Family business celebrates 122 years

David Waller runs his family’s 122-year-old business, Waller and Company Jewelers, one of Richmond’s oldest companies.

Photo by Dan Currier Photography

A publication of the Beacon Newspapers, Inc.
Who, me? A racist?

Born in 1950 in Washington, I grew up in a mostly integrated Northeast D.C. neighborhood. Despite the “white flight” of that time, my all-white family stayed in the city, where my four siblings and I attended integrated schools.

Throughout my teens, I was not aware of any racist leanings in myself at all. In fact, when I gave the valedictory speech at my high school, Immaculata Preparatory, in 1968, just weeks after the Civil Rights Movement started but was completely oblivious of it. Sad to say, my mind was

It took the tragedy of George Floyd’s murder at the hands of a white cop in 2020 to wake me up and begin (emphasis on “begin”) to understand the depth of denial and suppression, the humiliation and indignities, endured for generations by people of color due to the national lie of white supremacy.

By seeing African Americans as second-class citizens, white society — of which I am definitely a part — not only did its best to rob a whole people of the dignity and respect which is every human being’s right, but “my” white society put a ceiling on the dreams, enterprises and accomplishments of all non-white Americans.

Watching “I Am Not Your Negro” — a 2016 documentary based on a manuscript by James Baldwin — completely blew the windows and doors off my entire understanding of racism.

As Baldwin puts it in the film, “It comes as a great shock to discover that your country, which is your birthplace...has not, in its whole system of reality, evolved any place for you [African Americans].”

That is what I call a WOW quote. Hundreds of years of documentation of horrible, bloody American history — history which continues even today — proves its veracity.

For far too long, the constitutional right to life, liberty and the pursuit of happiness was only applied to white society. The cruelty and suppression that African Americans have endured at the hands of white American democracy, as administered daily by white society (me) — especially by the police — is beyond unjust; it is totally inhuman.

When someone recently remarked on the ridiculousness of having a Black History Month when people of color have been working and contributing to the development and establishment of America from the beginning, I was stunned. In my

Dear Editor:

I just wanted to express my appreciation for Fifty Plus and its staff for consistently helpful and easy-to-understand articles about a variety of topics relevant to seniors.

I have aging parents, and your articles have helped me understand and start discussions with them on many topics that I knew nothing about beforehand. And those same articles allow me to put plans in place for my own senior years.

Thank you so much for your publication and keep up the good work!

Kenneth Kennedy

Dear Editor:

I just finished listening to your publisher’s four musical selections. Congratulations! I love hearing about folks who get to fulfill their lifelong dream as you have done so beautifully.

Reminds me, sort of, of my desire to play the piano. As a child, the only instrument available to me was a trumpet, as I took to unenthusiastically. Fast forward 40+ years. I told my husband I wanted to take piano lessons. He said, “Go for it.”

I rented a piano, took lessons, and even though I have the hands and desire, I never got any better. After a year and a half, the only tune I could play with confidence was “Ode to Joy,” so I folded up my music sheets, cancelled the piano and moved on to line dancing.

I think every child should learn to swim and learn to play an instrument.

Judy Massabny

Arlington, VA

Letters to the editor

Readers are encouraged to share their opinion on any matter addressed in Fifty Plus as well as on political and social issues of the day.

Mail your Letter to the Editor to Fifty Plus, P.O. Box 2227, Silver Spring, MD 20915, or email to info@fiftyplusrichmond.com.

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

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Cover Story

Waller & Co. Jewelers offers spring bling

By Glenda C. Booth

At age 8, David Waller swept the floor and wiped the glass counters at his family’s jewelry store, Waller Jewelers, in downtown Richmond. By age 12, Waller understood how watches worked and could do minor repairs.

“I grew up in it,” said Waller, now in his 50s, in an interview with Fifty Plus. The venerable family business has been thriving for the past 122 years.

In 1881, Waller’s great-great grandfather, Marcellus Carrington Waller, then 8 years old, repaired his grandmother’s broken mantle clock. Marcellus was a self-taught, “mechanical genius. He could fix anything,” David Waller said.

With only a third-grade education, Marcellus went on to found M.C. Waller Jewelers in 1900. During a time of racial injustice, he initially had to make his own tools and parts because no white-owned companies would sell them to him. Eventually, he found a willing company from New York.

In the days of wind-up watches, which frequently didn’t provide the exact time, Marcellus’s 1928 business card boasted, “Let Waller make your watch tell the truth.”

Today, brothers David and Richard III — the fourth generation of the Virginia family — run Waller and Company Jewelers, which has been located at 19 East Broad Street since 1980. David counts at least 11 family members who have worked there, including his great-great grandfather, great grandfather, grandfather, two great uncles, father and no less than five aunts.

Last year, Jewel Waller Davis and Joyce Waller Baden published a book about their family, Our Shining Legacy: The Waller-Dungalow Family Story, 1900-2020, recounts their roots, accomplishments and challenges during racial segregation. An Amazon review of the book says, “The Waller offspring have survived, thrived and achieved despite discrimination and other obstacles.”

Over the years, the store has served many generations of customers. Some current customers can recall coming in with their parents when they were children.

Jewelry and watches to T-shirts

Waller and Company designs original jewelry, including pendants and bracelets. The downtown shop displays a full range of gold, silver and gemstone jewelry, including earrings, necklaces, bracelets, watches and watchbands. They also sell jewelry boxes, polishing cloths and even cake toppers for wedding cakes.

One of 30 display cases houses hundreds of bracelet charms, including a corkscrew and a Dachshund. They also sell Masonic and Eastern Star items, and more than 100 types of products representing nine historically Black national sororities and fraternities, including umbrellas, jackets, hats and T-shirts.

At one time, they sold the Waller Watch — a signature watch that family members designed with 20 diamonds and a mother-of-pearl dial. It was water-resistant up to 100 meters deep and was said to last for 20 years.

In a nod to the store’s long history, one case displays antique jewelers’ tools: a screwdriver, an eye loupe and a cleaning box. Waller’s services today still include engraving, cleaning, repairs and appraisals.

Store damaged during riot, fire

The family business has encountered difficulties over the decades. Richard Waller Jr. had to deal with a break-in during the 1968 riots following Dr. Martin Luther King Jr.’s assassination, when the store was located on First Street.

In 1987, a fire next door on East Broad Street was hot enough to melt a bulletin board and send bricks tumbling onto the Waller’s roof, gouging a hole that allowed a deluge of firefighters’ water into the store.

More recently, when the city erupted on the night of May 29, 2020, after the death of George Floyd in Minneapolis, the store’s alarm system sounded at 2 a.m. The store’s video camera recorded people smashing windows and display cases. Merchandise disappeared from five cases.

Waller believes that the protesters used the mayhem as a “cover” to break into the store.

The next day some local Black sorority and fraternity members and Masons showed up with brooms and helped re-store order. After they cleaned up the glass and nailed plywood over the window openings, volunteers covered the boards with colorful purple flowers.

“It was an outpouring of love and support,” David Waller said.

Awards from mayor, others

Accolades on the walls affirm the store’s long history and respect from the community. For example, the store received the Community Services Award from United Way “for support of excellence and service to the people of our community.”

In 2020, the City and Metro Business League named Waller and Company the Minority Business of the Year, selected from three in contention. In a framed Richmond Times-Dispatch article, former Mayor Rudolph McCollum called the store “outstanding.”

Waller is the great-great-grandson of M.C. Waller, who established a jewelry and watch repair business in Richmond in 1900. David has been repairing watches since he was a youth.

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See JEWELRY STORE, page 8
Gene therapy: evidence of a cancer cure

By Laura Ungar

In 2010, doctors treated Doug Olson’s leukemia with an experimental gene therapy that transformed some of his blood cells into cancer killers. More than a decade later, there’s no sign of cancer in his body.

The treatment cured Olson and a second patient, according to the University of Pennsylvania doctors, who said it was the first time the therapy had been studied for such a long period of time.

“I’m doing great right now. I’m still very active. I was running half marathons until 2018,” said Olson, 75, who lives in Pleasanton, California. “This is a cure. And they don’t use the word lightly.”

His doctors describe the two cases in a study published recently in the journal Nature. They say the two examples show the treatment, called CAR-T cell therapy, can attack cancer immediately, then stay inside the body for years and evolve there to keep the disease at bay.

Such so-called “living drugs” are now used by thousands around the world to treat certain blood cancers.

Based on the 10-year results, “we can now conclude that CAR-T cells can actually cure patients of leukemia,” said Dr. Carl June, one of the authors of the study.

One-time treatment

The one-time treatment involves collecting the patient’s own T cells — white blood cells key to the immune system — and genetically changing them in the lab so that they will find and attack cancer cells. The modified cells are given back to the patient intravenously.

By the time Olson got the treatment, he’d been fighting cancer for years. When doctors diagnosed him with chronic lymphocytic leukemia in 1996, he said, “I thought I had months to live.”

He eventually underwent chemotherapy and, at one point, his physician, Dr. David Porter, suggested he may need a bone marrow transplant.

Porter also raised the idea of joining a CAR-T therapy study. Olson, CEO of a New Hampshire lab products company, said he was excited by the science and eager to avoid the transplant.

A couple weeks after getting the treatment, he felt sick for about a week and was hospitalized for three days.

“It was the very next week [when] he sat me down and he said, ‘We cannot find a single cancer cell in your body,’” Olson recalled.

The other patient, retired corrections officer Bill Ludwig, had similar results.

Over time, researchers said, the modified cells evolved, many turning into “helper” cells that work with the cancer-killing cells. Helper cells eventually became dominant in both patients.

SCRATCHING THE SURFACE
Medications, hot showers and dry air can cause or exacerbate itchy skin

SMOOTH AS STATINS
New drugs can lower cholesterol as well as statins, minus the side effects

GAMING THE SYSTEM
Virtual reality turns exercise into a game, helping Parkinson’s patients and others

FAINT OF HEART
To combat low blood pressure and fainting, try these over-the-counter remedies
Four health benefits from dark chocolate

By Julia Westbrook

You’ve seen the chocolate-is-healthy headlines — and who wouldn’t want to buy into them?

Looking for license to eat decadent goodness? Here are some facts on the health benefits of dark chocolate backed by research: nothing here funded by chocolate companies and no small, one-off studies without a larger body of research backing them up. Take a look.

1. Improves heart health

Research in the American Heart Journal found that eating three to six 1-ounce servings of chocolate a week reduces the risk of heart failure by 18%.

Another study published in the journal BMJ suggests the treat may help prevent atrial fibrillation (aka a-fib), a condition characterized by irregular heartbeat. People eating two to six servings a week had a 20% lower risk of developing a-fib compared to those consuming it less than once a month.

Researchers believe cocoa’s antioxidant properties and magnesium content may help improve blood vessel function, reduce inflammation and regulate platelet-formation factors that contribute to a healthy heartbeat.

2. Lowers blood pressure

Speaking of your heart, among people with hypertension, daily chocolate consumption helps lower systolic blood pressure (the top number of the reading) by 4 mmHg, according to a recent review of 40 trials. (Not bad, considering that medication typically lowers systolic blood pressure by about 9 mmHg.)

The researchers posit that chocolate’s flavanols signal your body to widen blood vessels, in turn dropping blood pressure.

3. Reduces diabetes risk

A 2018 study of more than 150,000 people published in the European Journal of Clinical Nutrition found that nibbling about 2.5 ounces of chocolate per week was associated with a 10% lower risk of Type 2 diabetes — and that was even after factoring in the added sugar.

Chocolate appears to act as a prebiotic, feeding the beneficial bacteria that live in your microbiome. These good gut bugs produce compounds that improve insulin sensitivity and reduce inflammation.

4. Boosts mental sharpness

Older adults who reported eating chocolate at least once a week scored higher on a number of cognitive tests compared to those indulging less often, according to a study published in the journal Appetite.

The researchers point to a group of compounds in chocolate called methylxan-thines (which include caffeine), that have been shown to improve concentration and mood. (When you feel good, your brain also performs better.)

And a Spanish study found that adults eating 2.5 ounces of chocolate a week have better scores on tests used to screen for cognitive impairment, like dementia.

EatingWell is a magazine and website devoted to healthy eating as a way of life. Online at eatingwell.com.

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Q&A: Fight itches; strengthen your core

By Howard LeWine, M.D.

Q: My father keeps complaining about itching in different parts of his body. Is this common and what can he do?

A: Generalized itching has many potential triggers. One is aging. The skin barrier doesn’t work as well as it used to, and things that may not have irritated a person before may now be absorbed in the skin and cause itching.

The skin also develops a somewhat impaired immune response, a reduction in fat and blood flow, and altered sensory perception, making it more prone to itching.

Here are some other causes of generalized itching without obvious signs:

Environment. Very hot, dry environments or lots of hot showers can make the skin dry and itchy, as can excessive exposure to sunlight.

Lifestyle. Poor sleep, smoking or an unhealthy diet may make the skin drier or more reactive to irritants.

Neuropathy. Nerve damage (neuropathy) that causes numbness, tingling, weakness or pain can also cause itching.

Medication. Itching may be a side effect of one of his medications. Even if he takes a drug that didn’t bother him before, he may now be taking a generic version with different inactive ingredients, such as the dye coloring the pill, and that may cause the itch.

Underlying conditions. Itching may be a symptom of an undiagnosed medical problem, such as liver, kidney or thyroid disease; or iron-deficiency anemia.

Psychological conditions. High stress, anxiety and obsessive-compulsive disorder are common causes of generalized itching.

Allergens. Detergents, fabrics, cosmetics, dust and plant pollen can cause itching from irritation. One can acquire an allergic reaction to anything that comes in contact with the skin.

How to treat itching

Getting rid of generalized itching starts with looking at a person’s lifestyle. Taking too many hot showers? Reduce the number to a few per week. Make the water warm, not hot.

If his home is hot and dry, consider lowering the temperature and getting a humidifier. Aim for a goal of 40% humidity indoors.

If he is not already moisturizing his skin, it’s time to start. Have him use an emollient (a mixture of water and oil) every day, especially after washing his hands and after getting out of the bath or shower (to lock in moisture).

If these measures don’t help, it’s time for him to see his doctor. Teasing out the cause requires investigation.

He should be prepared to describe his symptoms, where they occur on his body and at what time of day, and how long he has been experiencing them.

Q: I am in my 70s. I keep hearing about the importance of a strong core. What are some easy exercises I can do?

A: Your core is the stable part of your body that’s more than just your abdominal muscles. It also involves your hips, back and even your shoulders.

A strong core helps make everyday movements more efficient and safer — like whenever you reach, carry, walk, bend or twist.

Core strength is also crucial for fall prevention. Our bodies constantly have to adapt not only to different surfaces, but different weighted loads. Adequate core stability and strength can prepare you to better react to these changes and keep you from losing your balance and stumbling.

Some floor exercises like the plank and “superman” poses are great for engaging your core muscles. A plank pose is where you hold a push-up position with straight arms and resting on your forearms. You might only be able to hold it for 15 seconds at first, but over time you will increase the duration of the plank.

With “superman,” you lie face down with arms extended overhead, and you lift legs, shoulders and arms off the floor simultaneously and hold for two to three seconds.

Another type of core workout involves walk-and-carry exercises, also known as “loaded carries.” You hold weights, such as dumbbells or kettlebells, while walking. Carrying a heavy object while you walk engages much of your entire core musculature. Loaded carries can improve everyday movements like holding and carrying groceries, moving furniture or rising out of bed.

Here are three easy-to-do loaded carries to try:

Farmer’s carry. Stand tall and hold either a dumbbell or kettlebell in each hand. (Begin with a moderate weight, like the amount you use to do biceps curls.)

Keep your arms down at your sides. Engage your core muscles by taking in a deep belly breath and then blowing it out while you tighten your abs. Walk for a minute. (You mimic a farmer carrying pails of milk, hence the name.)

Continue to breathe throughout, maintain proper posture, and try to keep the tension in your abs as you move. Rest for 30 seconds and repeat until you’ve completed two or three sets.

Cross-body carry. This is performed like the farmer’s carry, except you keep one arm straight overhead with the other hand down at your side as you walk. After you have completed your walk, rest for 30 seconds, switch hand positions and repeat. This completes one set. Do two or three sets.

Suitcase carry. This is also done like the farmer’s carry, except you hold a weight in only one hand while your other hand is free. After you have completed your walk, rest for 30 seconds, switch the weight to the other hand, and repeat the walk to finish one set. Do two or three sets.

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, visit health.harvard.edu.

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MARCH 2022 — FIFTYPLUS
Alternatives to statins for high cholesterol

By R. Scott Wright, M.D.

Dear Mayo Clinic: I have high cholesterol, but I can’t take statin drugs. Are there any new medications that I should consider?

A: Cholesterol is a waxy substance that’s found in the fats in your blood. When you have too much cholesterol, you can develop fatty deposits, or lipids, in your blood vessels that can make it difficult for blood to flow through your arteries. An estimated 29 million adults in the U.S. have high cholesterol.

While medications known as statins are common for people with high cholesterol, many people find they cannot tolerate statins, so don’t feel like you are alone.

The good news is that there are several alternatives to statins that may lower your blood lipids.

Daily pills

Ezetimibe is an oral agent that has been approved in the U.S. for many years. It can lower low-density lipoprotein, which is known as LDL or “bad” cholesterol. It is taken once daily with or without food.

Although not relevant in your case, Ezetimibe also has been shown to reduce the risk of recurrent heart attack, stroke, or death from heart disease when added to a statin drug in patients who have suffered a recent acute coronary syndrome.

Ezetimibe works by blocking certain receptors in the intestine where cholesterol is absorbed. It lowers the cholesterol content in the liver, which prompts the liver to remove cholesterol from the bloodstream to re-establish its own stores of cholesterol.

As a result, the LDL value is lowered, typically by 15% to 25%. It is well-tolerated and has few side effects.

Recently, the Food and Drug Administration (FDA) approved a second nonstatin — bempedoic acid — to lower LDL and overall cholesterol. Bempedoic acid is an oral agent taken once daily with or without food. It works by blocking the synthesis pathways that allow cholesterol to develop, but does so at a different point in the process than statins.

Bempedoic acid has been shown to lower LDL by about 15% in patients studied in clinical trials. The drug is approved only for patients with a family history of high cholesterol or who have established atherosclerotic cardiovascular disease that requires LDL to be lower.

Monoclonal antibody injections

There are also therapies that can be administered as injections instead of daily pills. These agents alter a protein called PCSK 9 that interacts with the LDL receptor on the surface of the liver.

Two options, evolocumab and alirocumab, are available for patients who have a family history of high cholesterol or existing atherosclerotic cardiovascular disease that requires LDL to be lower.

These medications are injected, typically once every two weeks, although one can be infused subcutaneously monthly, if desired.

These therapies are monoclonal antibodies — manmade proteins that are similar to the PCSK 9 protein — and they basically bind the protein so that it is not allowed to interact with LDL.

This dramatically lowers LDL values, typically greater than 50% from baseline. These therapies have been shown to be well-tolerated and have few side effects.

The FDA is reviewing a third therapy that may offer benefit. It would be available via injection every six months and would be part of a new class of medications known as RNA silencing agents.

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Dealing with stress urinary incontinence

Q: I notice that sometimes when I sneeze or laugh, I may urinate a little. Is there anything I can do, or is this just a part of getting older?

A: You’re not alone! What you are experiencing sounds like stress urinary incontinence. This can affect almost a third of people nationwide, more commonly women than men.

While the issue is common, it does not mean that it is a normal part of aging. What causes it is not known for certain, but it’s thought that a combination of aging, obesity, smoking and a history of childbirth in women, or surgical removal of the prostate in men, may increase your chances of developing stress urinary incontinence.

So what is it, and does this mean that I’m stressed?

Urinary incontinence refers to the unintentional loss of urine. “Stress” indicates that it occurs with a physical stress or pressure on your bladder such as sneezing, laughing, coughing, running or heavy lifting. This is due to the muscles within your pelvic floor, such as those around your bladder, weakening and not being able to prevent urine from leaking out.

It doesn’t refer to your mental health at all; however, the condition can certainly be bothersome, and you may even feel embarrassed and isolate yourself from social activities or doing the things you enjoy.

The first step is to reach out to your doctor if you feel like this is bothersome and if it prevents you from doing your daily activities. They may refer you to a specialist who can recommend a variety of treatments to develop the best plan for you.

Is there anything I can do at home?

Yes! You may have heard of pelvic-floor exercises. These may be recommended by your doctor. They are quick and easy exercises you can do on your own to help strengthen the muscles within your pelvic floor, and they can be very effective at reducing the number of episodes of leakage each day.

It’s important to note that it may take some time to see some benefit, so try to stick to them daily. The great thing is that anyone can do these to help strengthen their pelvic floor.

Here is an example of one exercise that you can try, recommended by the Mayo Clinic:

To identify the correct muscles, try to imagine that you’re trying to stop your urine flow. Tighten these muscles and hold for five seconds, then relax for five seconds.

If this is too hard, you can begin with holding for two seconds and relaxing for three seconds. Try to work up to holding for 10 seconds at a time. Aim to complete three sets of 10 repetitions each day.

If you’re having difficulty identifying which muscles to contract, reach out to your doctor and they can refer you to certain products that may help or to a physical therapist who specializes in the pelvic floor.

Remember, you’re not alone in experiencing urine leakage. Pelvic-floor exercises are just one of the tools we can use to help improve and prevent worsening of symptoms. If it is bothersome or affects your day-to-day activities, reach out to your doctor to develop a plan that’s right for you.

Helen N. Reihl is a fourth-year Pharm.D. student at VCU School of Pharmacy. She is a native of Glen Allen, Virginia, and graduated from Virginia Tech with a Bachelor of Science in biochemistry. After graduation, she hopes to pursue a career in community pharmacy.
Virtual reality makes therapy like a game

By Alina Tugend

Joe O’Connor, 62, who lives near Worcester, Massachusetts, was diagnosed with Parkinson’s disease six years ago. Exercise is one of the only things that slows the progress of the chronic disease, so he works out avidly — often in a virtual reality (VR) world.

He dances. He plays tennis. He enjoys games that help him work on his short-term memory and hand-eye coordination.

“VR has been a very big help with Parkinson’s, both in slowing the progression and in helping me calm down,” O’Connor said.

Virtual reality has been around for years to help treat physical ailments and improve mental health. But it took lighter, less expensive headsets that could be used without a computer for VR to really take off. The headsets can now cost hundreds instead of thousands of dollars.

Primarily used in hospitals and clinics, virtual reality is quickly segueing into the home and senior center market, where VR programs enhance physical therapy, help combat acute and chronic pain, and potentially address a variety of mental health challenges, including post-traumatic stress disorder.

Headset-wearing patients play games through hand-held controllers or eye-tracking devices, and the technology has become more lifelike and interactive.

“This is by no means a substitute for humans, but 99% of your life is far away from the examination room,” said Brennan Spiegel, director of health services research at Cedars-Sinai Medical Center in Los Angeles and a leading expert in the use of VR to treat pain. “We’re trying to augment the 99% of your life spent away from therapists.”

Used for pain management

Unlike simple video games, virtual reality immerses the player in a 3D world, nudging the brain in a way other audio-visual media can’t, Spiegel said.

Some VR programs can lessen acute pain by distracting a patient and reducing the person’s perception of time. Patients who are transported virtually to glacial lakes, forests or outer space become calmer when their attention is diverted.

Some games are custom-made for pain relief. For example, players of SnowWorld, which features a snowy scene, score points by throwing snowballs at snowmen, penguins and other animals. Studies of burn victims undergoing wound treatment found that these patients reported significantly less pain while playing the game.

One study that allowed patients to re-dress a variety of mental health challenges, including post-traumatic stress disorder.

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Unlike simple video games, virtual reality immerses the player in a 3D world, nudging the brain in a way other audio-visual media can’t, Spiegel said.

Some VR programs can lessen acute pain by distracting a patient and reducing the person’s perception of time. Patients who are transported virtually to glacial lakes, forests or outer space become calmer when their attention is diverted.

Some games are custom-made for pain relief. For example, players of SnowWorld, which features a snowy scene, score points by throwing snowballs at snowmen, penguins and other animals. Studies of burn victims undergoing wound treatment found that these patients reported significantly less pain while playing the game.

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Andalusian garbanzo beans with spinach

By America’s Test Kitchen

Espinacas con garbanzos is a hyper-regional dish native to Seville, Spain, with strong Moorish influence. It’s substantive and full of flavor.

Briefly simmering canned chickpeas (uniformly tender, well-seasoned and convenient) in a combination of chicken broth and chickpea canning liquid tenderizes them and infuses them with savory flavor.

A picada (a paste of garlic and bread cooked in plenty of olive oil) thickens and seasons the sauce. Smoked paprika and Moorish spices such as cumin, cinnamon and saffron imbue the picada with heady aromas, and tomatoes and vinegar boost its tang.

Thawed frozen chopped spinach is perfect here; already fine and tender, it disperses beautifully throughout the dish and provides plenty of surface area to hold the juices in place.

**Espinacas con Garbanzos (Andalusian Spinach and Chickpeas)**

**Serves 4 as a main dish**

**Ingredients:**
- 1 loaf crusty bread
- 2 (15-ounce) cans chickpeas (1 can drained, 1 can undrained)
- 1½ cups chicken broth
- 6 tablespoons extra-virgin olive oil, divided
- 6 garlic cloves, minced
- 1 tablespoon smoked paprika
- 1 teaspoon ground cumin
- ⅛ teaspoon salt
- ⅛ teaspoon cinnamon
- ⅛ teaspoon cayenne pepper
- 1 small pinch saffron
- 2 small plum tomatoes, halved lengthwise, flesh shredded on large holes of box grater and skins discarded
- 4 teaspoons sherry vinegar, plus extra for seasoning
- 10 ounces frozen chopped spinach, thawed and squeezed dry

**Directions:**
1. Cut a 1 ½-ounce piece from loaf of bread (thickness will vary depending on the size of the loaf) and tear into 1-inch pieces. Process in a food processor until finely ground (you should have ¾ cup crumbs).
2. Combine chickpeas and broth in a large saucepan and bring to a boil over high heat. Adjust heat to maintain simmer and cook until the level of liquid is just below the top layer of chickpeas, about 10 minutes.
3. While chickpeas cook, heat 1/4 cup oil in a 10-inch nonstick or carbon-steel skillet over medium heat until just shimmering. Add bread crumbs and cook, stirring frequently, until deep golden brown, 3 to 4 minutes. Add garlic, paprika, cumin, salt, cinnamon, cayenne and saffron and cook until fragrant, 30 seconds. Stir in tomatoes and vinegar; remove from heat.
4. Stir bread mixture and spinach into chickpeas. Continue to simmer, stirring occasionally, until the mixture is thick and stew-like, 5 to 10 minutes longer. Off heat, stir in the remaining 2 tablespoons oil. Cover and let stand for 5 minutes. Season with salt and extra vinegar to taste. Transfer to a serving bowl and serve with remaining bread.

**Recipe notes:**
For a vegan version, substitute vegetable broth or water for the chicken broth. If using chickpeas that you’ve cooked from dried, use 3 1/3 cups of cooked chickpeas and 2/3 cup of the cooking liquid. Use a fruity, spicy, high-quality olive oil here. Red wine vinegar can be substituted for the sherry vinegar.

For 25 years, confident cooks in the know have relied on America’s Test Kitchen for rigorously tested recipes developed by professional test cooks and vetted by 60,000 at-home recipe testers. See more online at americastestkitchen.com/TCA.

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profundely change how you think about it.”

Because chronic pain often leads to depression and anxiety, VR treatments train patients to regulate discomfort through breathing exercises, mindfulness, relaxation and education about how pain is processed in the body, said Matthew Stoudt, CEO and founder of AppliedVR, a Los Angeles-based company that supplies therapeutic virtual reality.

His company is working with several health plans to have insurance cover their eight-week program to address chronic lower-back pain. “For VR to be successful, it has to be easy for the patient to use, engaging and affordable,” Stoudt said.

A form of physical therapy
VR games are also useful for getting players to move in beneficial ways while, for example, bursting balloons with a sword or tracking a dragon as it flies around a medieval city.

Someone who needs help with gait training might explore a mountain town virtually. Although the patient is just walking in place, it feels as if they are going up and down, said Veena Somareddy, CEO of Neuro Rehab VR, a company in Fort Worth, Texas, that builds immersive software for physical and occupational therapy.

The idea is for the VR game or activity to be far more engrossing than ordinary physical therapy so that people are more likely to do it regularly at home.

Plus, while playing, patients may reach up or twist in a way they were afraid to before because they are so intent on the activity that they forget their fear of pain.

Post-stroke treatment
Patients who have suffered a stroke or brain injury can use virtual reality to practice specific tasks, said Skip Rizzo, director of medical virtual reality at USC Institute for Creative Technologies in Los Angeles and a research professor in psychiatry and gerontology.

Through VR, users can be placed in a restaurant-like scenario, where their cognition is tested based on their responses to orders for certain items. Another scenario is “buying” at a virtual store, where users must search for and grab items from higher and lower shelves.

“You have to do something functional, but it keeps it fun and engaging,” Rizzo said. “We’re doing what people have done forever with paper and pencil, but it’s gamified and it gives performance feedback.”

Best results in older adults
Although adults 65 and older may be reluctant to try VR, once they do, “they have the largest reduction in pain compared with younger individuals,” Spiegel said. One reason is that older people may have lower expectations of the technology than young adults, and are more wowed when immersed in a virtual world.

Boston-based XRHealth is one of the few companies that currently provides VR occupational and physical therapy to patients at home. Initially, the company worked with AARP to design programs suitable for older participants, and now the average age of its customers is 72.

Health insurance now covers the cost of the therapy in XRHealth’s home state of Massachusetts, but Medicare also pays for a certain number of sessions nationwide, said Eran Orr, the company’s founder and CEO.

He hopes that by the end of the year insurers in 10 states will cover the company’s FDA-approved programs. Otherwise, the cost, including the rental of a headset, ranges from $69 to $119 weekly, depending on how frequently you see an online therapist.

If you complete the prescribed number of sessions and want to continue on your own, you can rent the headset for $29 a month.

O’Connor, the VR user with Parkinson’s and a former XRHealth customer, said the programs helped him with balance and gait.

Bringing VR therapy into senior centers, which is just beginning to happen, Somareddy said, could not only boost new types of therapy and pain relief but also new ways to stimulate the brain. Rizzo said his 89-year-old mother, who lives with him, used one of his VR headsets to visit a foreign city she remembers fondly.

“it whisked her right back to when she and my stepdad went to Rome,” he said. “It pulled up all these positive memories.”

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Finally... a better mobility solution than Scooters or Power Chairs.

The Zoomer’s versatile design and 1-touch joystick operation brings mobility and independence to those who need it most.

If you have mobility issues, or know someone who does, then you’ve experienced the difficulties faced by millions of Americans. Once simple tasks like getting from the bedroom to the kitchen can become a time-consuming and potentially dangerous ordeal. You may have tried to solve the problem with a power chair or a scooter but neither is ideal. Power chairs are bulky and look like a medical device. Scooters are either unstable or hard to maneuver. Now, there’s a better alternative... the Zoomer.

My Zoomer is a delight to ride! It has increased my mobility in my apartment, my opportunities to enjoy the-out-of-doors, and enabled me to visit the homes of my children for longer periods of time. The various speeds of it match my need for safety, it is easy to turn, and I am most pleased with the freedom of movement it gives me.

Sincerely, A. Macon, Williamsburg, VA

After just one trip around your home in the Zoomer, you’ll marvel at how easy it is to navigate. It is designed to maneuver in tight spaces like doorways, between furniture, and around corners. It can go over thresholds and works great on any kind of floor or carpet. It’s not bulky or cumbersome, so it can roll right up to a table or desk—there’s no need to transfer to a chair. Its sturdy yet lightweight aluminum frame makes it durable and comfortable. It’s dual motors power it at up to 3.7 miles per hour and its automatic electromagnetic brakes stop on a dime. The rechargeable battery powers it for up to 8 miles on a single charge. Plus, it’s exclusive foldable design enables you to transport it easily and even store it in a closet or under a bed when it’s not in use.

Why spend another day letting mobility issues hamper your lifestyle? Call now and find out how you can have your very own Zoomer.

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Call now toll free and order one today! 1-888-610-1687

Please mention code 116802 when ordering.

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Interim Director’s Message

Angie Phelon, Interim Executive Director
Senior Connections, CAAA

I opened my mailbox, which is usually stuffed with advertising offers, coupons for every fast food restaurant on the planet and home repair-upgrade-renovation project offer on the planet, and yes, those beautiful treasure troves of magazines. Yes, I still read paper copies of these and revel in a gazillion how to's, must cooks, inspirational or curious paint colors, and lifestyle news. Snow with all its ambience, at least a light dusting, is nice and all...Today, I am struck with the tease of spring. Each day we get additional seconds of daylight. The very thought of it energizes me and it is an often unrecogn-ized major shift and symbol of change.

I am ready for spring to be here in all its full-on display and surround. Aside from this major shift in weather and environment, it is tangible evidence of life’s cycle and perhaps will signal renewed optimism and re-affirmation of resilience. The concept of change can either exhilarate or terrify us. Perspective, right?

With our work at Senior Connections, reaching certain age bands brings a shift—retirement, options for medical coverage, social security benefits, planning for long-term care, getting recommended vaccinations and crafting important documents, tax prep, etc.

Change will come, whether we take deliberate and measured plans for it or go through the range of emotions to adjust accordingly. Renowned Harlem Renaissance author Zora Neale Hurston wrote: “There are years that ask questions and years that answer.” This quote brings me such reflection and a sense of appreciation for the past and the future. This spring, the new season brings a change in leadership to the Agency: Amy Strite, LCSW, MSW is our executive director. In the nearly 50-year timeline of the Agency, the forma-

March is National Nutrition Month, the perfect time to take a closer look your health habits. This year, we also recognize the 50th anniversary of Senior Nutrition Programs funded by the Older Americans Act. Though a lot has changed in 50 years, much remains the same, like the commitment to feeding older Americans high quality, nutritious meals and providing support and companionship.

One such way we are keeping older adults in our community nourished is continuing to pack recipe-based meal bags—complete with fresh produce—that are delivered to those enrolled in the Friendship Café program in the absence of conducting the cafés due to COVID. As the two-year mark for sending the bags approaches, there is no lack of enthusiasm for what they can do. Over the past two years, Senior Connections has dispatched 294,845 meals to over 1,564 individuals in the congregate program. Filled with food, but packed with care by numerous volunteers from all walks of life, they are faithfully delivered right to the door of deserving older adults.

We continue to be grateful for the generous support of longtime community partners, like Feed More. Cheerful and hard working Feed More staff are always at the ready on packing day to move pallets, organize menu items and search among the stacks of boxes and cans for whatever is needed. In a pinch, Feed More comes through with supplementary food if our order requires it and is willing to help us procure food items at a fair cost, which has been immensely helpful. Amory M. James, Director of Feed More’s Meals on Wheels

See Director’s Message, p. B-2

See recipe at Healthy Habits, p. B-2
Healthy Habits
from page B-1

& Community Kitchen, best sums up the power of partnership: “One humbling reminder that COVID has made ever so prevalent is how much we are dependent on one another in all areas of our lives and not just personally. We were affected both in our professional and casual arenas. Without partnerships such as these, some may have suffered unnecessarily, but it was the client-centered focus that all of us gave that has allowed us to serve and inspire.”

Director’s Message
from page B-1

The accelerated growth years of this organization have only been led by four individuals. The accelerated growth years of the 21st century were directed by the late Dr. Thelma Bland Watson. Ms. Strite brings extensive experiences in family and child services and knowledge of our diverse region and its unique assets and challenges. She is an advocate, nonprofit board member and board officer in the region, and a partnership-collaboration builder.

Change is a short word that packs a wallop. I deeply believe that adapting to it with an intentional action-mindset is one of the markers on the road to longevity. Think of all that has transformed in the last two years: the numbers of us aged fifty plus have increased, and there are unprecedented innovations in science and technology helping us live different lives and connecting to each other as never before. Often it is the sheer anticipation of change versus the reality that causes angst. A lot of shifts go largely unnoticed until they affect us on a personal level.

“Outwardly I am 83, but inwardly I am every age, with its emotions and experience of each period.” Fiction author and poet Elizabeth Jane Coatsworth may have written this so long ago, but it rings true in 2022.

Recipe:
Dates with Peanut Butter

For a simple but filling snack that satisfies a sweet tooth but adds a punch of protein, try this simple recipe:
2 Medjool dates, pitted
2 tablespoons peanut butter

Split the dates in half and stuff with one tablespoon of peanut butter in each. Enjoy!

Caregiver’s Corner

By Dee Caras

March is Women’s History Month, so it is fitting to take the opportunity to recognize the women who step forward to care for and nurture others in our families and communities. Where would we be without them? There is a saying that has been passed down through generations:

A son is a son until he takes a wife,
A daughter is a daughter all of her life.

This was assumed to be the best long term care insurance policy an elder could have.

We have seen a bit of a shift as our culture has embraced males as caregivers, but the predominance of women in this role continues with upwards of 75% of all caregivers being female.

There are many reasons why women are choosing to shoulder the majority of the weight of the caregiving responsibilities. These reasons include guilt, obligation, and finances; they also include love, respect, and self-esteem. When it is all said and done, I often hear caregivers say “it’s hard, but I’m grateful for the time we had/have together.” This is something that is irreplaceable.

Women are continuing the march toward equal rights and equity in many areas, including in their role as caregivers. Some areas to consider would be for women to be more willing to pay for care, to delegate the tasks that feel most challenging, and push for gender equity among all who provide care.
A Flavorful Plate

Since the theme of National Nutrition month is “Celebrate a World of Flavors,” why not try some new flavors on your plate to bring the exotic locale to you? Multiple research studies point to the life-expectancy extending benefits of a Mediterranean diet. Simply put, that’s a style of eating that is high in whole grains, legumes, nuts, seeds and heart healthy fat, but moderate in dairy, poultry and seafood — and low in red meat, processed food, added sugar and refined grains. Use the challenge of trying a “world of flavors” to add some new foods (and old favorites in a new way) to your plate:

**Whole Grain Bulgur** Since it’s sold parboiled and dried, it doesn’t take much longer than pasta to cook. But even better, there’s no pot to watch. Just pour 1 cup bulgur into a bowl and add 2 cups boiling water, then let the water and grain sit covered until fully absorbed. Use bulgur with chopped cucumber, parsley and tomato to create a traditional tabouleh salad.

**Nuts and Seeds** Not only are nuts a great source of protein, but they can also help lower your cholesterol in their own right. Pistachios, almonds, cashews and pumpkin seeds are a few that you’ll traditionally find in Mediterranean dishes, and are perfect to toss into trail mixes, sprinkle over oatmeal or simply eat out of hand.

**Hummus** Just one easy way to sneak plant-based protein into your diet is with beans, and what’s easier than scooping into creamy hummus made from garbanzo beans? Try it in place of mayo on a turkey sandwich, or wrap it up in a pita with some garden-fresh grilled veggies. Besides hummus, beans in whole form, whether canned or fresh, are a great way to boost protein and fiber in salads and soups.

**Fruits and Vegetables** While many traditional Mediterranean dishes are composed of produce commonly found in the supermarket, like tomatoes, cucumbers, carrots and spinach, there are other finds that are less mainstream but a great addition to your experience. For something new, try grilled eggplant over couscous or pomegranate arils tossed into orange sections.

Make Giving Back Your Second Act

Each year, AmeriCorps recognizes the millions of Americans who have chosen to serve their country through AmeriCorps and AmeriCorps Seniors. March 13th – 19th is AmeriCorps Week, a time to honor those who make a difference through service in our nation.

We at Senior Connections would like to recognize the AmeriCorps Seniors volunteers that partner with us to make a positive impact in our area. We honor the 36 FGP volunteers and the 99 RSVP volunteers that serve with us.

Foster Grandparents (FGP) are low-income older Americans who touch the life of a child and help them succeed in school and more importantly, life. It might include helping an early reader master words in a book or teaching a preschooler their ABCs or 123s.

RSVP (Retired and Senior Volunteer Program) volunteers are given service opportunities to use the skills and talents they’ve learned over the years or develop new ones while serving in a variety of opportunities in our community.

Would you consider AmeriCorps Seniors as a way to give back during your second act of life? For more information about either program, please contact Carol Ayars, Programs Manager at 804-343-3047.

Good Company is the Best Nutrient!

By Natalie Mansion

Growing up, Sunday was the one night a week that my family would always eat dinner together. With juggling all the children’s after-school activities, having dinner together every night just wasn’t in the cards, except for Sundays. And every Sunday, without fail my dad grilled — badly. While the menu items may have been undercooked, the family time was sustaining.

Research suggests that in areas of the world referred to as The Blue Zones, individuals are living longer, healthier lives. There are many contributing factors to this longevity, one of which being nutrition. The Blue Zone diet focuses on eating more fruits, vegetables and seafood, and less meat. Meals in these parts of the world are often social, with many generations of families and friends gathering to share meals.

It can be challenging to eat traditionally healthy foods due to barriers such as cost or transportation. But fret not! We can celebrate and feel grateful to have our food as a means to fuel our bodies and feel good about the days ahead. And celebrate with family and friends...and new family and new friends! There’s not a one size fits all when it comes to diet to promote our longevity since we’re all unique individuals with varying unique needs! Visit bluezones.com/recipes for more recipes!

Staying Connected

By Nico Whiteford

Stay connected with your family and friends this month and keep all their important information in one place!

- Use the contacts feature on your phone or set up a folder on your computer to keep all the information in the same place.

**Contact Information:** Full name, cell phone number, additional phone numbers, home address, email address, Facebook links, Instagram links.

Stay up to date with your friends and family by getting connected on social media (Facebook, Instagram) or email.

- If you struggle to navigate these platforms don’t be shy. Reach out to a child or grandchild for help! This is a fantastic way to spend quality time with a loved one while building your understanding of technology.

- Remember to maintain the privacy of friends and family as well as yourself. Be mindful of what you share about people without first asking them for permission.
Senior Connections, CAAA

Ride Connection: A History of Success and Commitment

Since 2011, Ride Connection has transported over 2,500 individuals to 118,000 destinations. Our transportation journey began when Senior Connections accepted responsibility for continuing a medical transportation program when the American Red Cross closed its program.

Ride Connection started strong as Red Cross staff member, Margaret Robinson, joined Senior Connections as the program manager. At that time, we contracted with three transportation vendors to provide medical trips for 200 older adults and persons with disabilities.

Since then, our person-centered ride counselors provide direct transportation services (rides) to appointments of life from medical to grocery. They also assist individuals by offering critical mobility education, travel training and connection to other local transportation resources. However, we are more than “just a ride.” Our ride counselors also help connect riders to other services as well as provide a caring response to someone who may be experiencing social isolation or going through a difficult transition.

As our ridership expanded, we work to onboard new providers (seven total now) and since 2020 have utilized a Ride Scheduler web-based ride management software to schedule and track rides. This shift was made just before the pandemic and allowed our work to continue seamlessly as we shifted to remote work.

Since 2012, we have employed a Mobility Manager who works on a regional level to expand and enhance coordination of mobility options to improve the reach, efficiency, and affordability of public transportation services. A major early success of our Mobility Manager was collaborating to form Hanover Senior Rides in 2014, which has led to the Hanover DASH specialized transportation service available today.

In 2017, PlanRVA designated Senior Connections as the Regional Human Services Transportation Entity. Senior Connections hosted a public forum, “Coordinating Regional Human Services Transportation.” Our Mobility Manager, Tony Williams, leads those efforts.

The next two years were spent laying the groundwork for the Coordination Entity. Senior Connections hosted a Greater RVA Transportation Symposium on May of 2019, and the HSTCE steering committee met for the first time in December of that year with representation from partnering organizations across Richmond and surrounding counties. The goal of the Entity is to promote, facilitate, educate, and help to coordinate regional transportation efforts to improve the quality of life in the Greater RVA.

In 2020, the Ride Connection Program was honored with the Aging Achievement Award by the National Association of Area Agencies on Aging as “a successful program that improves the lives of older adults and caregivers.” Also in 2020, Ride Connection received an Honorable Mention from the Commonwealth Council on Aging Best Practices Award. In 2022, The Valentine Museum honored our program as Richmond History Makers Honoree for Improving Regional Transportation.

To learn more about the Ride Connection Program or to join us as a transportation vendor, email us at rconnection@youraaa.org. To learn more about the HSTCE, email Tony Williams, Mobility Manager, at twilliams@youraaa.org.

Ride Connection More Than Just a Ride

Recently, a concerned family member reached out the Ride Connection Hotline to refer a couple, both in their 90s, who needed transportation assistance to the grocery store. After speaking with the wife, Ride Counselor Cora Dickerson signed them up for our program but learned additional supports were needed. She connected the family to our own care coordination team as well as to the City of Richmond Office on Aging & Disability Service.
Ways to benefit from rising interest rates

By Rivan V. Stinson

The economy is strong, unemployment is low and inflation is worrisome, hitting a 40-year high of 7.5% in January. So, the Federal Reserve has moved up plans to wind down its bond-buying stimulus program and start lifting short-term rates. Kiplinger forecasts four hikes in 2022, with the first one in March.

Rate hikes are a blessing and a curse for consumers. You’ll pay higher interest rates on credit cards, home equity lines of credit, private student loans and more. And although you may not notice a rate bump in the beginning, if the Fed continues to raise rates over the next couple of years, your plans to repay any debt could get tougher.

The good news for savers is that savings and money market rates tend to nudge up across the board, albeit slowly. Deposit levels are at record highs, so banks are less inclined to boost rates sooner.

Manage your debt

Think of the rate-hike process as similar to the seasons changing — it happens gradually, said Greg McBride, chief financial analyst for Bankrate.com. If you have debt you are determined to pay off, he adds, you want to get a handle on it now, while rates remain relatively low.

For those carrying credit card debt — especially if it has a high interest rate — take advantage of a card with a 0% or low-rate introductory offer on balance transfers. If you can pay the entire balance during the interest-free period, you’ll pay off your debt and avoid interest rate creep.

For example, the Wells Fargo Reflect Visa doesn’t charge interest for the first 18 months, and the 0% window can be extended up to three additional months if you’ve made on-time minimum payments. You’ll have to pay a balance-transfer fee of 5% or 3% of the amount transferred (whichever is greater).

Life insurance with long-term care rider

By Chris Harlow

If you have a home equity line of credit and your lender allows rate locks, consider “fixing” or locking in a lower rate on some or all of your outstanding balance. HELOCs established in the past 10 years typically allow borrowers the option of creating a loan within their credit line. As you make payments on the loan, the credit line is replenished.

You may want to refinance your current HELOC or refinance your mortgage and roll your HELOC balance into it, which may be more feasible given the increased limits on conforming loans for 2022. Don’t delay if you want to refinance your mortgage — rates are still relatively low, but the long-term yields tied to mortgage rates have started to creep up.

A boon for savers

Savers will get the best rates from savings and money market deposit accounts that are already providing top yields. You’ll typically find those accounts at online banks or other online financial institutions. Savers could be earning a rate close to the federal funds rate by the time the Fed is done raising rates. And if the Fed hikes rates nine times in quarter-point installments, as it did between 2015 and 2018, that number could hit 2.25%.

One high-rate account worth checking out is Bo Savings, which yields 0.65% and requires a $500 minimum opening deposit. Affinity Plus Federal Credit Union offers a money market account yielding 1.8% on balances up to $25,000. To earn the full rate, you must have a $500 minimum monthly direct deposit into an Affinity Plus deposit account (for example, Social Security) and opt to receive digital statements. © 2022 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.

Tax savings

The tax benefits of a life insurance policy don’t rise. However, some potential benefits to life insurance beyond its traditional use to consider when creating a retirement or estate plan. A professional can help you understand how your particular policy works and if any of these strategies could apply to your financial plan.

DEBT MYTHS

Adult children aren’t responsible for their late parents’ bills, with some notable exceptions.

GOOD GUIDANCE

A new book suggests you pay off your mortgage, rebalance your portfolio often, and stay married.

LAST WRITES

For an effective, pithy and affordable obituary, use a template from the newspaper or funeral home, or refer to a guide.
How your parents’ debt could outlive them

By Liz Weston

Many people believe one of two common myths when a parent dies in debt, said Chicago estate planning attorney Michael Whitty. The first myth is that an adult child will become liable for their parents’ debt. The second myth is that they can’t.

Adult children typically don’t have to pay their parents’ bills, but there are exceptions. And even when a child doesn’t have to pay directly, debt could reduce what they inherit.

Debt doesn’t simply disappear when someone dies, Whitty explained. Creditors can file claims against the estate, and those claims usually must be paid before anything is distributed to heirs.

Creditors also are allowed to contact relatives about the dead person’s debts, even if those family members have no legal obligation to pay.

If you’re concerned that your parents’ debt might outlive them, consider talking to an estate planning attorney for personalized legal advice. Here are some issues to explore.

When you can and can’t be held personally responsible

Generally, family members don’t have to use their own money to pay a dead relative’s debts unless they:

— Co-signed a loan, were a joint account holder or otherwise agreed to be held responsible for the debt.

— Are the surviving spouse and live in a community property state or a state that requires surviving spouses to pay debts such as medical bills.

— Were legally responsible for settling the estate and didn’t follow state law.

For example, if you’re the executor of your parent’s estate and distribute money to yourself or other heirs before paying off creditors, the creditors could sue you to get the money back.

Should you fear ‘filial responsibility’ laws?

More than half of states still have “filial responsibility” laws on the books that technically could require adult children to pay their impoverished parents’ bills, said estate and elder law attorney Letha McDowell.

These laws are holdovers from a time when debtors’ prisons existed, said McDowell, who is president of the National Academy of Elder Law Attorneys. Their use has faded since the 1965 creation of Medicare (the health coverage program for people 65 and over) and Medicaid (the health coverage program for the poor).

Filial responsibility statutes are rarely enforced, although in 2012, a nursing home chain used Pennsylvania’s law to successfully sue a son for his mother’s $93,000 bill.

Some legal experts have predicted more of these types of lawsuits as long-term care costs rise, but so far that hasn’t materialized, McDowell said.

[Ed. Note: Virginia’s filial responsibility laws are still on the books.]

How creditors get paid

If someone dies with more debt than assets, their estate is considered insolvent and state law typically determines the order in which the bills get paid.

Legal and other fees for administering the estate are paid, as well as funeral and burial expenses. A temporary living allowance may be provided for dependent spouses and children, depending on state law.

Secured debt such as mortgages or car loans must also be repaid or refinanced, or the lender can claim the property. Federal taxes and other federal debts have a high priority for repayment, followed by state taxes and debts, Whitty said.

If Medicaid paid for someone’s nursing home expenses, for example, the state can file a claim against the estate or a lien against the person’s home, according to McDowell.

Medicaid eligibility and recovery rules can be complex and vary by state, which is why it can help to consult an elder law attorney if a parent may need Medicaid to cover nursing home bills, McDowell said. She urged planning appropriately “to make sure that your family doesn’t wind up without a house.”

The last debts to be paid include unsecured debt, such as credit card bills or personal loans. If there’s not enough money to pay those debts, the creditors get a share of whatever is left.

Only after creditors are paid in full can any remaining assets be distributed to heirs.

When collectors call

Often, creditors won’t even file a claim against an insolvent estate if there’s little hope they’ll collect, Whitty said. But that doesn’t mean they won’t ask surviving family members to pay.

Legally, debt collection agencies are allowed to contact a surviving spouse or executor to request payment, and to contact relatives to ask how to reach a spouse or executor.

However, collection agencies aren’t allowed to say that the debt is legally owed by a survivor if it isn’t, Whitty said.

“One of the reforms that has been noticeable over the time I’ve been practicing is that collection agencies now must affirmatively state that the surviving family mem-

See FAMILY DEBT, page 16
This book will help you meet your goals

If you are contemplating retirement, or are in the early stages of retirement, I highly recommend a new book published last month: Money Magic: An Economist’s Secret to More Money, Less Risk, and a Better Life by Laurence Kotlikoff.

The author, a professor of economics at Boston University, has written 20 books and hundreds of articles in major publications, and this ranks as one of the best books on the subject. The book covers a range of issues such as careers, college education, housing, investing, retirement accounts and divorce.

You will find that Kotlikoff’s suggestions do not align with the conventional advice offered by many financial advisers. However, when he offers his unconventional advice, he offers sound explanations.

Here are some of the book’s highlights:

Social Security: Kotlikoff points out that waiting until 70 to file for Social Security benefits is one of the most important retirement moves. It’s a point he made in his best-selling 2015 book, Get What’s Yours: Secrets to Maximizing Your Social Security. The difference in monthly income between filing early at 62 or waiting until age 70 is 76%. After you reach your full retirement age, your benefits increase 8% per year up to age 70.

Given this huge difference, Kotlikoff argues it’s to your advantage to make withdrawals from your IRAs or other retirement plans in order to postpone taking your Social Security benefit. As I have pointed out in many of my columns, waiting until 70 to claim your benefit provides a much higher survivor benefit.

Housing: You should consider downsizing when you retire. In addition, you should consider moving from a higher-cost to a lower-cost area. Kotlikoff believes you should use some of your retirement account assets to pay off your mortgage before you retire. The book covers the pros and cons of reverse mortgages.

College education: Kotlikoff does not favor borrowing money to attend college. He points out that 40% of students who enter college don’t finish. He discusses actions to take if you have a great deal of student debt. He addresses what he calls “real student aid,” such as grants, scholarship and work study programs.

Retirement: Kotlikoff believes that many individuals retire prematurely. He points out that every year you delay retiring is a year that you don’t have to draw from your savings or retirement accounts. Because, on average, people are living longer, workers who retire early may spend more years living in retirement than they did working.

Investment: Kotlikoff points out that one of the biggest mistakes individuals make is failing to invest enough in their employer’s retirement plan to get the employer match.

He believes you should establish a global lifetime portfolio balance. Then adjust your asset allocation over time in light of your ability to diversify your full resources. In other words, rebalance your portfolio on a regular basis.

He also believes that investing in safer assets such as TIPS and I-bonds serves to reduce your risk. [See “A good time for inflation-protected bonds,” in February’s Fifty Plus.]

He believes that retirees should invest more heavily in stocks the older they are, reasoning that most older individuals spend down their assets as they age. However, their “bond-like” Social Security benefits will remain fixed. This approach will help maintain a constant ratio of risky to safe assets.

Divorce: Kotlikoff recommends, as I have said repeatedly, that if you do divorce, “do so after 10 years.” There may be sizable divorced spousal and divorced widow(er) benefits at stake.

He also comments that marriages aren’t necessarily built to last. “They need constant minding,” he writes. “Don’t take yours for granted or you may end up like almost half the country — divorced.”

In this book, Kotlikoff offers a lot of sound advice, much of it at odds with what you will read from other authors who don’t match his expertise. You will learn a great deal from it.

Elliot Raphaelson welcomes your questions and comments at raphelliot@gmail.com.

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How to write an obituary for a loved one

Dear Savvy Senior,

Can you provide any tips on how to write an obituary? My dad, who has terminal cancer, has asked me to write his obituary, which will be published in the funeral program and run in our local newspaper.

—Not a Writer

Dear Not,

I’m very sorry to hear about your dad’s prognosis. Writing your dad’s obituary now would be a nice way for you to honor him and sum up his life, not to mention avoid any possible mistakes that sometimes occur when obituaries are hurriedly written at the time of death.

Here’s what you should know, along with some tips and tools to help you write it:

Contact the newspaper

Before you start writing your dad’s obituary, your first step is to check with the newspaper you want it to run in. Some newspapers have specific style guidelines or restrictions on length, some only accept obituaries directly from funeral homes, and some only publish obituaries written by newspaper staff members. (Ed. note: The Beacon doesn’t publish obituaries.)

Also note that many newspapers offer free public service death listings too, which only include the name of the person who died along with the date and location of death and brief details about the funeral or memorial service.

What to include

Depending on how detailed you want to be, the most basic information in an obituary usually would include your dad’s full name (and nickname if relevant), age, date of birth, date of death, where he was living when he died, significant other (alive or dead), and details of the funeral service (public or private). If public, include the date, time and location of service.

Other relevant information you may also want to include: cause of death (optional); place of birth and his parents’ names; his other survivors including his children, other relatives, friends and pets and where they live; family members who preceded him in death; high school and colleges he attended and degrees earned; his work history and military service; his hobbies, accomplishments and any awards he received; his church or religious affiliations; any clubs, civic and fraternal organizations he was a member of; and any charities he feels strongly about that he would like people to donate to either in addition to or in lieu of flowers or other gifts. You’ll also need to include a photo of your dad.

Need help?

If you need some help writing your dad’s obituary, there are free online resources you can turn to like Legacy.com, which provides tips and articles at Legacy.com/advice/guide-to-writing-an-obituary.

Family debt

For all obits, find out if they have a template to guide you, or check with your dad’s chosen funeral provider. Most funeral homes provide forms for basic information and will write the full obituary for you as part of the services they provide.

You also need to be aware that most newspapers charge by the word, line or column inch, so your cost will vary depending on your newspaper’s rate and the length of your obit — most range between 200 and 600 words.

If your newspaper accepts family-written obits, find out if they have a template to guide you, or check with your dad’s chosen funeral provider. Most funeral homes provide forms for basic information and will write the full obituary for you as part of the services they provide.

The Writing of the Year

The world’s lightest and most portable mobility device

Once in a lifetime, a product comes along that truly moves people.

Introducing the future of battery-powered personal transportation . . . The Zinger.

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.

“What my wife especially loves is it gives her back feelings of safety and independence which has given a real boost to her confidence and happiness! Thank You!”

—Kent C., California

The first thing you’ll notice about the Zinger is its unique look. It doesn’t look like a scooter. Its sleek, lightweight yet durable frame is made with aircraft grade aluminum. It weighs only 47.2 lbs but can handle a passenger that’s up to 275 lbs! It features one-touch folding and unfolding – when folded it can be wheeled around like a suitcase and fits easily into a backpack 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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Aruba surprises, far beyond its beaches

By Victor Block

If you like to loll on magnificent white-sand beaches, visit the tiny Caribbean island of Aruba. When you’re seeking immersion in a fascinating multi-racial culture, think Aruba.

Want to combine flashy casinos and a long-list of activities with an other-worldly moonscape setting? Yes, head to Aruba.

With an area no larger than that of Washington, D.C., the island makes up in variety for what it lacks in size. No wonder the miniscule enclave is a magnet for vacationers from the United States, attracting more repeat visitors than any other Caribbean destination.

Stretches of white sand shaded by towering palms and wind-sculpted divi-divi trees cover the island’s western and southwestern shorelines. Those in the know rate Aruba’s beaches among the most outstanding in the Caribbean, which means they rank highest throughout the world.

The water that laps the beaches ranges in color from light green to turquoise to blue, and serves as the playground for a something-for-everyone list of activities. Jet skis and motorboats zip back and forth offshore, some towing people in rubber rafts, on water skis or parasails above the waves. Sailboats catch the constant breeze, and excursion vessels offer ersatz pirate cruises, deep-sea fishing expeditions, and snorkeling and diving experiences.

Further inland, the scenery changes dramatically. There Aruba presents an arid, extraterrestrial landscape of volcanic rock-strewn desert pocked by towering cactus. Goats graze in fields surrounded by stone fences, while not far away some of their cousins roam free. They’re joined by hens pecking at edible scraps on the ground, and roosters that provide early morning wake-up calls.

Aloe museum, national park

While resorts are where many visitors spend the most time, the interior of the island — what I call the real Aruba — offers much more to explore and enjoy.

Attractions range from commercial tourist sites for people of all ages, to historical remnants that trace the story of the island and those who have called it home.

My introduction to the off-the-beach places to visit began at the Aloe Museum and Factory, which turned out to be more interesting than I expected. After watching men use machetes to remove leaves of aloe plants in the fields surrounding the museum building, I joined a tour group and learned about their uses in medicines and cosmetics.

Aloe has been cultivated and processed in Aruba for 160 years. After a free tour, stop in the store for lotion, soap and other products. Much older chapters of Aruba’s past come alive in Arikok National Park, an ecological preserve that encompasses nearly one-fifth of the island.

Among its attractions are Jamanota Hill, the highest point on the island, which offers spectacular views from its peak; the Conchi pool, a tranquil inlet encircled by volcanic stone; and Dos Playa (“Beach Two”), a nesting site for sea turtles.

The park terrain is inviting to some of the 230-plus species of birds that reside on the island, or those that pass through for rest and refueling during their migratory journeys to North or South America.

While I’m far from a serious ornithologist, I enjoyed keeping my eyes peeled for glimpses of high flyers with quirky names like Ruddy Turnstone, Bare-eyed Pigeon and Black-faced Grassquit.

Shallow ancient caves dotted about Arikok recall the time when indigenous people lived there. Brownish-red drawings that they made on the walls and ceilings are said to date back to about 1,000 B.C.E.

The Arawak people were still living on Aruba when the Spanish claimed it in 1499. Great Britain and Holland later gained control, and it has remained a relative of the Netherlands for most of the time since 1636.

Melting pot of ‘one happy island’

Aruba’s background, and its close proximity to South America, account for the melting pot of people who make up its population. Many of its 110,000 residents speak the official Dutch language, as well as the native Papiamento, Spanish and English.

Their proficiency in English — along with the fact that Aruba has a well-deserved reputation as welcoming and safe for visitors — helps explain its popularity among Americans. The locals truly exemplify the country’s motto: “One happy island.”

The capital of Aruba is Oranjestad (lo-rahn-yuh-stod). With fewer than 30,000 inhabitants, it ranks more as a large town than a small city. It tends to get crowded when the docks are lined by cruise ships — towering multi-storied vessels that loom over the low-rise buildings.

The hotels, restaurants, casinos and shops that line the two main streets along the harbor display the whimsical shapes and subtle pastel colors of Dutch colonial architecture.

Other hints of the island’s close connection with that country include signs identifying the names of streets (Bilderdijk Straat, Copernicus Straat), and items on the menus of restaurants that would be at home in the Netherlands.
Aruba
From page 17

The oldest structure on Aruba is Fort Zoutman, which was built in 1796-1798 to ward off pirates. Oranjestad then evolved around the solid fortification. A turret that was added to the fort later to serve as a lighthouse is called the Willem III Tower, in honor of a 19th-century king of the Netherlands.

Another lighthouse, perched on a seaside elevation overlooking Aruba’s northwestern tip, provides 360-degree views over the island. It’s known as the California Lighthouse in memory of a steamship that was wrecked nearby in 1891.

One lofty landmark has an even more colorful history. The Old Windmill (De Oude Molen) was built in the Netherlands in 1804 and used first to drain water from that country’s lowlands and later to grind grain. After suffering damage from storms, the windmill was disassembled and shipped to Aruba, where it was reassembled and serves today as another reminder of the Dutch connection.

A good way to take in much of the sites, and sights, of Aruba is to join a guided excursion. De Palm Tours (depalm.com) is the proverbial king of the island in terms of variety and quality. Its offerings range from half- and full-day trips in comfortable buses, to self-driven, off-road Utility Terrain Vehicle outings, and from catamaran snorkel itineraries to sunset sails.

The company even has its own island. There, a water park, “body drop slides” and banana boat rides delight young visitors, while salsa lessons, guided snorkeling tours and pleasant beaches appeal to their parents and grandparents.

Add-on activities include Sea Trek underwater walks wearing a diving helmet for face-to-face meet-ups with sea life and “Snuba” swims. Snuba is a combination of snorkeling and Scuba diving — swimmers breathe through a regulator to avoid having to surface to take a breath.

For those who wish to relax on some of the most inviting beaches anywhere, Aruba has much to offer. But a visit to the island can include much more. Whether getting close up and personal with fish, exploring a diverse and different landscape, or delving into the enticing history and multicultural lifestyle of the people, visitors are left wondering how so many alternatives share such a small plot of land.

A round-trip flight from Richmond to Aruba in March starts at $650 on American Airlines. Proof of vaccination or a negative COVID test is required for entry to the country.

Accommodations run the gamut from high-rise hotels and small luxury resorts to all-inclusive properties and villas.

I chose to rent a privately owned three-story condo through Vacation Rentals by Owner (vrbo.com). The four-bedroom property, located close to outstanding beaches, had air conditioning, a full kitchen, two pleasant outdoor decks and other amenities for a reasonable $170 per night.

The culture of a destination may be experienced when dining at restaurants. That certainly applies to Aruba. Along with fresh-from-the-sea fish, many menu items merge Caribbean, Dutch and South American cuisine with local touches.

Dining is often outdoors, and portions are large, so my wife and I usually shared an entrée. Our favorites: Papiamento (Washington 61; 297-586-4544) has a fairyland setting and lengthy menu. A shrimp scampi appetizer ($18) can be a full meal. The menu at Madame Janette (Cunucu Abou 37; 297-587-0184) is expansive, and somewhat expensive. It features several fish entrees ($39) and a selection of gourmet hamburgers adorned by an assortment of toppings ($29).

For more places to stay and dine, visit aruba.com/us.
Plan your arrival at destination airports

An old-time major league pitcher once said he worried about only two types of batters — righthanders and lefthanders.

Similarly, only two kinds of airports present hostile environments: origin and destination. Origin airports are often the worst, but destination airports present their challenges, as well. Here’s how to avoid some of the worst problems.

1. Schedule. Even before you get there, you can ease destination airport problems by scheduling your trip to minimize hassle.

- In a multi-airport city, try to book the most convenient airport — closest to your final destination, the smallest and easiest to navigate, the one with the best access to downtown, or some combination.
- Try to avoid arriving at local rush hours. It’s especially important to avoid morning rush hour arrival on overnight flights. You’ll fight the worst of the day’s traffic getting to your final destination, and your hotel room probably won’t be ready. I can’t tell you how many times I’ve passed through London hotel lobbies at about 10 in the morning where a bunch of jetlagged travelers sat around the lobby, with their baggage, waiting for a room to open.
- If you can’t avoid an early morning arrival, and you’re eligible for an airport lounge program, you might be able to use a post-immigration “arrivals lounge” located at a few big airports. Use a lounge finder or loungebuddy.com to see if you can use one.

2. Getting to where you’re going. Unless someone is meeting you, solving the “last mile” transport riddle can be a problem at any unfamiliar airport. Do it before you get there, not after you arrive.

- The gold standard for last-mile transport is a taxi or Uber, taking you directly from airport to your hotel, office or house door, with no intermediate schlepping. But cab and ride rates vary tremendously, depending both on distance and local rates.

In the U.S., distance is the primary factor, with rates that soar from remote airports. A cab from airport to city center ranges from about $17 in San Diego to $60 at Washington/Dulles.

Cab or ride rates are much higher at some remote foreign airports, such as $160 at Washington/Dulles. Do it before you get there, of course.

3. Don’t schlep. But cab and ride rates vary tremendously, depending both on distance and local rates.

- In the U.S., distance is the primary factor, with rates that soar from remote airports.

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Springtime at Lewis Ginter Botanical Garden

By Diane York

As Alfred Austin, English writer and poet said, “To nurture a garden is to feed not just the body but the soul.”

Rated second on the Travel Channel’s list of top botanical gardens in America, the Lewis Ginter Botanical Garden is a vast playground of architectural design, plants and flowers.

What can you do at Richmond’s world-famous garden?

Wander its 82 acres, bask in a rose garden with virtually every color of rose imaginable, have tea in a Japanese teahouse, look for koi in the ponds, smell the tulips, hyacinth and lilac, bring your grandchildren to the children’s garden (complete with a treehouse to explore), listen to music, dance a bit, dine in the café, learn to cook with Chef Anne, take a class in landscape design, draw beautiful botanicals, walk among butterflies, buy plants, houses 20,000 volumes of garden-related books. It also features a seed library, much like a Little Free Library, where people can “borrow” and offer seeds. The idea is to preserve a library of local varieties of flowers and vegetables to encourage gardening for beauty and food — exciting for gardeners who want to experiment with new and heirloom varieties.

The library also provides story time outside two mornings a week for young children (weather permitting).

Adjacent to the library are sunlit classrooms and a large auditorium for classes and lectures on subjects such as botanical illustration, floral and greens arranging, landscape design and cooking. Lewis Ginter is one of the few places you can earn a certificate in Botanical Illustration, Garden Design and Landscape Architecture. A classic Palladian-style pavilion, built in 1782, is now the visitor center. At the two-story high building, visitors can find gift items, art, jewelry, gifts, pottery and garden supplies. The library also provides story time outside two mornings a week for young children (weather permitting).

Each year Lewis Ginter Botanical Garden erupts in “A Million Blooms,” the name of its springtime celebration of cherry blossoms, daffodils and tulips.

Orchids, bonsai and butterflies

Part of the beauty of Lewis Ginter is its architecture. A classic Palladian-style pavilion, filled with sun from tall glass doors and the skylight above, serves as its visitor center. The space includes a formal dining room and a separate café for sandwiches, salads and other treats. In the garden shop, you’ll find nature-themed artwork, jewelry, gifts, pottery and garden supplies.

Walking out of the visitor center’s back door, you face a massive glass-domed conservatory situated on a hill. Inside the conservatory, a classic Victorian era “palm house,” two-story tall palms and other trees reach for the sky. A rose-colored bougainvillea climbs 18 feet high.

In the conservatory’s orchid room, stunning blooms hang from crevices in stone walls, dripping with dew. Giant ferns and flowering vines add to the jungle atmosphere.

In another area, a country garden surrounds a life-sized vine-covered English cottage. And a third spacious room houses temporary exhibits, such as Japanese bonsai trees and the live butterfly rainforest.

In Ginter’s other buildings, including the library and adjacent auditorium and classrooms, light pours through the back windows, which face the setting sun.

The Williamsburg-style brick library houses 20,000 volumes of garden-related books. It also features a seed library, much like a Little Free Library, where people can “borrow” and offer seeds. The idea is to preserve a library of local varieties of flowers and vegetables to encourage gardening for beauty and food — exciting for gardeners who want to experiment with new and heirloom varieties.

The library also provides story time outside two mornings a week for young children (weather permitting).

Richmond dancer debuts with Riverdance

By Mark Kennedy

When the Irish dance troupe Riverdance kicked off its 25th anniversary North American tour this year, someone special appeared in its high-stepping cast: the troupe’s first Black female dancer.

Morgan Bullock, from Midlothian, said she’s been mesmerized by the dance style since she attended a Riverdance summer camp long before she could walk, though she initially faced some online snark and even racial abuse from those accusing her of cultural appropriation.

“Transcends cultural borders’

Bullock’s inclusion has been widely cheered, though she initially faced some online snark and even racial abuse from those accusing her of cultural appropriation.

“I think what’s so special about Irish dancing in general is that it transcends cultural borders, and it’s something that can be enjoyed by literally anyone, no matter where you come from, no matter what you look like, no matter if you even have an Irish connection,” she said.

“It’s a beautiful cultural art form. I think because it has Irish in the name, people think you have to be Irish, but that couldn’t be further from the truth.”

Riverdance first premiered on the 1994 Eurovision Song Contest as a seven-minute segment and opened at Dublin’s Point Theatre on Feb. 9, 1995, at a time of renewed Irish optimism and pride surrounding the onset of the booming “Celtic Tiger” economy. It has toured the world many times over.

The two-hour Riverdance show is loosely based on the story of Irish culture and mass immigration to America, the story woven through music and dance styles including flamenco and tap.

Most of the dancing is drawn from traditional Irish step dancing, in which the arms and body move little while the feet...
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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.

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ANSWERS TO CROSSWORD

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FROM PAGE 20
Springtime events

This time of year, the garden is experiencing its annual “A Million Blooms” event. The name is a forgivable exaggeration, as the garden explodes with more than 32,000 hyacinths, daffodils and tulips in yellow, red, pink, lavender and gold.

From April 16 through October 20, M&T Bank is sponsoring “Pollinator Power,” featuring a live butterfly exhibit. Walk through a rainforest while lovely winged creatures drift above and beside you. They may even alight on you!

M&T Bank’s Pollinator Power continues in May with David Rogers’ exhibit of “Big Bugs.” These are huge bug sculptures made of wood, willow and other natural materials. Walk under the belly of a 10-foot-tall ant.

On May 13 and 14, one of the largest plant sales in Virginia will take place at Lewis Ginter. The Plant Fest (formerly the Spring Plant Sale) will feature forty vendors of live plants, including herbs, vegetables, perennials and annuals, from the well-known species to the rare and exotic. An extension agent will be available to answer questions. This free event will also feature live music.

Two days in April are designated for the Garden’s incredible rose collection. The Rose Show, April 28 and 29, will have horticultural professionals on hand to offer expert advice on growing and handling these beauties.

Flowers After Five — a live music event featuring local musicians — will return in June, taking place outside in the garden on Thursday evenings. It will continue through September.

In cooperation with the SPCA, on the second and fourth Thursdays, the Garden will allow man’s best friend to check out the garden (on a leash, of course). Spending a day here is pure pleasure. When I asked Beth Monroe, public relations director of Lewis Ginter Botanical Garden, what it’s like to work in such a beautiful, enriching environment she replied, “I have been here for 20 years, and that’s the case with many of us. It says a lot about how happy we are to be working here.

“People come here to escape and feel revitalized.”

Lewis Ginter Botanical Garden is open daily from 9 a.m. to 5 p.m., with later hours on Thursdays mid-May through September. Admission costs $14 for adults ($11 for those 65+). Parking is free, but limited. For more information, call (804) 262-9887 or visit lewisginter.org.
Going for the green (lawn) this spring

By Lela Martin

When you think of March, you probably think of shamrocks and the color green. And you may have visions of a lush green lawn.

To attain a verdant lawn, you may be tempted to sow grass seed and spread fertilizer this spring. Although you can find seed and fertilizer in garden centers, please do not apply them now.

The nutrients nitrogen and phosphorus in lawn fertilizer are major sources of pollution in the Chesapeake Bay and its tributaries. Rain causes these excess nutrients to run off down storm drains. They also seep into the groundwater, polluting the Chesapeake Bay’s watershed.

Instead, the Virginia Cooperative Extension recommends fertilizing cool-season fescue lawns in September, October, and November (mnemonic: SON). Autumn is the correct time to seed or overseed as well, allowing time to establish deep roots before winter.

Fortunately, you can apply pre-emergent weed and crabgrass preventer as the grass. Sod should be available with any type of turfgrass you prefer. Most lawns in the metro Richmond area are tall fescue (cool-season) or Bermuda (warm-season) turfgrass.

You can hire someone who will do the prep and install. Or you can get your hands dirty. In either case, it’s probably best to know the steps for sod success.

Planning is key

Measure the area you want to cover in square feet or square yards.

After you measure, submit a soil test to your County Extension office or a private lab for analysis about a month before planning to lay sod.

Contact a sod grower or a retailer to find out about its services. You may find delivery, pick up cost of sod on a pallet, or cut-your-own sod. For reference, a pallet contains 50 to 75 square yards of sod, and a half-ton pickup truck holds from 25 to 50 square yards of sod.

Sod is substantially more expensive than seed. According to the Purdue (Indiana) Extension, the cost of seed to establish 1,000 square feet of tall fescue is $12 to $18. Tall fescue sod is approximately $1.50 to $3 per square yard, which translates to $166.65 to $333.30 per 1,000 square feet.

Laying your sod

When sod is installed on relatively moist cool soil, it is more likely to survive. Lightly rake the area to be sodded one last time just prior to installation.

Minimize soil compaction by using nothing heavier than a wheelbarrow to transport the sod on your lawn. If the area will be heavily trafficked, lay plywood boards and run the wheelbarrow over them.

Place the first line of sod along a straight line such as a driveway, sidewalk or string stretched between two stakes. Then, using a brickwork pattern, stagger the sod pieces in parallel rows. The sod pieces may shrink after installation; therefore, push them together tightly, but do not overlap them.

Roll the sod with a heavy roller after you lay it to press the grass roots to the soil.

Nurture your new turf

Saturate the sod with water immediately after installation to a depth of four inches below the sod. Check the soil under several areas of sod to ensure that the water went deep enough.

Continue to keep the soil moist to a depth of three to four inches. The secret is infrequent but deep watering to produce deep roots.

In weather above 80º F, however, water the sod daily, wetting the soil thoroughly until the sod is well-rooted. Continue to irrigate to prevent drought damage.

As soon as the sod has taken root, you can mow. Make sure the mower has a sharp blade. Never remove more than one-third of the existing grass blade. Tall fescue sod should be cut no shorter than two to three inches.

For more information, see at bit.ly/al-labout sod.

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

Financial

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March

FLOOD AWARENESS
ArtWorks hosts its Flood Awareness Art Exhibit, in conjunction with Flood Awareness Week and sponsored by the Virginia Department of Conservation and Recreation, through Sat., March 19.

For more information, visit artwork-srv.com or call (804) 251-1400.

April 2

CAPITOL OPERA RICHMOND
Enjoy a free concert with Capitol Opera Richmond in the Gellman Room of the Richmond Public Library on Sat., April 2 from 2 to 3 p.m. For more information, call (804) 646-7223 or visit bit.ly/CORConcert.

Crossword Puzzle

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

Plot Structure

By Stephen Sherr

Across

1. Mortgage add-ons
2. Attack a Goliath
3. Big Gulp flavor
4. “Your best teacher is your ___ mistake” (Ralph Nader)
5. Wedding vow verb
6. Enthusiastic
7. Guesstimate words
8. Hawaiian for “mountain”
9. Host of ’013 All-Star Game
10. SU (or a long day)
11. Less brash
12. SCIENCE center
13. Authoritarian
14. Misfortunes
15. “Happiness ___ warm puppy”
16. First of the Five W’s of journalism
17. Teeming with slimy creatures
18. Result of a chemical equation
19. Like some sandwiches (or motorcycle helmets)
20. Degree for Bush 43
21. Internet mischief maker
22. “I’ve missed more than 9,000 shots in my ___” (Michael Jordan)
23. Power plays
24. Early stage
25. “Occupied!”
26. Set of beliefs
27. Result of a chemical reaction
28. Like some sandwiches (or motorcycle helmets)
29. “Keep your ___ the ball!”
30. “My ___” (Michael Jordan)
31. “Half a ___ better than none”
32. Small part for a big star
33. Plans the scouts’ activities
34. Little Free Library
35. Results of a chemical reaction
36. Professional tennis shot
37. High/dry divider
38. My ___“big opportunity”
39. “Happiness ___ warm puppy”
40. “Half a ___ better than none”
41. Plans the scouts’ activities
42. Little Free Library
43. Results of a chemical reaction
44. “Happiness ___ warm puppy”
45. “Half a ___ better than none”
46. Like some sandwiches (or motorcycle helmets)
47. Bird with pale blue eggs
48. “I’ve missed more than 9,000 shots in my ___” (Michael Jordan)
49. Bird with pale blue eggs
50. “My ___” (Michael Jordan)
51. “Half a ___ better than none”
52. Small part for a big star
53. Plans the scouts’ activities
54. Little Free Library
55. Results of a chemical reaction
56. Professional tennis shot
57. Little Free Library
58. “I’ve missed more than 9,000 shots in my ___” (Michael Jordan)
59. “My ___” (Michael Jordan)
60. “Half a ___ better than none”
61. Little Free Library
62. Results of a chemical reaction
63. Professional tennis shot
64. Little Free Library
65. “I’ve missed more than 9,000 shots in my ___” (Michael Jordan)
66. “My ___” (Michael Jordan)
67. “Half a ___ better than none”

Down

1. Follow the dentist’s advice
2. Planet of the Apes planet
3. Component of an English class grade
4. Including all of the departments
5. Jerk
6. “Half a ___ better than none”
7. “Occupied!”
8. Workers with less bargaining power
9. Nutrition label unit
10. Small part for a big star
11. Crying
12. Fired up the grill
13. Superbowl curiosities
14. 21st Century Curiosities
15. Internet mischief maker
16. Degree for Bush 43
17. Get appetizers for the table
18. Connected to the other ox
19. “Keep your ___ the ball!”
20. Annie a sleepy spouse
21. Powerful tennis shot
22. Professional specialization
23. Dedicated supporters
24. Stipulations
25. Four beats, often
26. Bird with pale blue eggs
27. Little Free Library
28. Like some sandwiches (or motorcycle helmets)
29. “My ___” (Michael Jordan)
30. “Half a ___ better than none”
31. “My ___” (Michael Jordan)
32. Small part for a big star
33. Plans the scouts’ activities
34. Little Free Library
35. Results of a chemical reaction
36. Professional tennis shot
37. Little Free Library
38. “I’ve missed more than 9,000 shots in my ___” (Michael Jordan)
39. “My ___” (Michael Jordan)
40. “Half a ___ better than none”
41. Plans the scouts’ activities
42. Little Free Library
43. Results of a chemical reaction
44. “Happiness ___ warm puppy”
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Answers on page 21.

How to Place Classified Ads

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

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