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A few what-ifs

Back when I was a kid, when a bully taunted someone, the target would sing out, “I’m rubber and you’re glue! Everything you say bounces off me and sticks to you!”

It didn’t entirely relieve the pain of being bullied, but it gave one the satisfaction of being able to reply in kind without actually saying anything “bad” — without sinking to the bully’s level.

I found myself remembering this ditty the other day after reading a newspaper (not Fifty Plus) full of reporting on fraught foreign policy situations (as if our domestic problems weren’t bad enough).

Countries imprisoning and even massacrning their own citizens, threatening to sacrring their own citizens, threatening, weren’t bad enough. (Noting this ditty the other day)

ing to the bully’s level.

thing “bad” — without sink-

experiment. What if there was
cally, made targets into rubber and bullies into glue?

That is, what if every time a country threatened another with missiles, they would boomerang in mid-air and return to the spot they were fired from? How many more missiles would be fired?

And what if every time a country sent food or doctors to help others after a terri-

ble storm or flood, the favor would im-

dediately redound to the sender’s bene-

fit?

And the same would apply (as long as

I’m imagining this) on the individual level.

What if every time a would-be murderer or robber aimed a gun or wielded a knife, they knew it would hurt only themselves?

And every time a person did a favor or showed someone a courtesy, a similar ben-

efit would accrue to them.

Of course, this is essentially the Golden Rule: Do unto others as you would have them do unto you.

But instead of being a prescription — what we “should” do for moral reasons and without expectation of a return benefit — I’m suggesting we consider what the world would be like if it was built into life itself that you got back exactly what you gave, whether good or bad. And right away, not years later.

How would our behavior change? How would the world look? What troubles that we have today would disappear, and what problems would be solved? Evil would de-

stroy evil and good would engender good.

Of course, this isn’t at all the way the world works. And as amazing as today’s technology can be, I doubt such a device or software could be created.

Still, it’s worth pondering and, maybe, even acting in our individual lives as if it’s true.

In some cases, it already is. Show the world a smile, and you’ll undoubtedly get some smiles in return. Go out of your way for someone, and odds are they will, at some point, return the favor, or at least offer thanks.

And, I think, it’s also true that when we show ourselves to be selfish or even just short-tempered, we earn precious little good will from others.

That said, as long as evil and selfish peo-

ple exist, we cannot deny ourselves the means of defense or unihibitedly destroy our weapons. We are most certainly not liv-

ing in a world where bad people destroy themselves, unfortunately.

Foreign and domestic strife will certainly continue to fill our newspapers, TVs and computer screens.

Still, in an individual sense, we create our own “micro-climates,” you might say.

We set the temperature felt around our-

selves and, through our actions, help de-

termine whether sunshine or clouds follow us during the day.

Much of that power, at least, is in our hands right now. It’s something we can put into effect whenever we want. I commend it to you for the rest of this still new year.

CARTER KREIMANN

FROM THE PUBLISHER

By Stuart P. Rosenthal

Fifty

Plus

a publication of The Beacon Newspapers, Inc.

Editorial Mission: Fifty Plus is dedicated to providing readers with accurate information, professional guidance, and useful resources. Our publication is intended to both reflect and enhance fifty-plus lifestyles, and to encourage reader dialogue and input.

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Letters to the editor

Dear Editor:
I enjoyed your virtual expo even more than in-person expos because I could take more time reviewing the resources, and at my own convenience. I didn’t have to watch the time and worry that I would miss something if I didn’t hurry through it.
I sat through some of the programs several times, and watched others over multiple sessions. And it was so helpful that you kept it available during all of November through January, since this is a busy time. It was actually relaxing to take some time away to review the information.

So, thanks again; I needed that! I hope you will do this again.

Evelyn Marie
Via Expo website

Dear Editor:
I came across your January From the Publisher article, “New year, new project,” and was inspired to check out your website. You became my “dinner music” this evening, and I thoroughly enjoyed your pieces. Thank you for sharing your talents and love of music/composing. The four pieces I heard were truly wonderful.

Our grown daughter is an accomplished pianist who once filled our home with music and joy. She has moved on, living in her own life, as we hope they do, but has left us with a very quiet home. We miss hearing her play. Listening to you this evening brought back wonderful memories of her musical talent.

Thank you for sharing your talents that offered beautiful “dinner music” this evening! Glad you are pursuing your goals and inspiring others to do the same.

Carol Messerly
Via website

MARK YOUR CALENDAR

March 10

MICROSOFT WORD TIPS

Learn how to organize files and use basic commands in Microsoft Word with this free workshop at the Varina Area Library on March 10 from 2 to 4 p.m. To register, visit bit.ly/VALMicrosoft. Call (804) 501-1980 with questions.
Heart and soul of Black History Museum

By Glenda C. Booth

In Mary Lauderdale’s cozy office at the Black History Museum and Cultural Center of Virginia in Jackson Ward, a framed quotation by former astronaut Dr. Mae Jemison hangs over the desk like a guiding light: “Never be limited by other people’s limited imaginations.”

As head of the museum’s operations and visitor services, Lauderdale, 62, is inspired by Jemison’s message and wants others to be as well.

Lauderdale told Fifty Plus she wants to “tell the greater narrative...Black history is American history. We’re not told much, and there’s so much to uncover, especially in Virginia.”

Over the past 22 years, Lauderdale has taken on increasingly crucial tasks at the 40-year-old museum — from stuffing envelopes and writing paper receipts, to generating and curating exhibits, managing the collections and serving as the lead tour guide.

She also organizes traveling exhibitions, lectures and special events. She is the heart and soul of the museum, which attracts more than 20,000 visitors in a typical year — and even more through the outreach programs she creates.

“Mary is a vital part of our museum,” said Dr. Monroe E. Harris, Jr., president of the board of directors who has worked with Lauderdale for many years.

“Mary’s historical knowledge of the museum and operational expertise are unparalleled and indispensable. Much of the museum’s success is attributable to her. She is a very special lady.”

A timely, powerful program

In 2021, Lauderdale curated and staged an exhibit that spotlighted important events of 2020: the start of the pandemic; the controversy surrounding Richmond’s Confederate statues, and the unrest after George Floyd’s murder. The exhibit included photographs, quilts and other art, textiles, photographs, rare books, musical recordings and many other artifacts.

Commanding the reception area is the actual sign from Richmond’s former Woolworth store, which was the site of a 1960s sit-in protesting racial segregation.

A 35-foot touchscreen timeline highlights significant international, national and state events, including Nat Turner’s rebellion against his enslavers; Irene Morgan’s 1944 arrest for refusing to give up her seat on a bus (11 years before Rosa Parks’ arrest), an act that resulted in a U.S. Supreme Court case reversing Virginia law on segregated seating; a 1951 student strike at Farmville’s Moton High School protesting substandard schooling; and Douglas Wilder’s 1989 election as the country’s first Black governor.

A bronze bust of Oliver Hill by Paul D. DiPasquale dominates one space. Hill was a Black Virginia lawyer whose cases helped desegregate public schools.

A sculpture by Riggs Ward Design of the still-standing Emancipation Oak at Hampton University memorializes the tree under which freed, formerly enslaved people attended their first classes in 1861.

In other permanent exhibits, visitors learn how enslaved people resisted their oppressors, the many injustices of the Jim Crow era, Virginia political leaders’ resistance to school desegregation, and the landmark U.S. Supreme Court Brown v. Board of Education decision that outlawed segregation.

Inside the museum

With crenelated brick towers that punctuate the Richmond skyline, the Black History Museum and Cultural Center of Virginia is housed in the 1895 Armory building — the nation’s only 19th-century armory built for an African American militia. The building is listed on the National Register of Historic Places and the Virginia Landmarks Registry.

The museum’s collection includes art, textiles, photographs, rare books, musical recordings and many other artifacts.

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See MUSEUM, page 6

Mary Lauderdale oversees visitor services and operations at the Black History Museum and Cultural Center of Virginia, where she has worked for more than 20 years. The museum, whose mission is “to preserve stories that inspire,” is now celebrating its 40th year.

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Simple food tips promote healthy aging

By Lainey Younkin, M.S., RD, LDN

Eating right can help you age gracefully and healthfully — and sometimes it takes to make smarter diet choices are just tiny tweaks. Consider these healthy-aging helpers:

“Low-fat” isn’t always best

As you age, your metabolism slows, and so your calorie needs decrease. Since fat packs almost twice as many calories as carbs or protein, gram for gram, aiming to eat a lower-fat diet can be a smart move. But keep in mind that many “low-fat” or “fat-free” products — even healthy ones like yogurt — often contain added sugars, which bump up the calorie content. Read labels.

Have a tuna sandwich

Dietary guidelines suggest eating fish — particularly omega-3-rich types like tuna and salmon — twice a week for heart health. What’s more, some research shows that people who consume more omega-3 fatty acids from fish have a reduced risk of advanced age-related macular degeneration, the leading cause of blindness in people over 50.

Canned light tuna is an easy option. Mix it with low-fat mayo or a little Greek yogurt and enjoy with whole-grain bread or crackers, or simply plop it on top of a green salad and dress it up with some heart-healthy vinaigrette.

An apple a day...

Unfortunately, constipation often becomes more common as you age — but filling up on fiber and fluids can help improve digestion.

Water and fiber are two main components of fresh fruits (which provide disease-fighting phytonutrients too). Whenever possible, add a side of fruit, and a cup of water, to your meal.

To get the best variety of nutrients, go for a colorful mix: berries, oranges, grapes, pears, watermelon — whatever you like best!

Boost your calcium

The risk for osteoporosis — a condition characterized by brittle bones — increases with age, but getting enough calcium (1,200 mg. per day is the recommended amount for people over 50) can help reduce your risk.

Get close to this goal before lunchtime by including a cup of calcium-fortified orange juice at breakfast and having a cup of low-fat yogurt for a mid-morning snack.

Don’t overdo supplements

There’s a legitimate reason for age-specific vitamin-mineral formulas: our nutrient needs change with age. For instance, after menopause, women need only 8 mg. of iron each day (same as what men need) — that’s less than half of the recommended intake of the mineral for women of childbearing age.

To lose weight, never do this after 5 p.m.

By Lainey Younkin, M.S., RD, LDN

Don’t worry, we aren’t going to tell you to stop eating after 5 p.m. However, you might be doing some things from early evening until you hit the hay that are precluding you from seeing the scale move.

Going on diets has conditioned you to “eat less.” Therefore, you probably are not eating enough during the day, which backfires at night, leading you to overeat.

To prevent binging in the evenings, “Make sure you are making the time to eat enough to meet your needs throughout the day,” said Nicole Stefanow, M.S., RDN. “When we let ourselves get too hungry, we are more likely to overeat before our bodies know we are full,” she said.

2. Don’t eat straight out of the bag.

Eating chips or other processed food straight out of the bag leads to mindless eating, especially if you’re doing it while also scrolling on your phone or watching TV. Before you know it, you could consume a meal’s worth of calories.

“Instead of mindlessly snacking, make a plan for what your evening snack will include (think produce and protein for filling you up and keeping you satisfied) and savor it. Turn off the TV and phone and just eat,” said Julia Stevens, M.PH., RDN, CPT.

3. Don’t skip carbs at dinner.

It can be tempting to skip carbohydrates (or other food groups) at dinner, but if your dinner doesn’t fill you up, you’ll find yourself rummaging through the cabinets a couple of hours later.

“When you don’t have a balanced dinner, you’ll probably end up consuming a lot more calories (and not the nutritious kind!) once your hunger catches up to you,” said Melissa Mitri, M.S., RDN.

“Eliminating an entire food group could foster feelings of deprivation, and this could lead you to overeat late at night,” said Mariana Dineen, M.S., RD, a dietitian and mom of three.

“Carbohydrates provide fuel for our brain and central nervous system, and fats help us absorb certain nutrients, reduce glycemic impact and also contribute to satiety and fullness. Proteins are the building blocks for muscles and have the ability to increase metabolism and keep us feeling full and satiated for longer,” she said.

Make sure your dinner is satisfying too, advised registered dietitian Judy Barbe, M.S., RD. You’ll be less likely to snack later mindlessly,” she said.

“Eating Well is a magazine and website devoted to healthy eating as a way of life. Online at eatingwell.com. © 2021 Meredith Corporation. Distributed by Tribune Content Agency, LLC.
Many causes lead to hand and back pain

By Howard LeWine, M.D.

Q: My pinky finger has been numb and tingly for more than one week. I am not aware of any injury. What could be the reason?

A: The symptoms you’re describing suggest a problem with a nerve supplying sensation to the fifth (pinky) finger. Since it is lasting this long, you should call your doctor’s office for an appointment.

Some people with numbness and tingling of the fifth finger also have weakness in the hand or forearm muscles. Or there may be numbness in other fingers, the forearm or upper arm.

The combination of symptoms and findings from a physical examination can help your doctor sort out where the problem lies.

For example, if only the fifth finger is numb, and your hand and finger strength is normal, the problem is probably located in the wrist. Or a tight ring on the pinky can cause numbness and tingling. But if weakness is also present, the nerve problem is more likely to be higher up, maybe in the elbow.

Decreased sensation on your fourth finger might suggest an ulnar neuropathy, an irritation or compression of the ulnar nerve that travels down the arm into the hand.

The most common place of origin for these problems is the elbow, where the nerve travels through a groove near the skin’s surface. People often unconsciously lean on one of their elbows for prolonged periods, which then compresses the ulnar nerve.

Other causes of an ulnar neuropathy include injury to the arm, arthritis of the elbow or wrist, a ganglion cyst in the wrist, and diseases like diabetes that cause nerve damage. Ulnar neuropathy can also lead to a weaker than expected hand grip.

Although very unlikely with pinky numbness only, the problem could be related to a pinched nerve higher up in the neck or armpit area.

Treatment depends on how much the symptoms bother you and whether there is any decreased strength that you hadn’t recognized.

If nerve compression is the cause, it’s important to avoid pressure on the nerve. Avoid wearing a tight ring on that finger. Don’t lean on your elbows or wrists. Wear protective padding over the elbow or a brace for the wrist.

Anti-inflammatory drugs can improve nerve irritation related to active arthritis. Tight control of blood sugar may reduce the risk of nerve damage from diabetes.

Surgery may be offered for some cases of neuropathy related to trauma, arthritis, ganglion cysts or disc disease.

Q: I have been getting massages for back pain. My therapist says I have over-stretched ligaments in my lower back that run from my lower lumbar spine onto my gluteus maximus. Should I be considering other treatment options, such as surgery?

A: Massage can definitely make people with back problems feel better. But if the symptoms persist, it’s important to be sure the diagnosis is correct.

I’m guessing from your massage therapist’s diagnosis that you have low back pain that radiates into the buttock. In this case, you should discuss your pain with your doctor. They can help determine the cause of your symptoms and recommend appropriate treatment options.

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**Ongoing**

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Museum
From page 3
public school racial segregation.
There are many stories of heroes and
heroines, such as local Black entrepreneur
Maggie Walker, who started a newspaper,
department store, insurance company and
bank.
Wendell Scott, from Danville, Virginia,
was the first African American to win a
race in the Grand National Series,
NASCAR’s highest level.
Richmonder Bill “Bojangles” Robinson
tap danced with Shirley Temple and re-
turned to Richmond in 1933, giving the city
$2,000 for traffic lights.

What’s next
During normal times, Lauderdale organ-
izes jazz concerts featuring local musicians
in partnership with the Richmond Jazz So-
ciety. She hopes the museum will resume
those performances in May.
An exhibit titled “Home: Fifty Years of
Equal Housing in Virginia” will run until
mid-April. It chronicles efforts to enforce
the 1968 federal fair housing law, which
Congress passed shortly after Dr. Martin
Luther King Jr.’s death.

Hand & back pain
From page 5
situation, a physician might diagnose sciatic
nerve or muscle spasm rather than over-
strained ligaments.
However, the diagnosis depends on the
details of your symptoms, the results of
your physical examination and, in certain
cases, the results of imaging tests.
Keep in mind there are many causes of
low back pain. Some of the most common
include:
• Muscle spasm or other muscle injury
• Sciatica, a condition in which the sciatic
nerve is compressed as it travels from
the spinal cord to the leg
• Osteoarthritis (also called degenera-
tive joint disease)
• Spinal stenosis, a degenerative or con-
genital disorder in which the spinal cord is
compressed by the surrounding bones,
discs and ligaments.
Rarer and more serious causes of back
pain include fracture (more common
among people with osteoporosis), infec-
tion and cancer. Your doctor can usually
rule out these serious causes of back pain.
However, even after a full evaluation, the
cause of low back pain is often uncertain.
While the uncertainty can be frustrating,
the good news is that most new back pain
resolves within a few weeks, regardless of
treatment.
Most back problems (including liga-
 ment injuries) do not require surgery.
Finding a fitness routine with a good bal-
ance of rest and exercise — and avoiding
activities that may have triggered your
symptoms — can often help the body heal
such injuries on its own.

MARK YOUR CALENDAR
March 3  AMERICAN DADA
Join VMFA Curator Leo Mazow for a free in-person or online
gallery talk on painter, photographer and arts administrator John Covert and the
American Dada art movement. This event takes place Thurs., March 3 from 11 to
11:30 a.m. To participate in person, meet at the Visitors Service Desk; registra-
tion is not required. To listen to the talk via Zoom, register by visiting

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*Read these five-star reviews in full — and 54 more — on Google or our website:
CenteredRichmondAcupuncture.com/reviews

Surgery is generally reserved for peo-
ple who have conditions that can be im-
proved with surgery, such as disc hernia-
tion or spinal stenosis, and whose symp-
toms have not responded to more conser-
tative treatment.

If you haven’t done so already, I would
recommend that you see your doctor for a
detailed review of your symptoms and a
physical examination. If your doctor sus-
pects an unusual or serious cause of back
pain, or believes your condition may re-
quire surgery, your doctor will likely order
additional testing, such as X-rays or an
MRI.

Howard LeWine, M.D., is an internist
at Brigham and Women’s Hospital in
Boston and assistant professor at Harvard
Medical School. For additional
consumer health information, please
visit www.health.harvard.edu.
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When to stop taking your heartburn drug

Q: I was recently discharged from the hospital and sent home with a prescription for omeprazole. My pharmacist told me it is a generic form of Prilosec. Is this a medication I will need to take for the rest of my life? A: Possibly, but probably not. I would contact your doctor to see how long they intended for you to be on this medication.

Proton pump inhibitors, or PPIs, such as omeprazole, are medications commonly used to treat conditions like heartburn, acid reflux and stomach ulcers. PPIs work by blocking gastric acid secretion in the stomach. In the hospital setting, proton pump inhibitors may be used to treat or prevent gastrointestinal bleeds or stress ulcers that could occur during a hospital stay. Hospitalized patients may be more likely to experience stress, immobility or inflammation, which can put them at higher risk for a stomach ulcer or bleeding in the stomach lining.

It is possible that your provider wanted to prevent these complications from arising while you recover as well. However, the medication was more than likely meant to be used for only a short period of time. If your symptoms are irregular or only occur with certain problem meals like tacos or spicy chicken wings.

If you struggle with chronic heartburn, there may be better options for you, such as famotidine, a generic form of Pepcid. Always ask your doctor or pharmacist before starting or adjusting your medication regimen.

AnnMarie Baker is a fourth-year Doctor of Pharmacy candidate at VCU School of Pharmacy. Originally from Philadelphia, she is a graduate of the Honors College at VCU, where she obtained her Bachelor of Science in Biology. Her future career interests include ambulatory care pharmacy and academia.
Ex-smoker? Scan can protect your lungs

By Family Features

Not too long ago, people used to smoke everywhere — in restaurants, on airplanes, in their (or your) car. There was no escaping it, but most people never gave it a second thought.

Today, things are done differently. However, those memories can be an important reminder to those who smoked back then to take a step for better health and get a lung screening.

Early detection is critical

Lung cancer has the highest mortality rate among cancers, killing men and women more than any other type.

If found in its earliest stage, however, lung cancer is more likely to be successfully treated, according to the American Cancer Society. In fact, detecting lung cancer in its early stages can make the survival rate as high as 90%.

“Unfortunately, lung cancer symptoms typically don’t show up until the disease has advanced. And when they do appear, they can be similar to common respiratory illnesses, with cough, shortness of breath or pain in the chest, back or shoulders,” said Dr. Ella Kazerooni, professor of radiology and internal medicine at the University of Michigan and chair of the American Cancer Society National Lung Cancer Roundtable.

“Screening detects lung cancer when there are no symptoms. That’s why it’s important for people at high risk of lung cancer to get annual lung scans to help increase the likelihood of catching cancer early when it’s most treatable.

“A lung cancer screening is a painless evaluation that usually takes minutes to complete.”

However, according to a study published in the *Journal of the National Cancer Institute,* the national average of at-risk individuals getting screened is only 5%.

In 2021, the U.S. Preventive Services Task Force (USPSTF) — a panel of national experts in disease prevention and evidence-based medicine — updated guidelines for who is eligible and recommended annual lung screening. Yet, the Epic Health Research Network reported 87% of at-risk individuals eligible for screening based on the USPSTF guidelines didn’t receive an annual screening despite it being covered by insurance.

What is a lung cancer screening?

A lung cancer screening is a preventive health check, like a mammogram or colonoscopy. It checks the lungs and looks for any changes from year to year. If there’s something unusual in the lungs, a screening can help detect it at an early stage.

A low-dose computed tomography (LDCT) scan is the only method recommended for lung cancer screening in high-risk patients. A LDCT machine takes a 3D picture of the lungs. This type of scan uses 75% less radiation than a regular CT scan and doesn’t require the use of needles.

[Eds. note: There are risks as well as benefits to such scans. Discuss with your doctor.]

Who’s eligible for screening?

A family history of lung cancer, a personal history of lung disease, lifestyle or environmental factors can put a person at elevated risk.

More smokers and ex-smokers now qualify for yearly LDCT scans, according to the updated guidelines published by the USPSTF. The guidelines lowered the eligibility threshold based on a person’s age and smoking habits.

An annual LDCT screening is recommended for people who meet these criteria:

• are 50 to 80 years old
• Actively smoke or have a history of smoking within the last 15 years
• Heavily smoke or used to heavily smoke (people who have smoked for 20 “pack years” or more)

Pack years are determined by the number of cigarette packs smoked per day multiplied by the number of years a person has smoked. For example, smoking one package per day for 20 years equals 20 pack years.

If you’re concerned about your risk or have a history of smoking, talk to your healthcare provider to discuss the benefits and risks of screening and find out if a scan is right for you.

Learn more about how you can take control of your lung health and support loved ones who may be at high risk for lung cancer by visiting screenyourlungs.org.
How could I have COPD and not know it?

By Jim Miller

Dear Savvy Senior,

I have struggled with shortness of breath for several years now. I just thought I was getting old and fat, but a friend recently told me about COPD. Could I have COPD and not know it?

—Huffing and Puffing

Dear Huffing,

Yes. COPD, or chronic obstructive pulmonary disease, is a progressive lung disease that affects an estimated 30 million Americans. But about half of them don’t know they have it.

COPD — a term used to describe a variety of lung diseases, including emphysema and chronic bronchitis — develops slowly, so symptoms may not be obvious until damage has occurred.

Symptoms can include an ongoing cough that produces much mucus, lack of energy and/or shortness of breath especially during physical activity, wheezing and chest tightness, blue lips or fingernails, or swelling in your feet, ankles or legs.

Those most at risk are smokers or former smokers over age 40, and people who have had long-term exposure to other lung irritants like secondhand smoke, air pollution, chemical fumes and dust.

If you’re experiencing any of the aforementioned symptoms, you need to get tested by your doctor. A simple breathing test called spirometry can tell if you have COPD, and if so, how severe it is. Early screening can also identify COPD before major loss of lung function occurs.

While there’s no cure, there are things you can do to limit further damage, including:

**Quit smoking**

If you smoke, the best thing you can do to prevent more damage to your lungs is to quit. To get help, the National Cancer Institute offers a number of smoking cessation resources at SmokeFree.gov or call 1-800-QUIT-NOW.

Or ask your doctor about prescription antismoking drugs that can help reduce your nicotine craving.

**Avoid air pollutants**

Stay away from things that could irritate your lungs, such as dust, allergens and strong fumes. Also, to help improve your air quality at home, remove dust-collecting clutter and keep carpets clean; run the exhaust fan when using cleaning products, bug sprays or paint; ban smoking indoors; and keep windows closed when outdoor air pollution is high (see AirNow.gov for daily reports).

**Get vaccinated**

The coronavirus and flu can cause serious problems for people who have COPD, so if you haven’t already done so, get vaccinated for COVID-19 and get a flu shot every fall to help avoid getting sick.

Also ask your doctor about getting the pneumococcal immunizations for protection against pneumonia.

**Take prescribed medications**

Bronchodilators (taken with an inhaler) are commonly used for COPD. They help relax the airway muscles to make breathing easier. Depending on how severe your condition is, you may need a short-acting version only for when symptoms occur, or a long-acting prescription for daily use. Inhaled steroids may also help reduce inflammation and mucus and prevent flare-ups.

For more information, visit the COPD Foundation at COPDfoundation.org or call the COPD information line at 1-866-316-2673.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of The Savvy Senior book.
Comforting and healthy winter recipes

By Family Features

Taking time to nurture your health and well-being starts with building healthier habits. As the seasons change, challenge yourself to make small yet consistent choices that help you and your family establish (or re-establish) healthy habits during mealtime.

For example, bring everyone together with a better-for-you seasonal favorite like ginger pumpkin soup or this modern take on tuna noodle casserole.

**Tuna Pasta Casserole**

**Servings:** 4

**Ingredients:**
- 4 ounces dried whole-wheat rotini pasta (about 1 ½ cups)
- nonstick cooking spray
- 16 ounces frozen mixed vegetables, thawed
- 1¾ cups fat-free low-sodium vegetable broth
- 1 can (10 ¾ ounces) low-fat, low-sodium protein
- 2 cans (15 ounces each) solid-pack light tuna
- 1 can (14 ounces) canned low-sodium, whole-grain reduced-sodium chicken broth
- 1 cup packed dark red kidney beans, rinsed and drained
- 1 cup water
- 1½ cups fat-free, low-sodium vegetable broth
- 1 tablespoon all-purpose flour
- Dash of salt
- ¼ teaspoon freshly ground pepper
- ¼ teaspoon ground cinnamon
- ½ teaspoon dried thyme, crumbled
- ½ teaspoon ground ginger
- 1 medium garlic clove, minced, or 1 teaspoon bottled minced garlic
- ⅛ teaspoon bottled minced garlic
- 1 medium onion, finely minced
- 1 medium carrot, peeled and finely minced
- 2 medium garlic cloves, minced, or 1 teaspoon bottled minced garlic
- ¼ cup chopped roasted red bell peppers
- ⅛ cup finely chopped green onions
- ⅛ cup chopped fresh parsley

**Directions:**

Prepare pasta according to package directions, omitting salt. Using colander, drain well. Transfer to large bowl.

Preheat oven to 350° F. Lightly spray 2-quart glass baking dish with nonstick cooking spray.

Stir mixed vegetables, tuna, soup, roasted peppers, half-and-half and seasoning blend into pasta until combined. Transfer to baking dish. Top with crackers and Parmesan cheese.

Bake uncovered 25 to 30 minutes, or until casserole is warmed through and topping is golden brown.

**Nutritional information per serving:**
- 400 calories
- 7 g. total fat; 2 g. saturated fat; 0 g. trans fat; 30 mg. cholesterol; 537 mg. sodium; 52 g. carbohydrates; 8 g. dietary fiber; 7 g. sugars; 32 g. protein.

**Ginger Pumpkin Soup**

**Servings:** 4

**Ingredients:**
- ½ teaspoon dried thyme, crumbled
- ¼ teaspoon ground cinnamon
- ¼ teaspoon freshly ground pepper
- 1 tablespoon all-purpose flour
- 1 cup water
- 2 cans (15 ounces each) solid-pack pumpkin
- 1 cup fat-free milk
- ⅛ cup fat-free sour cream (optional)
- 2 medium garlic cloves, minced, or 1 teaspoon bottled minced garlic
- 1 medium onion, finely minced
- 1 medium carrot, peeled and finely minced
- 1 medium sweet potato, peeled and cut into 1-inch pieces
- 1 medium zucchini, peeled and cut into 1-inch pieces
- 1 medium bell pepper, cored and cut into 1-inch pieces
- 1 cup low-sodium vegetable broth
- 1/2 teaspoon bottled minced garlic

**Directions:**

In a large heavy pot, heat oil over medium-high heat, swirling to coat bottom.

Cook onion 6 to 8 minutes, or until soft, stirring occasionally. Stir in gingerroot, garlic, thyme, cinnamon, pepper and salt. Cook 1 minute, stirring constantly. Stir in flour.

Pour in broth and water. Using spatula, scrape bottom of pot to dislodge any browned bits. Stir in pumpkin. Bring mixture to boil. Reduce heat to low and simmer 10 minutes.

Stir in milk. Remove from heat. Ladle soup into bowls.

Garnish with sour cream and chives, if desired.

**Nutritional information per serving:**
- 138 calories
- 2.5 g. total fat; 0 g. saturated fat; 0 g. trans fat; 0 g. polyunsaturated fat; 1 g. monounsaturated fat; 1 mg. cholesterol; 199 mg. sodium; 27 g. carbohydrates; 10 g. dietary fiber; 14 g. sugars; 6 g. protein.

Recipes are courtesy of the American Heart Association’s Healthy for Good initiative.

Visit heart.org/healthyforgood to download more heart-healthy recipes and find more tips for a healthier you in mind, body and heart.

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Ministrokes warn of worse stroke to come

By Howard LeWine, M.D.

Q: My father’s right hand suddenly became weak. He couldn’t hold his coffee cup. It lasted about 5 minutes and then the strength came back. His doctor was worried about a ministroke. What does that mean?

A: A ministroke, what doctors call a transient ischemic attack or TIA, is a problem in the blood vessels of the brain that causes a temporary decrease in blood flow to a certain brain region.

To appreciate a TIA, it helps to understand each of the separate terms in its name. “Transient” refers to the fact that these episodes are most often very brief, lasting less than an hour. In fact, most TIAs are over within a few minutes.

The term “ischemic” specifies that the symptoms result from an obstruction in blood flow, and “attack” refers to an isolated event.

The chain of events that leads to a TIA is basically the same as for a stroke. A person who has a TIA has had ischemia but has “dodged the bullet” because there were no lasting symptoms. But the same underlying causes are still present and are very likely to cause a stroke in the near future.

TIA symptoms can vary widely depending on the part of the brain that is affected. To further complicate matters, other neurological disruptions — such as migraines, minor seizures and low blood sugar — can mimic TIA symptoms.

The distinguishing feature is that a TIA stems from decreased blood flow located in one particular blood vessel in the brain. Therefore, the effects are most likely to be localized to a specific brain function, such as speech or vision, or to cause isolated weakness in one limb or side of the body.

I am glad to hear your father contacted his doctor. These attacks can be tough to recognize because people often blame normal aging for symptoms like taking a sudden stumble while walking, trouble getting out the right words, or feeling dizzy. Because TIAs don’t last long and don’t always have an immediate lasting effect, it’s easy for people to shrug them off.

Since there are no permanent symptoms after a TIA, the goal is to prevent a stroke. Doctors immediately prescribe anti-clotting drugs. The choice of medications depends upon the underlying cause.

If the suspected cause is a significantly narrowed carotid artery, the person may have a procedure to correct the problem. This procedure — carotid endarterectomy or carotid artery stenting — can help prevent future TIAs or strokes.

Taking steps to reduce TIA risk factors, including keeping blood pressure normal and lowering cholesterol levels, is also critical. Lifestyle habits (eating a healthy diet, getting regular exercise, and not smoking) are a central part of any treatment plan.

Who knew? Nutmeg can be psychoactive

By Suzy Cohen

Over the holidays, I made some homemade vanilla eggnog and used freshly grated whole nutmeg. It really does make a difference if you grate a whole nutmeg versus using regular powdered nutmeg spice.

Nutmeg is a very interesting spice with many health benefits, and one potential drawback.

You may not realize it, but nutmeg naturally contains a compound called myristicin that can get you a bit high. The spice has compounds in it that impact the brain, and for sensitive individuals it may be a little too much.

The worst part is that children and teens are getting into trouble with nutmeg because the “nutmeg challenge” trend encourages kids to ingest a few teaspoons of the spice — started on the popular social media app TikTok.

Before you go and trash the nutmeg in your home, I want to tell you that myristicin is in your parsley, anise, cinnamon, clove, fennel, parsley, star anise and basil! There’s just not that much in those other spices.

And moreover, the kids trying to trip off the myristicin aren’t going for those other herbs; they’re looking in the cabinet for the nutmeg.

Benefits of the spice

I don’t want to scare you away from nutmeg when it is a superfood. Nutmeg has medicinal properties that make it a delicious, health-giving spice.

It is known to help with sleep, blood pressure, inflammation, stomach problems and pain. It’s a strong anti-inflammatory and has anti-tumorigenic properties.

It even improves memory and, if used correctly in recipes, will enhance the flavor of any dish.

Using it properly is key. Recipes call for small amounts, usually one-quarter or half of a teaspoon to the batter or soup you’re making. It’s a very tiny amount compared to the whole recipe.

But kids and some adults are being dumb and taking a whole teaspoon, and sometimes up to a tablespoon or two! This can lead to fatal consequences in rare cases.

The psychoactive compounds in nutmeg spice put the sympathetic nervous system into action, and this can cause fight or flight symptoms. Taken in excess, one may experience dry mouth, blurred vision, dizziness, confusion and heart rhythm abnormalities.

If there is a pre-existing heart condition, even a teaspoon or two can be fatal.

The difficulty is that the trip-like effects don’t occur right away. The spice is fully digested and absorbed into the bloodstream don’t occur right away. The spice is fully digested and absorbed into the bloodstream. The difficulty is that the trip-like effects don’t occur right away. The spice is fully digested and absorbed into the bloodstream. The difficulty is that the trip-like effects don’t occur right away. The spice is fully digested and absorbed into the bloodstream. The difficulty is that the trip-like effects don’t occur right away. The spice is fully digested and absorbed into the bloodstream.

Nutmeg is easily a superfood, with tremendous health benefits. But when abused, it can lead to intoxication. Please read your recipes carefully and keep an eye on what your kids or grandkids are watching on social media.

This information is opinion only. It is not intended to treat, cure or diagnose your condition. Consult with your doctor before using any new drug or supplement.
You can’t always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches—and dozens of other ailments and worries. Those are the nights you’d give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

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Four Heart Healthy Food Claims

By Beth Sumrell Ehrensberger, RD, MPH

The most loyal but often underappreciated of all companions: your heart. With mounting claims for heart healthy foods everywhere you look, it's often difficult to decide which are truly good for your ticker. We've examined four of the most popular foods with heart health claims, and given you the highlights.

Red Wine Though some promising research does suggest that moderate red wine consumption can have some heart healthy effects, like raising HDL (good cholesterol) and inhibiting the formation of blood clots, you shouldn't pour with abandon. Heavy alcohol consumption can increase cancer risk, and what's more, many of the same health benefits from drinking red wine can be found simply by exercising and eating a variety of fruits and vegetables.

Love it? If you don’t drink, don’t start now. If you are already a red wine drinker, keep your daily consumption to 1 glass if you’re a woman, and 2 if you’re a man.

Flax Seed There are a lot of heart health benefits packed into tiny flaxseeds, since they are a good source for alpha linolenic acid (ALA), a type of omega-3 fat. Flax seeds have been shown to control blood pressure and help lower cholesterol. However, to gain the fullest spectrum of benefits, you must grind the seeds before eating them, since the tiny, difficult to crack seeds can pass through your system completely undigested.

Love it? Add a sprinkle of flax to your diet with a daily 2-4 tablespoon serving. Top your yogurt, oatmeal or cold cereal with ground flax for a daily dose.

Grape Juice Teetotalers looking to gain heart-healthy benefits without alcohol have turned to grape juice as an alternative to red wine. Grape juice, like red wine, has been shown by research studies to reduce blood clotting and reduce damage to artery walls.

Love it? Grape juice from dark red grapes can be a good way to keep a healthy dose of heart-healthy resveratrol (a phytochemical found in the skin of red grapes) in your diet. Like any juice, use caution, and stick to a 4-ounce serving since bottomless juice consumption can fill your diet with calories.

Salmon Omega-3 fatty acids have received a lot of attention for their heart healthy benefits. Omega-3 fatty acids, especially those from fatty fish, like salmon, halibut, lake trout, mackerel, and albacore tuna can help reduce heart rhythm problems (which can result in sudden death), as well as help reduce triglycerides, reduce plaque buildup, and inhibit blood clotting.

Love it? Dig out your heart-healthy salmon recipes: the American Heart Association recommends eating fish, especially fatty fish, twice a week.

The Bottom Line

No magical food alone can prevent heart disease, but a combination of heart healthy foods with research-backed claims, plus exercise and a diet low in saturated fat, can help you do the most possible to stay healthy.

See recipe at Heart Healthy, p. B-3
Health, Friendship and Longevity

By Natalie Mansion

February is Black History Month! It is also American Heart Health Month. Significant medical advancements have been made to prevent and treat Cardiovascular Disease, as well as improve an individual's quality of life. It's pertinent to recognize that not all individuals, economic classes, races and ethnicities benefit from or receive medical care equally. Cardiovascular Disease includes and relates to many problems including high blood pressure, stroke, and heart attacks. Unfortunately, African Americans disproportionately suffer from these diseases and conditions more than other ethnic groups; a statistic which the American Heart Association recognizes and is actively combating. The Association has become a champion for health equity and has made it the organization’s mission to advance cardiovascular health and remove barriers to quality health care by 2024.

Common recommendations that are made to fight cardiovascular disease are physical exercise, such as going for walks, healthier diets, and reducing stress. One tool that is often overlooked is the power of friendship. Positive social interactions and friendships are shown to reduce stress and increase self-worth and sense of belonging while boosting self-esteem and happiness. All of these are protective factors against cardiovascular disease. While there may be physical, financial, or structural barriers that making eating healthier or exercise difficult, try calling a friend or family member or having a conversation with a neighbor!

For additional resources and toolkits, please visit heart.org or cdc.gov/heartdisease.

Powhatan’s Ride Assist Services

Ride Assist Services, a volunteer transportation program, serves seniors and individuals with disabilities age 60 and above of Powhatan County who are unable to drive themselves for basic needs. Transportation requests include non-emergency medical/dental appointments and community locations such as grocery, pharmacy, community agency, banking etc. Riders register & request rides and volunteers apply as drivers by contacting Ride Assist Services Program Coordinator; 804-698-0438 or RAServices.PVA@gmail.com for more information.

Ergonomics for a Healthy Heart

By Matt Bartles

On average, Americans sit about 8 hours a day! The human body is not designed to be so stationary. Excess sitting may lead to health issues, including heart disease. Fortunately, some simple steps can help you stay healthy after an extended time on your computer.

Maintain a healthy posture at your desk. Sit with your feet flat on the floor and hip-width apart. Make sure that your seat is at the proper height. Your forearms should rest comfortably on the desk when you relax your shoulders while sitting up straight. Keep your hips slightly above your knees and use the entire seat and backrest of your chair.

Mix in stretching and activity during extended periods of sitting. Set an hourly reminder to get up and move. It will improve your health and help you stay productive!
TeleBridges Friendships

By Shana Beverly

The TeleBridges program connects seniors in need of a friendly call with volunteers, who encourage them by taking the time to listen and share. Two of our volunteers share their experiences of developing friendships in the program.

My experience as a TeleBridges volunteer has been that I gained a new friend. Although we have never met, the phone calls make my heart sing. My client continually reminds me how very thankful she is for the friendship and the conversation. Most recently she was in the hospital and having the “life line” of a sounding board gave her the comfort needed in a difficult time. Through this experience I too have found a blessing. (JT)

I have had the privilege to talk to many clients and I have been able to give them support many times. My current client is unable to talk over the phone. She is like a grandma to me; I loved my own grandma a lot. I have been sending notes to her at the facility where she resides. The nurses or her daughter read to her. She does remember our prior conversations; her family is grateful that she still gets communications from us.

I have also called other participants too, who felt like family members. We shared the same sense of humor so we understood each other more than just volunteer/client. I do miss this particular person and think about her when I am crafting. She and I would discuss knitting, yarn, colors, etc. (KO)

TeleBridges: another opportunity to develop friendships.

Caregiver’s Corner

Friendships are an aspect of self-care

We have all experienced transitions in our lives that have created a shift in our friendships and associations. When people leave a job or move from a tightly-knit neighborhood, their parting words are something like “let’s keep in touch” or “I’ll come back and visit” — most often they don’t. We discover that when these visits need to be “scheduled,” it’s different.

Becoming a primary caregiver is one of these life transitions that tend to impact the frequency and availability needed to maintain socialization with persons you enjoy. Friendships are a valuable part of self-care. Friends will not take it personally when you must suddenly cancel plans because the care receiver’s need is urgent. Friends will not judge you when you need to express feelings of frustration or guilt.

Caregivers should also recognize the “new friends” made along their care journey. These friends provide help and understanding because they are also caregivers. They “get it” and often demonstrate a willingness to lighten your emotional load. These friends can be found in support groups, on social media, through educational events or resource fairs, and professionals within the field.

Caregivers want and know they need to put energy into maintaining the relationships they value, but sometimes it feels like too much when they may already be feeling depleted. When this pattern becomes the rule, rather than the exception, the caregiver is in danger of losing access to the opportunities for joy and restoration that once were a big part of their identity. Caregivers will want to tip the scale back to a more balanced position by asking themselves, “Am I always putting the needs of others before my own?” Becoming a primary caregiver positions you to know who your real friends are. They will tell you the truth; it’s on you to listen to them.

Heart Healthy from page B-1

Cold Oven Salmon

A Simple Way to Cook Salmon

2 salmon fillets (fresh or thawed from frozen)
Salt, pepper, olive oil
Position salmon on a baking sheet and rub with a bit of olive oil and sprinkle with salt and pepper. Place in the oven and THEN turn temperature to 400 degrees—do NOT pre-heat the oven. Set a timer for 25 minutes, then remove from the oven and enjoy.

Ride Connection

Our goal at Ride Connection is to help older adults and persons with disabilities have knowledge about, and access to, transportation for medical and non-medical needs to help them age in place at home and live a healthy and socially-connected life.

Adults age 60 and over (and adults under age 60 receiving SSA disability benefits) are eligible for service.

Ride Connection:
• Provides information on mobility planning, education and referrals.
• Provides transportation to a limited number of medical appointments each month.
• Provides assistance with accessing public transportation.

For more information, please contact the Ride Connection Hotline at (804) 672-4495.

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Forgotten African-American Heroes: Remembering the Hidden Figures Who Helped to Improve Our Lives

By Lee Owens, AmeriCorps Senior Programs Coordinator

Now that African-American History Month is upon us, we naturally begin reflecting on well-known African-American historical figures who created positive change and a lasting legacy. Names such as Martin Luther King Jr., Rosa Parks, and Harriet Tubman immediately come to mind. While we should always remember and honor these great Americans and their accomplishments, there are also many other African-Americans whose significant achievements are often overlooked and even forgotten in our modern era. However, the contributions made by these innovative individuals have greatly improved the quality of life for all of us, and in particular for seniors and those with disabilities.

Mary Van Brittan Brown (1922-1999), Inventor of the First Home Security System

Mary Van Brittan Brown, a nurse living in Queens, NY, was concerned about the high crime rate in her neighborhood. The problem was compounded by the unreliable and unresponsive police department in the area. Therefore, to protect herself and her family, Brown devised a home security system that included a camera that could slide into and look through four peepholes in the door. Brown's invention laid the foundation for the modern home security system and elements from her original design are widely used in security systems today.

Alexander Miles (1838-1918), Inventor of the Automatic Elevator Door

A native of Duluth, MN, Alexander Miles was inspired to work on elevator door mechanisms when his young daughter nearly fell down an elevator shaft when the door to the elevator (which had to be shut manually prior to Miles's invention) was accidentally left ajar. To create elevator doors that would shut automatically, Miles attached a flexible belt to the elevator cage. When the belt connected with the drums positioned along the elevator shaft just above and below the floors, it allowed the elevator shaft doors to operate at the appropriate times. The influence of his elevator patent is still seen in modern elevator designs.

Charles R. Drew (1904-1950), Pioneered the First Blood Bank

Charles R. Drew was researching blood preservation techniques at Columbia's Presbyterian Hospital in New York, NY during the outbreak of World War II. Due to the severe injuries suffered by soldiers during the war, there was a great need for blood plasma. Because of his expertise, Drew was selected as the full-time medical director of the "Blood for Britain" project. While there, he successfully supervised the collection of 14,500 pints of vital plasma for the British. Drew was later appointed director of the first American Red Cross Blood Bank. In 1944, the NAACP awarded him the Spingarn Medal in recognition of his achievements in the field of blood preservation.

Unsung Heroes

Given the stories of these unsung African-American heroes, it should give us pause to consider all of the individuals who improve our daily lives yet go unrecognized. They could be at-home caregivers who care for our seniors. They could be health care workers who care for the sick and infirm. Last but certainly not least, they could be volunteers who help facilitate blood drives, pack meals for those facing food insecurity, or make calls to those who just want someone with whom to talk. Let us aim to remember and honor these individuals as we celebrate African-American History Month.
Guidebook for divorced women, widows

For decades, I have taught personal finance courses at several colleges, including for almost 20 years at the New School for Social Research in New York. Most of the students were women; many were single, and many were divorced or widowed.

I learned as much from them as they learned from me. I gained a better understanding of why women, especially single women, continue to have many disadvantages in the U.S., and why it is important for them to recognize these disadvantages and take steps to overcome them.

I recently read Single Women and Money: How to Live Well on Your Income by journalist Margaret Price and financial planner Jill Gianola. I found the book well-written and comprehensive. It will help single women understand and overcome the disadvantages they face.

Issues if divorced

It is important for women who haven’t established a career and are unhappy in their marriages to understand the regulations pertaining to divorce. If your marriage lasts at least 10 years, you will be able to get important spousal and/or survivor benefits.

If your ex has reached retirement age, you will be entitled to significant spousal benefits as long as you are single, your divorce was two or more years ago, and you have reached retirement age. You also would be entitled to survivor benefits even if you remarry after the age of 60.

Even if your ex has re-married, you are entitled to these benefits, and these benefits will not affect him or his new spouse. I found that many women do not understand these regulations, and as a result have lost many thousands of dollars in benefits. This is but one example of the information contained in the book that will help you.

More general financial issues

The book covers important issues such as handling debt, investing wisely, saving for retirement, managing tax issues, preparing for retirement, maximizing Social Security benefits, making money last, and engaging in estate and elder planning.

The book contains many references to resources specifically for women. For example, Savvy Ladies (savvyaladies.org) has a great deal of free information for women and sponsors webinars. It offers a helpline, budgeting advice, an online debt course and many worthwhile articles. (Many of my articles have been made available through Savvy Ladies.)

It also offers a one-time free conversation with a volunteer financial expert. Their webinars cover a wide range of topics including student loans, family finances, child issues and divorce. Based on your income, you may be provided sources for free tax preparation.

Other informative websites referenced include the Women’s Institute for a Secure Retirement (wiserwomen.org), the Women’s Institute for Financial Education (WIFE.org) the Women’s Law Center (nwlc.org) and several others.

Single Women and Money provides sound advice to different categories of women, such as women who never married, women who are divorced, and women who are widowed.

Info for widows

In the section pertaining to widows, for example, the authors make a good point about applying for survivor benefits. Social Security regulations are complex in this area, and it is important to get sound advice from someone with expertise in this topic. Unfortunately, widows should not depend on advice from Social Security Administration representatives in this area.

It is also important to get sound advice regarding investing in retirement accounts and establishing a sound plan for withdrawing assets from them. The use of knowledgeable fee-only financial planners would be a wise investment in these areas, even if only on a one-time basis.

This book should be valuable for a wide variety of single women, women who have never married, those who are divorced, and widows who are confronted with financial issues they never faced before.

Elliot Raphaelson welcomes your questions and comments at raphaelio@gmail.com. © 2021 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

A good time for inflation-protected bonds

By Elliot Raphaelson

If you had a significant proportion of your portfolio in diversified index funds or exchange-traded funds in 2021, you should have had a good return on your investments.

It is also likely that the return on the bond portion of your portfolio was not very good because of the low interest rates on most bond investments. So, if you are considering rebalancing, which I recommend at least once a year, it is likely that you would be considering taking some profits on your equities and reinvesting in some type of bonds.

Burton Malkiel, the economist and author of the celebrated book A Random Walk Down Wall Street, discussed Series I inflation-protected savings bonds recently as an excellent investment for the fixed-income portion of your portfolio.

He believes that even if inflation falls back to the 2% Federal Reserve target, a 10-year U.S. Treasury bond yielding 1.5% will still have a negative rate of return after inflation. He also points out that high-quality bonds from other countries currently have negative returns.

As long as inflation remains high or increases, then bond prices are likely to fall as the Fed is forced to increase interest rates. Bond prices have an inverse relationship to interest rates; as interest rates increase, bond prices decrease.

Safe but high return

For all of these reasons, Malkiel offers his case for purchasing I bonds for a portion of your bond portfolio. I bonds pay a fixed rate of return for the life of the bond plus the annualized interest rate of 7.12% through April 2022.

This return is far above any return for safe investments. You can never receive a negative real yield, and the combined interest rate can never be less than zero even if price level declines.

If inflation rises, the rate paid will increase when it resets in April. In other words, Malkiel points out that you are safe from the economy’s current problems and any actions the Fed takes to deal with them.

Interest from I bonds is exempt from state and local taxes. If you use the proceeds for qualified higher-education expenses, the interest is exempt from federal taxes as well.

Interest is deferred until maturity, or when the bond is cashed. Maturity is 30 years, but you can cash them in after one year for a small penalty (equivalent to three months interest). After you hold the bonds for five years, there is no penalty.

If you do purchase I bonds, you will be protected against any market downturn or an increase in inflation.

Easy to purchase

As long as you have a Social Security number, you can purchase I bonds directly from the U.S. Treasury at its website (trea surydirect.gov). Each individual is limited to a maximum of $10,000 in electronic bonds per year, plus up to another $5,000 in paper bonds that may only be purchased with an IRS income tax refund.

Malkiel knows it is tempting to simply “ride market optimism,” maintain your equity portfolio, and watch your stocks rise. But because of existing inflation, there is now significant investment risk.

Although it’s unlikely that we will be facing the double-digit inflation we faced in the early 1980s, monetary authorities agree inflation is not likely to disappear quickly. So, rebalancing is a wise choice in order to minimize your risk and insulate...
Money mistakes could signal dementia

By Liz Weston

Some of the early signs of dementia are financial: forgetting to pay bills, for example, or having trouble calculating a tip. People who develop dementia also are more likely to miss credit card payments and have subprime credit scores before they’re diagnosed, according to a study published last year in medical journal JAMA Internal Medicine.

Researchers linked health records for more than 80,000 Medicare beneficiaries to credit bureau data and found that people who developed dementia had a higher risk of skipping credit card payments starting six years before their diagnosis.

The study found the chances of incurring subprime credit scores — indicating multiple or serious delinquencies — rose as early as two and a half years before diagnosis.

Researcher Lauren Hersch Nicholas, a health economist and associate professor at the University of Colorado School of Public Health, said the study was inspired by horror stories of people suffering catastrophic financial losses because of undetected cognitive decline.

“They and their families had no idea that they were in the early stages of dementia until something happened, like the house would get foreclosed on,” Nicholas said.

If a loved one is struggling to manage money, there may be ways to protect their finances and credit rating while preserving their dignity and autonomy. If you’re concerned about your own vulnerability to cognitive decline, you can also set up guardrails to protect yourself.

Simplify, automate and alert

EverSafe, a technology service that monitors people’s financial accounts for signs of fraud and identity theft, has some clients with dozens of bank, brokerage and credit card accounts, said EverSafe co-founder and CEO Howard Tischler. Even without cognitive issues, “it’s hard to stay on top of that,” Tischler said.

Consolidating to one bank, one brokerage and one or two credit cards can make monitoring accounts easier.

Putting bills on autopay can prevent missed payments, although bank balances still have to be monitored so those payments don’t deplete the account, Nicholas said.

Most accounts allow customers to set up alerts so that they’re notified by text or email of low balances, transactions that exceed a limit you set, and other potential issues. Often you can add more than one phone number or email address so that a second person is notified as well.

Alerts can be set up online, or you can call the financial provider’s customer service number, said Amy Goyer, AARP’s national family and caregiving expert. If you’re setting these up for someone else, that person probably will need to be on the call with you and give permission for the changes, Goyer said.

In addition, some companies allow customers to designate a trusted person who can be contacted if unusual transactions are detected and the institution can’t get a response from the customer.

Meanwhile, monitoring a credit score can alert you to missed payments or identity theft. Many banks and credit card companies offer credit scores for free, or you can sign up for a free service online.

Designate a trusted helper

Estate planning attorneys say that virtually every adult should have a financial power of attorney, which is a legal document that designates someone you trust to make financial decisions for you if you’re incapacitated.

Beyond that, there are a number of ways to monitor finances. An older person may feel comfortable adding an adult child or other trusted person as a joint owner of a checking account, for example, or be willing to share login credentials for financial accounts.

Another option is to share login credentials for an account aggregation service, such as Mint or Simplifi. The trusted person wouldn’t be able to log in to the bank, brokerage or credit card accounts, but would be able to see balances and transactions.

Unfortunately, not everyone has a trusted person, and elder financial abuse is often perpetrated by family members. An attorney, certified public accountant, certified financial planner or other fiduciary may be willing to serve as a trusted person.

Goyer said another option is to call the local Area Agency on Aging, which are public or private nonprofit agencies designated by the states to coordinate and offer services for older people. She suggests asking the agency for recommendations of people or services that are vetted and experienced in helping older adults deal with money.

Don’t overreach

Goyer warns against going overboard. Trying to take over someone’s finances prematurely can cause resentment.

“Don’t take away all their freedom or independence or responsibility, because that’s not really good for them cognitively,” Goyer said.

—AP/NerdWallet

Inflation bonds

From page 13

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Inflation bonds

For these reasons, I bonds offer a good alternative — and an opportunity for small investors that is not available to large institutions.

There is no question that equities are a useful long-term inflation hedge. But market falls are inevitable and can easily be initiated by Fed monetary policy.

I bonds are safe and stable, and they offer inflation protection. For these reasons, you should consider purchasing I bonds.

You can obtain more information regarding I bonds at the Treasury site (treasurydirect.gov), as well as information about the purchase of Treasury Inflation Protected Securities (TIPS), which also offer inflation protection.

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What a will can’t do

A will can’t avoid probate, the legal process that typically follows death. In probate, your will becomes a public record and the court supervises the distribution of your estate.

In many states, probate isn’t particularly expensive or lengthy. In other states — such as California and Florida — probate can be costly and time-consuming, which is why many residents wish to avoid it.

A common way to bypass probate is to create a revocable living trust and then transfer ownership of your real estate, accounts and other property into the trust. You retain control, but upon your death, the person you name as your successor trustee can distribute your property without an attorney’s help, since you could unknowingly make a mistake that upends your whole estate plan.

What a will shouldn’t do

You may see your will as a way to finally force people to do what you want. You could leave your nephew a bequest that he receives only if he finally finishes college, or stops smoking, or meets some other condition.

But putting conditions in a will is often a bad idea, said Betsy Hannibal, senior legal editor at Nolo, a self-help legal site. Some conditions — such as requiring someone to marry, divorce, or change religions — aren’t legally enforceable because they’re considered contrary to public policy, Hannibal said.

“Such clauses would include conditional gifts that try to control recipients’ protect-ed individual freedoms, like their marital status or religious beliefs, as well as gifts that would require the recipient to do something illegal,” she said.

Other conditions are simply unwieldy. Someone must oversee the bequest and decide when the conditions are met, which might be difficult or take a long time, she said.

If you want to impose conditions, consider paying for an attorney to set up a trust rather than using a will. Expect to spend $2,000 or more, Hannibal said.

You’ll need to appoint a trustee, who might be difficult or take a long time, she said. Someone must oversee the bequest and decide when the conditions are met, which might be difficult or take a long time, she said.

Disinheriting not recommended

Technically, you can disinherit your wife or husband in your will. In reality, disinheriting a spouse can be extremely hard to do.

“I think there’s a mechanism that protects a spouse from being completely disinherited,” Hannibal said.

In community property states, a spouse generally has a legal right to half of the property acquired during a marriage, regardless of how the property is titled. Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.

In the other, common-law states, a spouse usually has a right to claim one third to one half of the estate, regardless of
Should you use a credit or debit card?

By Emma Patch

In the debate over credit cards versus debit cards, proponents of both sides have good reasons for embracing one method and rejecting the other.

The case for credit

The greatest advantage a credit card offers is security. Under the Fair Credit Billing Act (FCBA), if someone uses your card number fraudulently to go on a spending spree, federal law limits your liability to $50.

And many credit card companies extend their protection beyond that baseline. American Express, Discover, Mastercard and Visa assume all liability for unauthorized purchases.

The FCBA protections are especially important if you’re shopping online. If you use your credit card to make a purchase and have a billing problem with a merchant — including a dispute over unsatisfactory merchandise — the credit card issuer must investigate and resolve your complaint, and you can withhold payment until then.

In addition, credit cards may offer other protections, such as extended warranties and purchase protection, according to Ted Rossman, analyst for Bankrate.com.

Credit cards also have more generous rewards programs. Depending on the card, you can earn as much as 5% cash back (or, typically, five points per dollar) for spending on groceries, gas, restaurant meals and travel. Some cards earn up to 3% cash back on every purchase you make.

The case for debit

Although credit cards allow you to spread out payments over time, the costs can be steep if you don’t pay off your balance in full each month: Interest on credit card balances averages 16%.

And missing payments, exceeding your credit limit or using too high a ratio of your available credit could hurt your credit score.

You avoid those pitfalls with debit cards. Because funds are taken directly out of your checking account when you use a debit card, the temptation to spend money you don’t have is removed.

“In practice, debit cards are viewed as a debt-free payment method akin to cash, whereas a credit card could be used as a loan,” Rossman said.

Debit cards don’t offer the same legal protections as credit cards, however. They have stricter time frames for reporting fraud, which could leave you liable for substantial losses if you wait too long to report unauthorized use.

If your debit card is stolen, you must report it within two days to get the same $50 limited liability. Notifying your bank between three and 60 days after the fraud occurred could cost you up to $500, and beyond 60 days losses could be unlimited.

In practice, though, your bank will likely refund any unauthorized charges as long as you notify it promptly of a lost or stolen debit card. But it could take weeks to get your money back.

And some debit card issuers offer additional protections. For example, Visa debit cards do not hold you accountable for fraudulent transactions if the transaction is processed by Visa — though you may not know which transactions are processed by Visa and which aren’t.

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Fifty — February 2022

Leisure & Travel

The many denizens of Palm Beach, Fla.

By Glenda C. Booth

Florida's Palm Beach and nearby communities have long been a favored destination of wealthy luminaries, industry power houses and high-profile politicians.

The rich and famous are likely drawn to the area's hidden estates cloistered behind thick hedges, carefully manicured landscapes, Mediterranean-revival mansions, championship golf courses, expensive resorts, and miles and miles of high-end, high-rise condo buildings.

Palm Beach's rich crowd first found movie fame in the 1942 screwball comedy, "The Palm Beach Story," starring Claudette Colbert and Rudy Vallee.

The area still attracts people of means, but travelers with more modest budgets can find plenty of fun, inexpensive and perhaps some screwball adventures, too.

The name, by the way, is said to come from the trees planted by locals along the waterfront from 20,000 coconuts salvaged from the Providencia — a Spanish ship that sank off the coast in the 1880s.

Opulent hotel and home

Skip the $1,200 to $3,000-a-night room at the historic Breakers Hotel and instead take a stroll through this famous expanse in Palm Beach. Founded in 1896 by railroad legend Henry M. Flagler, the Italian Renaissance-style resort has a 200-foot-long lobby with soaring arched ceilings accented by crystal chandeliers and painted by 72 Italian artisans.

Early 20th-century glitterati — including the Rockefellers, Vanderbilts, Astors, J.P. Morgan and European notables — dined and partied here. Promoters tout its "unapologetic luxury, seaside glamour and world-class service."

If you decide to splurge, the Breakers' ultra-exclusive Flagler Club offers marble bathrooms and a chauffeured Tesla car service.

Flagler also built a 55-room marble mansion for his third wife, Mary Lily Kenan, in 1902, which is now open to the public as a museum. The Gilded Age abode, named Whitehall, resembles a European palace.

Wander through the Flagler Museum for a lavish glimpse of Baroque ceilings, original furnishings, a 1,200-pipe organ, and five display cases of 20th-century lace. Guests can try the tea service featuring Palm Beach blend tea and sandwiches, scones and sweets for $50.

In a huge Beaux Arts-style pavilion out back is Flagler's "palace on wheels," his personal railcar, No. 91, built in 1886. Visitors can fantasize about luxury-style train travel in the restored salon, bedroom, guest quarters and kitchen.

Gardens and lighthouses

Across Lake Worth Lagoon, in nearby West Palm Beach, monolithic sculptures stand in the jungle-like setting of the Ann Norton Sculpture Gardens. Amid two acres of tropical palms are more than 100 works by artist Anne Weaver Norton, including nine large sculptures, eight in brick and one in granite.

Norton designed the gardens with Sir Peter Smithers, a British politician, diplomat, spy and gardener who was said to have inspired the fictional character James Bond. Norton and her husband lived in the Monterey Revival style home, now on the National Register of Historic Places.

North of West Palm Beach, the Jupiter Inlet Lighthouse and Museum recalls 5,000 years of local history. The lighthouse, designed by General George Meade, was first lit in 1860. Made of half a million bricks atop a brick-and-coquina foundation, it's listed on the National Register of Historic Places. Visitors can climb 105 spiraling steps to the top.

Because the navigable Gulf Stream comes close to the shoreline and curves toward Europe, builders hoped a light-house would help prevent shipwrecks.

The museum, a former Coast Guard station, starts with the pre-settlement era and the Native Americans who left middens of shell heaps there 10,000 years before Columbus.

Located on the museum grounds is Palm Beach's oldest existing home, a small pioneer cabin. The Tindall Pioneer Homestead is an original, cracker-style house built in 1892 by George Washington Tindall. It contains period furniture, including a pump organ and a Hoosier cabinet from the 1800s.

Nature walks, beach turtles

Resorts, golf courses, mansions, boutiques and strip malls may have transformed Florida's original appearance, but it's still there if you look for it.

Palm Beach County's Arthur R. Marshall Loxahatchee National Wildlife Refuge encompasses 145,000 acres, or 226 square miles, of the northernmost remnant of the Everglades: expansive stands of sawgrass, wet prairies and sloughs.

On the Cypress Swamp Boardwalk, walkers can try to spot more than 250 species of birds, 670 species of reptiles and amphibians, 40 species of butterflies and

See Ed Perkins' travel prognostications for 2022 on page 19.
20 types of mammals. Considered an urban refuge, it protects the endangered and threatened American alligator, snail kite and wood stork.

Some Palm Beach County beaches are prime territory for green, loggerhead and leatherback sea turtles that come to the beaches from May to late October to dig their nests in the sand and lay their eggs. One turtle can lay up to 100 eggs; one in 1,000 hatchings survive to adulthood.

Visitors can see turtles and absorb turtle lore at the Loggerhead Marinelife Center in Juno Beach, where caring teams heal their amphibious “patients” injured by boat propellers, fishing line and nets, plastic and balloons.

One named Xander, for example, was brought to the center because he was entangled in fishing line with both back flippers broken. Once the veterinarian untangled him and performed surgery on the flippers, Xander’s wounds healed and he was released to the ocean.

Manatee season

Manatee Lagoon in West Palm Beach features a center dedicated to Florida’s “sea cows” — marine mammals that are attracted to the warm water outflows of the nearby Florida Power and Light plant, especially between November 15 and March 31, “manatee season.”

Exhibits, talks and walks provide tutorials on these gentle giants that can weigh over 3,500 pounds and be up to 12 feet long. You might see these vegetarians chomping on sea grass.

Another place to find the “real Florida” and escape the Porsches and limousine crowd is Jonathan Dickinson State Park, over 11,000 acres split by the slow-moving Loxahatchee River.

In World War II, 6,000 men trained here in top-secret Camp Murphy. Because the U.S. Army transferred the land to the state in 1947, the land was not bulldozed and flattened for development, unlike most of the Palm Beach area.

Although only two of the 1,000 Army original buildings still stand, much of the natural terrain remains. Highlights include century-old cypress trees, red mangroves, gopher tortoises, manatees, alligators, opossums, raccoons, foxes and more than 140 species of birds.

Of course, de-stressing in a beach chair, sniffing the ocean air and soaking in the sun are always favorite pastimes in Florida. Watching the sunrise and sunset paint orangey-pink-turquoise streaks across the horizon never gets old.

If you go

American Airlines has flights from Richmond to West Palm Beach for $204 round trip.

Baseball fans may want to rev up their “Natitude” and get a pre-season, sneak peek of the Nationals, who start spring training in February at the Ballpark of the Palm Beaches (fan capacity 7,700). See mlb.com/nationals/spring-training.

For a visitor’s guide, lodging, events and other travel information, visit thepalmbeaches.com.

For a look at the entire state of Florida’s best tourist spots, go to VisitFlorida.com.
Travel in 2022: My fearless forecast

When I look back on 2021 and consider the outlook for this year, my primary focus remains “caution.”

You’d think that 2022 must almost certainly be an improvement over last year, but the old aphorism comes to mind — “Cheer up, they said, things could be worse.” So I cheered up. And, sure enough, things did get worse.

I’m not that pessimistic about 2022 — at least not yet — but I’m also pretty sure 2022 will still be a long way from “normal.”

COVID-19 is not going away any time soon. COVID is likely to remain an important part of life for most, if not all, of 2022 — and maybe years beyond.

What seems to be evolving is a world-wide decision to accommodate COVID rather than to “beat” it. Continuous mild COVID is the new normal. 

That means a world in which a return to near-normal travel activities will be available to fully vaccinated or repeatedly tested travelers. If you’re vaccinated and still don’t want to risk getting a mild case, stay home.

Here’s my view of the issues facing the travel industry in 2022:

**Staffing.** The partially COVID-related problem of extended staff shortages will continue to plague airlines, rail systems, hotels, restaurants and other important segments of the travel business. That means more peak-period delays and cancellations, slower service, longer lines, and all the other stuff you see now. Don’t expect a quick fix, but you can expect gradual improvement through the year.

**Airlines.** Domestically, the most intriguing question remains how Breeze Airline will deploy its new A220s. These planes can fly low-traffic transcontinental and even intercontinental routes at costs that the larger 737’s and A320s can’t match.

Last year’s start-up, Avelo, still has to prove it has legs. Otherwise, expect very little new-line innovation.

Barring a major summer COVID slump, expect more low-fare transatlantic flights from new entrants: Norse Atlantic has obtained its first ex-Norwegian 787 and will likely follow Norwegian’s pattern, and the new Icelandic line Play will emulate what its predecessor, Wow, tried to do. Industry mavens wonder how either will succeed by emulating prior failures.

Those mavens are equally skeptical of the new Northern Pacific Airways, which plans to promote Anchorage as the Pacific equivalent of Reykjavik and a hub for low-cost flights between Asia and the US/Canada.

Also expect one or two low-cost transpacific lines to launch in Asia.

**Rail.** Although Amtrak gets a pile of money from the infrastructure bill, you won’t see any big results in 2022 — rail progress moves more slowly than a long-haul Amtrak train.

The year’s most important new rail openings will be regional and urban projects delayed from 2020 and 2021, including: West Side Access in New York, Chinatown subway in San Francisco, E-Line extension in Boston, Washington Metro’s extension to Dulles Airport, and Crossrail in London. And don’t be surprised if at least one of those doesn’t quite make it in 2022, either.

**Hotels.** Hotels will continue to blame COVID for staff shortages and reduced guest service. They will keep trying to switch as many employees as possible to tip-based tax status so as to avoid paying minimum wage.

They will “offset” those service cuts by raising rates (): unless the market tanks, look for rate inflation. And I see little progress eliminating the “resort fee” scam from rate postings.

**Cruises.** In January, the CDC hit cruise lines with its “avoid cruises even if you’re vaccinated” gut punch. Many lines have cancelled cruises.

I have no idea how the traveling public will respond, or how long it will take for some sort of improvement. The cruise lines haven’t helped their position by being extremely stingy with refunds when something goes wrong.

Overall, my main take on travel planning remains as it has been for the last two years: Stay flexible, and make as few non-refundable prepayments and deposits as possible.

If you have to pay a lot up front, get travel insurance that covers you for COVID contingencies. This year will have some nasty surprises for at least some travelers.

Email Ed Perkins at edperkins@mind.net or check out his website at rail-guru.com.

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Stand Up Straight and Feel Better

Discover the Perfect Walker™, the better way to walk safely and more naturally

It’s a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less – and that only makes matters worse.

Well, cheer up! There’s finally a product designed to enable us all to walk properly and stay on the go. It’s called the Perfect Walker, and it can truly change your life.

Traditional rollators and walkers simply aren’t designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, neck, wrists and hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That’s all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists, which helps reduce back, neck and wrist pain and discomfort.

Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. The height can be easily adjusted with the push of a button to fit anyone from 4’9” to over 6’2”. Once you’ve reached your destination you can use the hand brakes to gently slow down, and there’s even a handy seat with a storage compartment. Plus the Perfect Walker includes Stand Assist™ handles which make standing from a sitting position simple and easy. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.

Why spend another day hunched over and shuffling along. Call now, and find out how you can try out a Perfect Walker for yourself . . . and start feeling better each and every day in your own home.

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Teacher helps others with their memoirs

By Diane York

It’s difficult for anyone to put the hard truths of their life on paper. But Valley Haggard, a Richmond writer, teacher and mentor to many, seems to have found the formula.

In her “Life in Ten Minutes” class sessions, Haggard teaches writers and non-writers how to share their innermost secrets — from their traumatic experiences to their greatest joys.

“When you tell your story and listen to the stories of others, you realize you are far less alone and far more connected to the human race than you might ever have known,” Haggard told Fifty Plus.

“I believe in the power of writing to heal, empower and transform the lives of people from all walks of life,” she added.

Haggard’s classes, small groups of 10 or so individuals, are intimate enough for students to feel comfortable sharing their work. Among the people Haggard has taught are incarcerated women, war veterans, victims of sex trafficking, older adults in assisted living, high school students, medical students, gender studies students, yoga teachers, Presbyterian deacons, recovering co-dependents, addicts, alcoholics, budding creatives and entrepreneurs, copywriters, first time writers and librarians.

Her 10-minute writing sessions are short enough to inspire confidence. Writing in bite-sized pieces makes the work less intimidating, and Haggard’s safe, non-judgmental style coaxes new writers to tell their stories.

“To write truth, writers have to surrender their weapons — all of that self-criticism, criticism from others, self-doubt and fear,” she said.

Early writing success

Haggard knew from an early age that she loved writing. While in high school, she attended a creative writing camp for young writers at the University of Virginia and so loved it that she cried when the course was over.

At 17, she was skilled enough to attend a workshop in New York taught by Madeline L’Engle, author of A Wrinkle in Time.

She attended Sarah Lawrence College in Bronxville, New York and won their school-wide fiction contest.

She met bestselling author Tom Robbins (Even Cowgirls Get the Blues), who advised her to drop out of college and live so she could write from real-world experience.

Although she did finish her degree, Haggard took his advice to heart and then traveled all over the country, working odd jobs such as cabin girl at a dude ranch in Colorado, a hotel maid in Arkansas, and a stewardess on a cruise ship in Alaska.

Long delay, then a return

When Haggard returned to Richmond, life and love took over (she is married and has a son), and the writing stopped.

It wasn’t until years later, when she took a fiction course at VMFA, that writing came back into her life. She formed a writers’ support group of people from her class.

She began writing freelance articles for Style and then, to her delight, was offered the job of book reviewer. During that time, she also was asked to join the board of Richmond’s own James River Writers.

When the Style job ended, Haggard began teaching writing classes. She started Richmond Young Writers in 2009 and worked with young people at Art 180 and the Visual Arts Center.

Later, she launched a website as a platform for her students to share their writing with the public. Her teaching extended to adult classes as well.

Haggard soon started gaining recognition for her work. In 2014, she won a Theresa Pollak Prize for Excellence in the Arts from Richmond Magazine; in 2015, Style Weekly gave her a Women in the Arts Award; and in 2018, the James River Writers gave her the Emyl Jenkins award, reserved for those who “inspire a love of writing and writing education.”

When COVID came along, Haggard switched from in-person classes to Zoom meetings, which expanded her student body to include people outside of Virginia.

To provide a wider audience for her stu-
When, where and how to prune plants

By Lela Martin

Master Gardeners often get questions about how and when to prune correctly — and we also get questions about how to “fix” shrubs when pruning has gone wrong.

The first piece of advice is to reduce the need for pruning by selecting the right plant for the right place, including the appropriate cultivar.

For example, crape myrtles range from ‘Natchez,’ which grows 30 feet tall, to the dwarf cultivars marketed as Razzle Dazzle®, which stay under four feet tall.

Keep in mind that plants have two natural responses to pruning: healing and new growth. When a plant loses its leaves, it forms a callus on the outside, walls off damaged tissue from healthy wood on the inside, and grows more leaves to provide nutrients for the plant.

If the terminal (i.e., end) buds on the tip of a shoot are cut, the lateral bud next in line directs the speed and direction of new growth. When you cut a branch back to the main trunk, a lateral branch or even a bud, the wound heals more quickly than if you leave a stub.

Pruning a young treelike shrub to have one bud, the wound heals more quickly than if you leave a stub.

Prune for a reason

Good reasons for pruning include training a young treelike shrub to have one leader rather than a shrubby form, for example. You can also create a special form such as a hedge, topiary, bonsai or espalier through pruning.

However, most pruning is done either to control size or to rejuvenate a plant. Pruning just because the neighbor (or the neighbor’s lawn service) tops his crape myrtles is not a legitimate reason.

If your shrub has any of the four Ds (dead, diseased, damaged or dangerous branches), you may prune at any time of the year — and you should prune right away. Other reasons for pruning achieve best results by following a pruning calendar. The Virginia Cooperative Extension has prepared an excellent resource: for successful pruning. You can find it at bit.ly/guidetoprune.

Timing based on the season

When you prune affects the amount of new growth produced. Plants respond to late-winter and early-spring pruning by producing vigorous growth to replace the removed wood.

When shrubs are pruned during the summer, only a limited amount of new growth is produced in response to pruning. Late summer pruning often promotes new growth that may not have time to become conditioned for cold weather. This leads to the new growth being susceptible to desiccation. Therefore, it’s probably best to stop pruning before the end of August.

Generally, non-flowering and summer-flowering shrubs (with the exception of hydrangeas) can be pruned when they are dormant (i.e., before May). February is ideal for pruning many of these shrubs. Spring flowering shrubs (e.g., azaleas) should be pruned just after they finish blooming.

Proven techniques

Always prune something: a bud, a node, a stem, a branch or the ground. Make a cut about ¼ inch from that “something.”

Remember the general rule: prune no more than one-third of a plant at a time. Keep in mind the time of year and the purpose of the pruning.

The cuts should be made at a 45-degree angle. Follow the natural growth habit of the shrub. If you distinguish among the three shrub types — mounding (e.g., abelia, azalea), treelike (e.g., rhododendron, camellia), and cane (e.g., nandina, forsythia) — you will know where to make a cut.

For mounding, take a branch to the ground if possible. For treelike shrubs, go to a stem or the trunk. For cane habits, take one-third off all canes to a node; alternatively, you may take the oldest canes (one-third of total number of canes) to the ground.

Topping, also called buckhorning or dehorning, is a technique that Master Gardeners discourage. That’s when gardeners cut the entire shrub (or tree) to an arbitrary height. By topping, all of the terminal buds are removed, which stimulates the growth on the outside of the shrub.

You may notice a “witch’s broom” appearance in the structure of the new growth. This prevents water, air circulation and light from entering the inside of the shrub. Disease and insects will find a safe harbor.

Studies have shown that, for crape myrtles, pruning a young treelike shrub to have one leader rather than a shrubby form, for example, is easy on the eyes and easy on the hands. It features a special “soft-touch, clarity and enjoyment as this lamp provides sharp visibility for close tasks and reduces eyestrain. Its 27-watt compact bulb is the equivalent to a 150-watt ordinary light bulb. This makes it perfect for activities such as reading, writing, sewing, needlepoint, and especially for aging eyes.

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titles, topping reduces the number of blooming days and leads to more suckers growing at the base of the shrub. Thinning a shrub increases light and air penetration as well as reduces the shrub’s size and improves its structure by removing selected branches. Thinning involves reaching inside a shrub to prune to an inner stem or branch.

Many shrubs benefit from thinning, such as crape myrtles, magnolias, viburnums, spireas, smoketrees, boxwoods and lilacs. More beneficial than topping, thinning cuts also provide some rejuvenation.

**Tools of the trade**

It’s important to use the proper sanitized tools. Invest in a quality pair of bypass pruners. Sharpen them periodically with a sharpening stone. Lysol® spray disinfectant is a convenient product to sanitize tools without harming them. Bleach can pit metal. Sanitize your tools between cuts on the same plant when possible, but definitely spray between plants. Do not lay tools on the ground, since this can spread harmful organisms to a cut surface.

When you hold bypass pruners properly, the blades appear to have a smile. Avoid anvil pruners, which crush delicate stems.

You may also need hand loppers and a pruning saw for anything over two inches in diameter.

Hedge clippers work for some applications, but avoid topping. Master gardeners do not suggest using pruning paint or electric shears.

*Note: Virginia Cooperative Extension does not endorse specific products and does not intend discrimination against other products that also may be suitable.*

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
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Feb. 26+ RAVISHING RACHMANINOFF

The Richmond Symphony presents George Li performing Rachmaninoff’s Second Piano Concerto on Sat., Feb. 26 at 8 p.m. and Sun., Feb. 27 at 3 p.m. Tickets for the show range from $10 to $82; a free talk precedes the performance. The concert is available on-demand for $30 on Wed., March 2 at 7 p.m. To purchase tickets, visit bit.ly/RSRachmaninoff or call (804) 788-1212.

Across

1. Cash or checks
2. Impulsive
10. “... boy!”
14. The Moon is a ____ Mistress
15. Part of a Julius Caesar actor’s last line
16. Take hold of
17. 28
20. Star count Ebert gave to Tommy Boy
21. Stallion’s mate
22. Width option on shoes.com
23. Hockey stick wood
26. It helps a galaxy go
28. Bar back (wards)
29. Rob Reiner, to Carl
30. 28
34. Actress Kendrick or Faris
35. Darlin’
36. Prefix for height
37. Distribute the cream and sugar
39. Gunpowder container
41. ____Millions (lottery originally called The Big Game)
43. Wisc. or Penn. in D.C.
44. East of Miss.
46. It may be in the space before “space”
48. 28
53. NL East foe of PHI
54. Santa ____ winds
55. It’s worth $428 words
56. “I think I’ll pass”
57. “Experience ____ good school, but the fees are high”
58. Covered with vegetation
60. Super Mario Bros.’ first console
62. 28
68. Prepare corn for boiling
69. Per person
70. Audibly
71. Suffix for residents of Israel or Canaan
72. Member of the royal family
73. “... has ever become poor by giving” (Anne Frank)

Down

1. One who defended a dissertation
2. Remote control batteries, often
3. Ask too many questions
4. Ancestor of ExxonMobil
5. Horned beasts
6. Assure the rules are followed correctly
7. Component of a chemical equation
8. Little mouse of books and movies
9. “Three cheers!”
10. Grow older
11. Pruning specialist
12. Add a new employee
13. Home sick
18. Not o’er
19. Televise others’ tool
23. Educated guess, at LAX
24. Photographer’s purchase
25. Tip of your tongue experience
26. Game piece that starts in a corner
31. Innocent in the ways of the world
32. Start of the Common Era
33. Astronaut’s splashdown area
34. CarMax offering
40. Unpleasant cafeteria portion
42. “Winning takes precedence over all; there’s no gray ____” (Kobe Bryant)
45. Acid in proteins
47. ____Kosh B’gosh
48. Chinese martial art
49. Tennis player’s relieved shout
50. Grown accustomed to hardship
51. Destination of the Carnival Ecstasy
52. Pre-refrigeration deliverer
59. Defeat a computer’s firewall
61. Farm tower
63. All of the top 10 NFL scoring leaders
64. Most common English word
65. Turkey: gobble:: dove:: ____
66. A woman with a habit
67. Poetic tribute

Find a new crossword every day on our website at www.TheBeaconNewspapers.com/puzzles.

Answers on page 21.
Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven’t been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who’s developed one of the world’s most popular products created a completely new breakthrough . . . a personal electric vehicle. It’s called the Zinger, and there is nothing out there quite like it.

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folding and unfolding – when folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the Zinger to move forward, backward, turn on a dime and even pull right up to a table or desk. With its compact yet powerful motor it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge. With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life.

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