. To pay or request to be paid back, enter the username or phone number of the recipient within the app. Enter the amount and what the money is for, then select “Pay” or “Request.”

To transfer money you receive in Venmo to your bank account, select “Transfer to Bank.” Note the instant transfer fee is 1% of the transfer amount, with a minimum fee of 25 cents and a maximum of $10.

To send money without burdening the recipient with a transfer fee, consider the gifting app called NexRound. You also can use Tab, another app, to make it easier to request payments through Venmo. Tab gives you a code to share with friends, so they can join in on the bill from their smartphones.

You also can send money to friends through Zelle and PayPal.

If apps aren’t for you, you could instead create an Excel spreadsheet to track spending. Or you might decide that it’s more important to enjoy a meal with friends and family than to worry about splitting the bill, and let it go.

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Understand pros and cons of a Roth IRA

Based on the mail I receive, many readers misunderstand Roth IRAs, including the benefits for the initial owner and for beneficiaries. I’ll explain some of the basics associated with Roth IRAs below.

However, I should preface this by saying that Congress is contemplating modifications in the regulations that will affect the length of time beneficiaries will be able to stretch out benefits from both traditional and Roth IRAs. If Congress does pass new legislation that becomes law, I will discuss the impact in a subsequent column.

Benefits for original owners

A significant benefit of a Roth IRA is that all income earned in the account — whether from interest, dividends or capital gains — is tax free.

When you invest in a Roth IRA, you are investing after-tax income. Any withdrawals you make from your Roth after retirement will be tax free, regardless of whether the withdrawals exceed the amount of your initial purchases.

Tax-free distributions from Roth IRAs will not expose investment income to the 3.8% surtax either.

Another benefit to original Roth IRA owners is that there are no required distributions. This is very important in comparison to the regulations applicable to traditional IRAs.

Under current regulations, at age 70½ owners of traditional IRAs are required to start taking required mandatory distributions (RMDs) from their IRAs. The RMD amount changes each year based on the value of the IRA at year-end and the life expectancy of the IRA owner. All withdrawals from traditional IRAs are taxed at ordinary income tax rates.

An individual with earned income can make contributions to the Roth IRA of a spouse who is not working or has limited income, as long as the working spouse has sufficient income to cover the contributions for the non-working spouse plus any contributions made for the working spouse.

If you have earned income after age 70½, you can still make contributions to a Roth IRA (not true of traditional IRAs).

Even if you are under 70½, you can withdraw any contributions you made to a Roth IRA without penalty. If you make any withdrawals from a traditional IRA, you would be subject to a 10% early withdrawal penalty and income taxes.

Benefits for Roth beneficiaries

These are some of the advantages of a Roth IRA to beneficiaries:

Withdrawals of Roth IRA contributions are income tax free. Earnings can be withdrawn tax free as long as the five-year rule has been met (i.e., the account was at least five years old when the owner died; see “Penalties” at the end of this article).

Beneficiaries can, under present regulations, stretch tax-free distributions over their lifetimes. (Proposed congressional proposals may change that limit to 10 years.)

Spouse beneficiaries are not required to take RMD distributions. Non-spouse beneficiaries (such as children) are required to take RMDs based on their age from the IRS Single Life Expectancy Table, starting the year after the owner’s death. Each year the life expectancy for non spouses is reduced by one year. (See IRS 590-B for instructions and the appropriate table.)

Back-door contribution loophole

If you earn more than the maximum (for 2019 the limit is between $193,000 and $203,000 for married filers and between $122,000 and $137,000 for single filers) and if you are younger than 70½, you can make a contribution to a traditional IRA and then convert that account to a Roth. This can be done the same year.

[Ed. Note: However, note that this requires paying tax up front on any pre-tax IRA contributions and any earnings using “pro-rata” rules that take into account the value of all IRAs you own. This can be somewhat complex, so consult an adviser before doing this.]

Also note: You are no longer allowed to undo (called a recharacterization) a conversion done in 2018 or onward.

Penalties

Although Roth contributions can be withdrawn without penalty, some withdrawals would be subject to penalties and taxes.

If you make a withdrawal that exceeds your original contribution and are under age 59½, or you have not waited five years after your contribution, you would be subject to a 10% penalty and income tax liability for the amount of the withdrawal that exceeds your contributions.

Beneficiaries are not subject to the 10% early withdrawal penalty, but they are liable to income tax on earnings related to funds that were not held in the account for five years.

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By Elliot Raphaelson

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When parents need your financial help

By Liz Weston

Most parents in the U.S. provide some sort of financial support to their adult children, multiple surveys have found.

But often, financial aid goes the other way. A 2015 survey by TD Ameritrade found 13% of American adults provided financial support to a parent.

But sometimes the money is provided happily, or at least without resentment, by those following cultural norms or personal conviction that they owe it to their parents.

Other times, financial aid to parents is a source of tension — between parent and adult child, among siblings and between partners.

Certified financial planner Austin A. Frye had no idea when he married his wife four decades ago that they would one day support her parents.

The older couple, now in their 80s, cover their day-to-day expenses with a union pension and Social Security. Frye and his wife cover unexpected expenses and travel for her parents, Frye said, and also pay $15,000 a year for a long-term care policy.

Frye said that though he’s happy to be in a position to help his in-laws, he still wishes they had saved money for their retirement.

“They just spent what they made,” Frye said. “They didn’t really plan.”

Certified financial planner Kashif A. Ahmed, on the other hand, comes from a Pakistani culture where younger people get into arguments about who will have the honor of caring for an older relative. Ahmed said he needed a spreadsheet to coordinate the dozens of relatives who volunteered to help his great-grandparents in their final illnesses.

Ahmed invited his mother to move in with him after his father died in 2001. His wife, Simona, an economist who grew up in similar values in Romania, supported the move, and Ahmed’s mother is helping to raise their four daughters, ages 6 to 16.

Ahmed says financial advisers from other cultures often have trouble grasping the deep sense of obligation. He’s heard peers criticize clients who aren’t saving enough for retirement or are neglecting other goals while supporting parents, saying the clients don’t “get it.”

“I’ll say, ‘No, no, no. You don’t get it,’” Ahmed said.

Balancing competing goals is what financial planning is all about. If you’re supporting a parent or think you may in the future, the following steps could help make the balancing act a bit easier:

Talk to your partner. If you’re married or in a committed relationship, it helps to get on the same page about how much you’re willing and able to give.

Take care of yourself. You may have to delay retirement, buying a house or having kids in order to support your parents. Many people do, according to the survey.

But you should have a plan to eventually reach your own goals. Unlike your parents, you may have only yourself to rely on when you’re older.

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By Ann Cochran

Intrigued, we returned to the city in November and sampled the island's unique cuisine. San Juan's historic, colorful architecture last winter, my husband and I explored Puerto Rico about the island's recovery. The conversation I had this fall with people in the Caribbean Hotel and Tourism Association, reported that Puerto Rico’s recovery is ahead of schedule, with at least 90% of hotel rooms open.

Tourist dollars are crucial to people of this U.S. territory, who have made impressive strides since the hurricanes with perseverance and positive attitudes.

Nature blossoms again

Since Christopher Columbus arrived in Puerto Rico in 1493, it has stood the test of time, hurricane season after hurricane season.

An estimated 2,982 people died after the dual hurricanes of Irma and Maria. Mountains so battered that they looked burned returned to vibrant green after just a few months. Smaller plants emerged, and today there's no shortage of flowers. It's the tropics, after all.

In El Yunque — the only tropical rainforest in the U.S. National Forest system — new growth is steadily restoring the lost tree canopy. Visitors can access about 70% of the trails now, according to Carolyn Krupp of the Forest Service, who recommends a stop at the temporary visitors center in Palmer, about an hour’s drive from Old San Juan.

Tourists are returning to the island, too. Last summer, Frank Comito, CEO of the Caribbean Hotel and Tourism Association, reported that Puerto Rico’s recovery is ahead of schedule, with at least 90% of hotel rooms open.

The Spanish fort Castillo San Felipe del Morro, known as El Morro, was built nearly 500 years ago to protect Old San Juan, Puerto Rico. Administered by the National Park Service, the six-story fortress is a UNESCO World Heritage Site open to the public.

The two-story white mansion, which also served as Puerto Rico’s first stone fort, was built in 1523 for Spanish explorer Juan Ponce de León, the island’s first governor. (By the way, his supposed search for the Fountain of Youth is today considered a myth.)

Although he died before he could move in, his family and their descendants lived there for 250 years. It has been open to the public as a museum since 1974.

As I walked around the serene rooms and lush grounds full of palms and flowers, I felt envious. Facing the sea, with a warm, perfumed breeze on my face, I thought about the lucky people who lived here for 250 years. It has been open to the public as a museum since 1974.

When is the best time to purchase airline tickets? Check out travel tips on page 21.
Puerto Rico
From page 19
Juan Bautista, or Cathedral of Saint John the Baptist. The second oldest church in the Western Hemisphere, it will be celebrating 500 years in 2021. Its placement near the city’s main entry gate from the sea was deliberate, offering arrivals a place to give thanks for a successful journey.

Like many wooden buildings on this island and others, the original was destroyed by a hurricane, and another took off its thatched roof. The current stone cathedral, first constructed in 1540, has survived, along with the rest of the island.

Where to stay
Choose a hotel in historic Old San Juan or a resort in the Condado, a pedestrian-friendly oceanfront area about a 15-minute cab ride away.

For those who love history, Old San Juan’s El Convento, across the street from the cathedral, is a charming choice. Its rooftop restaurant offers stunning sea views at sunset.

In addition to the Nispero tree, its priceless antiques include a lobby tapestry, iron bell and a convent gate. In a ground-floor meeting room, there’s a full-wall tiled kitchen mural that was hidden and forgotten for six decades until a ceiling leak repair revealed it.

Hurricane winds blew out all the windows in the Caribe Hilton, a 1949 waterfront resort in the Condado, whose claim to fame is the invention of the piña colada. The resort, along with its spectacular grounds, was repaired and finally reopened in May 2019.

Another top-tier beachfront hotel is the Condado Vanderbilt Hotel, celebrating its 100th anniversary this year.

Where to eat and drink
Puerto Rican coffee has a wonderful, mild flavor; sugar is unnecessary. Try the island-grown coffee at Cuatro Sombras.

Two of the many places that serve authentic island dishes are Triana and Hecho en Casa. Triana Tapas & Flamenco restaurant not only has great Puerto Rican and Spanish food, including paella, but live flamenco and rumba music and dancing Tuesday through Sunday.

You’ll find a delicious dish called mojongo all over Puerto Rico. It’s made with fried plantains mashed with a mortar and pestle, with lots of garlic and either meat or beans. Try mojongo or empanadillas at Hecho en Casa, a family restaurant whose name means “made at home.”

There is plenty of upscale dining in San Juan. Mexican-born Puerto Rico resident Chef Paulina Escañes offers guests locally sourced organic food at Paulina Escañes - Gourmandize.

As delicious as the main courses are, desserts are another level of nirvana. The bread pudding has a flan-like element, and her key lime pie is piled with an unusual marshmallowy meringue.

Mario Pagán Restaurant is the flagship of chef’s chef Mario Pagán, friend of celebrity chef José Andrés. Both chefs procured major donations and fed the masses after the hurricane.

Pagán’s signature black Chilean sea bass, with its port wine,veal stock and foie gras reduction, is not to be missed. From the octopus tacos to the chocolate souffle, a divine meal can be had here on earth.

A great treat after walking San Juan’s cobblestone streets are handmade popsicles from Señor Paleta. Pure, grown-up flavors include peanut, guava-queso and strawberry mojito.

Daytime or dusk, enjoy Chocobar Cortés, where chocolate pancakes and marbled waffles are listed along with more unexpected savory dishes like a chili cocoa chicken. High quality, local, sustainably sourced chocolate makes a welcome edible souvenir.

By boat or plane
San Juan, a popular cruise port, was our final destination on a 10-day Silversea cruise to Grand Turk, St. Bart’s, Antigua and Virgin Gorda last winter.

Silversea’s Silver Wind is an ideal ship for travelers who like quiet luxury. Because the ship has a capacity of fewer than 300 people and almost as many crew members, the service is exemplary.

Our fellow passengers were friendly, sophisticated travelers who enhanced our journey with stimulating conversations. Internet service was excellent, unlike on many cruises.

We took a few onboard Spanish classes, a nice bonus for our time in Puerto Rico.

San Juan is serviced by short, one-stop flights from Richmond and much of the East Coast. A round-trip flight from Richmond to San Juan in January costs $239 on Spirit Airlines.

For more information about the island, visit Discover Puerto Rico at discoverpuertorico.com. For Silversea cruise schedules, call 1-877-382-6908 or visit silverseacruises.com.

Share your opinion.
Send a letter to the editor.
See page 4.

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.

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Tips for winter travel and nabbing deals

With the coldest months ahead, it’s a good time to take a look at important winter travel developments:

**737 MAX return to service**

The biggest travel question this winter is a carryover from last spring, summer and fall: When will airlines finally be able to resume flying the Boeing 737 MAX?

Although new, the 737 MAX was already an important part of the fleets of many airlines, most notably American and Southwest in the U.S. and Norwegian for transatlantic service, when the grounding hit.

The good news is that everybody has pretty well decided what caused the two horrendous crashes. Boeing says it has the fixes in hand, and the plane will be ready by the end of the year.

But Southwest and United plan on resuming flights no earlier than late January, pending a combination of mechanical modifications and pilot re-training and qualification.

Norwegian could take even longer, because the Europeans have announced they won’t blindly accept FAA recertification. My guess is that full-scale flights will start again no earlier than February.

A related question: Would you fly the recertified 737 MAX? Airlines are expecting that, at least for a while, lots of travelers would answer, “No.” They’re promising that anyone who booked a flight on a different plane that was subsequently switched to a MAX can rebook with no change penalty.

That shouldn’t happen very often. The airlines are pretty good about figuring out which plane they will use for each flight, and once set, changes are few. And they’re being really cautious about rescheduling the MAX until they’re sure.

**Where to travel**

With all the various uncertainties floating around, I expect to see some really great airfares and good hotel rates for winter travel to major cities — through mid-December and again after January 2.

If you’d like to visit a big North American city, Atlanta, New Orleans, Los Angeles, San Francisco and Vancouver are generally comfortable all winter. Boston, Chicago, New York, Toronto and other big centers present a rich menu of activities along with the ice and snow.

Don’t forget about Europe, either: You can expect some really good airfares. And winter weather in England, Italy and Spain is usually not bad. Of course, if you’re headed for a beach or ski destination, you can expect the usual high season prices.

**When to buy tickets**

United Airlines recently announced the results of mining its own fare data for a year:

1. The best time to buy is three months ahead of travel.
2. Buying super early is a good idea only for peak holidays. Otherwise, airlines do not load their lowest-fare inventory a full year ahead; they dole it out along the way in response to demands.
3. Tuesday is the least expensive day to fly, and the best time to score a low fare is between 6 a.m. and noon (time zone not specified).

These findings generally agree with other reports. My only disagreement is that waiting until about 30 days in advance is not a bad gamble; fares don’t go up much between 90 days and 30 days, and waiting may let you catch a great flash sale deal.

But don’t wait too long: Fares go up rapidly within 30 days of departure. I would also add George Hobica’s longstanding advice: “When you see a good deal, pounce.”

Also, if you have to book late and can’t find any good deals, check for air/hotel packages, which often include seat availability at reasonable fares when airlines say only the expensive seats are left.

Send email to Ed Perkins at eperkins@mind.net or visit his website at railguru.com. © Tribune Content Agency, LLC.

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**Dec. 17**

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Are you ready for a new career or job, but are just getting stuck in your search? Get resume help and learn about a workforce development program at a free information session hosted by the City of Richmond’s Office of Community Wealth Building. The session will be held on Tues., Dec. 17 from 4:30 to 5:30 p.m. at the Hull Street Library, 1400 Hull St., Richmond. For more information, call (804) 646-8699.

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**TRAVEL TIPS**

By Ed Perkins

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**JOB HUNTERS**

Are you ready for a new career or job, but are just getting stuck in your search? Get resume help and learn about a workforce development program at a free information session hosted by the City of Richmond’s Office of Community Wealth Building. The session will be held on Tues., Dec. 17 from 4:30 to 5:30 p.m. at the Hull Street Library, 1400 Hull St., Richmond. For more information, call (804) 646-8699.
By Martha Steger

The acclaimed painter Edward Hopper first visited the state of Virginia in 1939, when the Virginia Museum of Fine Arts (VMFA) invited him to chair the jury for the museum’s first biennial exhibition. Hopper returned in 1953 as a juror for that year’s biennial exhibition, too.

On the latter visit, the VMFA purchased Hopper’s 1935 painting “House at Dusk” for its permanent collection. That painting, along with more than 60 others, is now on view in its current exhibition, “Edward Hopper and the American Hotel,” open through February 23, 2020.

The exhibition includes paintings, drawings and illustrations by Hopper as well as works by renowned artists such as Richard Caton Woodville, John Singer Sargent, Charles Demuth, Reginald Marsh, Edward Ruscha and Cindy Sherman.

Curated by Leo G. Mazow, the curator and head of VMFA’s department of American art, the exhibition includes paintings from world-class art museums and private lenders.

The exhibition presents America in the 1920s, when Hopper was making commercial art for travel and hospitality industries, through the 1950s, during his development as a fine artist.

While Hopper’s early commercial works celebrated the joy of travel, his later works became more about the alienation of people on the road.

From prosaic to poetic

Hopper frequently painted commonplace subjects — such as people alone in hotel rooms or apartments — subtly suggesting personal anxiety, alienation and depression.

“Hopper took the less heroic and monumentalized it,” VMFA director Alex Nyerges said at the exhibition’s media preview. “He saw value in the vernacular.”

As travelers, we are all familiar with the hours spent watchfully waiting by windows, in hotel rooms and lobbies, or at train stations, restaurants and diners.

Beyond those dull, introspective moments, though, travel has what Mazow calls “the promise and complications of American mobility in general, as well as the slippage between prosaic and poetic themes.”

Hopper’s renditions of hotels, boarding houses and diners are minimalistic, giving viewers the feeling they are intruding upon private, intimate and yet lonely scenes.

Take, for instance, the superficially ordinary scenes of a woman reading in her lingerie in “Hotel Room” (1931) or sitting fully attired, ready to go, by a hotel window with a car waiting outside (“Western Motel,” 1957); a comfortable parlor with a piano evoking the silence and disengagement of urban hotels (“Room in New York,” 1932); a man sitting with cheerful expression next to a man on a hotel bed with a woman asleep behind him (“Excursion into Philosophy,” 1959); or a couple in a dimly lit room, separately occupied by his newspaper reading and her playing the piano (“Hotel by a Railroad,” 1952).

Hopper’s work in these travel-related paintings and sketches is a reflection of American tourism as both impersonal and intimate. After all, a traveler’s transient home on the road sometimes includes moments of connection or memories.

Hopper’s paintings will resonate with anyone who has been disenchanted by wanderlust.

Hotels as art

It’s interesting to note that by the 1930s the American hotel had itself become a work of art — with intricate wallpaper, carpets, murals, French doors, and, as shown in Hopper’s “Western Motel,” 1957, a comfortable parlor with a piano evoking the silence and disengagement of urban hotels.

The Virginia Museum of Fine Arts recreated the motel room depicted in Edward Hopper’s 1957 painting “Western Motel” (see painting inset) to give visitors a three-dimensional feel for his work. In an innovative move, the museum even rented out the room for a limited number of nights.


Yale University Art Gallery, New Haven, Bequest of Stephen C. Clark, B.A., 1903. © 2019 Heirs of Josephine N. Hopper / Artists Rights Society (ARS), NY
Do you wish to be a gifted gardener?

By Lela Martin

For those of you with a gardener on your gift list this holiday season, here are a few ideas I’ve cultivated — pardon the pun. The purpose of these gifts is to nurture the gardener. (Full disclosure: I plan to clip this article and place it on my husband’s desk!)

**Ergonomic tools**

Tools make a gardener’s work easier. Look for tools that are constructed with strong but lightweight materials. Older adults will appreciate ergonomic tools, which are easier on joints due to their comfortable grips, longer or telescoping handles and soft padding.

Consider top-of-the-line bypass pruners such as Swiss FELCO® pruning shears. Options include left-handed and smaller size choices. These are an investment, since replacement parts are available. Add a leather case and a sharpener from a home improvement store to complete the gift.

When weeding, gardeners with arthritis prefer a tool that works with a pulling motion, which is easier on the wrists and hands than those that require a push. The Original CobraHead® Weeding Tool has a blade that can cut and dig through hard soil such as clay. You can grasp the handle in multiple positions. The mini hand tool version was awarded the 2018 Green Thumb Award.

If you dig deeper, you can find tools specifically suited to women. For example, the design of HERShovel™ by Green Heron Tools takes into consideration a woman’s use of abdominal muscles and leg strength for many garden chores. Available in three sizes, the shovel has a shorter shaft, and its blade has a large area for foot placement.

**Supportive accessories**

In addition to keeping your hands dry and clean, specialized gloves can provide support and improved grip strength. One brand, Bionic® ReliefGrip Gardening Gloves, designed by an orthopedic hand specialist, reduces hand fatigue and friction. These are available in men’s and women’s styles, multiple sizes and even “rose-length” to protect forearms from thorns.

A garden kneeler is also a great choice. In addition to cushioning your knees, the handles allow you to use your arm strength to lower and raise yourself, reducing back strain. My favorite kneelers can be flipped over to use as a bench, too. I have a wooden one, though a metal one works as well.

Of course, some garden chores call for a wheelbarrow; however, I use my plastic, two-wheeled garden cart, which I “gifted” to myself from a warehouse store. It is just the right size to hold my tools and a bag of mulch or potting soil. It even fits upright in the back of my small SUV when I need to transport garden gear.

**Pretty picture books**

Easier to fit under the Christmas tree is Native Plants for Virginia’s Capital Region, a softcover book published in November 2018 by the Virginia Coastal Zone Management Program. It is written specifically for the metro Richmond area and includes common names, botanic names, planting suggestions, and photos of native plants.

In the winter months especially, gardeners would enjoy a subscription to Birds & Blooms magazine, with its gorgeous nature photography.

**Gift cards and more**

Since we’ve passed prime planting season, a gift certificate from a garden center might be just the right size. Garden décor can be planted anytime; a bench, statuary, bird feeder, birdbath, or sundial would be a welcome addition to most gardens.

I know of at least one gardener who would like handmade coupons good for some of tasks that are physically demanding — raking leaves, digging, mulching, transplanting.

**Experiences**

If your gardener would prefer an experience rather than a wrapped present, an annual membership to Lewis Ginter Botanical Garden or Maymont would make a lovely gift.

Other ideas include a planned day trip to the State Arboretum of Virginia (part of Blandy Experimental Farm), Monticello, or the United States National Arboretum in D.C.

A longer journey might be to the Philadelphia Flower Show (Feb. 29 to March 8, 2020) or Longwood Gardens in Pennsylvania.

For a splurge, enjoy the tulips at the Keukenhof in Holland (March 21 to May 10, 2020). Try to include tickets, transportation, overnight accommodations and meals as part of the gift. If you need professional assistance, there are tour operators who specialize in garden getaways in the U.S. and abroad.

**Raised gardens**

Who would think of a garden for the
Hopper

From page 22

in “Hotel Lobby” (1945), mahogany wainscoting and ionic fluted columns of the lobby desk.

In an innovative move, the museum brings visitors into Hopper’s hotel world by recreating, in three dimensional models, several of the scenes he painted.

The museum has even created a “motel room” mimicking the painting “Western Motel” and offering overnight stays for guests. Within a day of going on sale, most of the 140 overnight packages had been sold.

In a sense, guests will be occupying the place of Hopper’s wife, Josephine, his travel companion and model. Jo was an artist in her own right and was uniquely involved in Hopper’s work. She was his model for “Western Motel,” “Hotel Room,” “Morning in a City” and “Hotel Lobby” as well as many other works.

Ellen Chapman, a Richmond resident who spent a night in the guest room, told the New York Times, “I’ve always had that childhood fantasy of spending the night in a museum. The remarkable part for me was waking up, drinking my coffee and looking at this amazing exhibit right next to me.”

Just as art critics dismissed Norman Rockwell during his lifetime (and for decades thereafter) for being a commercial artist and illustrator, Hopper was often passed over as a painter of fine art because of his past as an illustrator.

This exhibit, which includes his covers from Travel Management and Tavern Tips magazines, proves not only that art can have commercial purposes, but that commercial drawings can themselves constitute art.

“Edward Hopper and the American Hotel” is on view at the Virginia Museum of Fine Arts, 200 N. Arthur Ashe Blvd., until Feb. 23, 2020. Tickets cost $16 for adults; $12 for seniors; $10 for college students and ages 17 and under; free for ages 6 and under and for museum members.

The museum is open 365 days a year from 10 a.m. until 5 p.m. (until 9 p.m. on Wednesday, Thursday and Friday nights). For more information, visit vmfa.museum or call (804) 340-1400.

—Diane York contributed to this story.

Gardener

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gardener? To reduce bending and kneeling, a raised garden bed kit would be a welcome gift, especially if your native soil is heavy or root-filled.

Kits come in a variety of sizes and materials including composite, cedar and metal. Putting the kit together and filling it with garden soil add the finishing touches to this present.

If you don’t have yard space, elevated gardens such as those by VegTrug™ can allow you to garden on your patio — no bending or kneeling at all. Again, a thoughtful gift-giver could assemble the planter.

And finally, for a gardener without garden space, rent it! Chesterfield County residents can rent a plot at Rockwood Park. Some neighborhoods, including Brandermill, also have areas that are designated as gardening spots.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.

Virginia Cooperative Extension does not endorse these products and does not intend discrimination against other products which also may be suitable.

MARK YOUR CALENDAR

Dec. 28

KWAANZA CELEBRATION

Watch performances, shop and eat at the African Market and observe the year’s end Kwanzaa holiday. The event takes place on Sat., Dec. 28 from 1 to 9 p.m. at the Elegba Folklore Society, 101 E. Broad St. Admission for adults is $7; $6 if 65+. For more information, call (804) 644-3900.

MARK YOUR CALENDAR

Dec. 13+

THE NUTCRACKER

Enjoy a timeless holiday classic, The Nutcracker, this season. The performance will run at the Carpenter Theatre at Dominion Energy Center, 600 East Grace St., Richmond from Fri. Dec. 13 to Mon. Dec. 23. Showings are in the afternoon, starting at 1 p.m., and in the evenings at 7 p.m. To buy tickets, which range from $25 to $125, visit richmondballet.com.
Competition opens Mid-January. See rules at www.thebeaconnewspapers.com/artcontest

The Beacon Celebration of the Arts 2020

How to participate

**Step 1:** Give some thought to trying your hand at a new art or craft, or returning to one you used to enjoy. Some ideas: watercolors, sketching, oil painting, jewelry making, pottery, sculpture, digital photography — the list is virtually endless.

**Step 2:** Go ahead: take a class, find a mentor, visit a studio, go to a “paint night,” or otherwise experience the power of self-expression through art. Find something that really sparks your interest.

**Step 3:** When you have one or more works you are proud of, enter our arts competition — open only to amateurs age 50 and over. The competition will start accepting entries in mid-January.

Winners will receive awards and cash prizes

Keep your eye on Fifty Plus for more details!

Organizations interested in participating in the Celebration, and sponsors interested in excellent marketing opportunities, may email alan@fiftyplusrichmond.com or call Alan at (804) 673-5203 for more information.
**Classifieds**

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Thanks for reading!

**Classifieds**

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**MARK YOUR CALENDAR**

**Dec. 18**

GRINCH PARTY Are you sick of the holidays? Let your inner Grinch free with an anti-holiday party. There will be music, crafts, games, and snacks at a free party on Wed., Dec. 18 from 5 to 6 p.m. at the Ginter Park Library, 1200 Westbrook Ave., Richmond. To learn more, call (804) 646-1236.
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