

# THE OXFORD OBSERVER

VOLUME 11 ISSUE #03 SERVING THE RESIDENTS OF THE GREATER OXFORD COMMUNITY SPRING 2020  
AN AWARD WINNING NEWSLETTER SERVING 590 HOMES

## NEIGHBORS - WE NEED YOU!

It is time to pay your 2020 Greater Oxford Civic Association membership dues, if you haven't already done so. Our membership term is aligned with the calendar year (January 1 to December 31, 2020) which helps make it easy to remember whether you've paid your dues.

For your convenience, there is a payment voucher below. Please forward your payment with the cut-out voucher to the noted neighborhood address.

For all that the Greater Oxford Civic Association does for the community, the \$15.00 dues are very nominal, but every member is important. Whether it is funding neighborhood improvements, making the newsletter possible or organizing community-wide activities and events, your dues matter! For all we do, we need you!

Please make your check out to the GOCA. If you need more information about the membership drive, please contact Emmanuel Wright – email: elwright2900@verizon.net or phone: 231-6850.

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### Greater Oxford Civic Association 2020 Dues - \$15.00

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Address \_\_\_\_\_

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I would like to assist with the association's work.

My interests include: \_\_\_\_\_

Please make check payable to the Greater Oxford Civic Association and mail to:

Oxford Civic Association P.O. Box 3881  
Richmond, VA 23235

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## Driveway Scams



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## Driveway Scams



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## Community Yard Sale



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## Observer Staff

The Oxford Observer is a quarterly publication of the Greater Oxford Civic Association.

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The Observer welcomes articles of interest to Oxford residents. Articles may be emailed to:

**nsabbath@verizon.net**

Published each season by the volunteers listed above.

**A Note from the Editor:** We will be updating the new website with news items between Observer publications. Send any news items to Niki Sabbath at **nsabbath@verizon.net**

## PRESIDENT'S MESSAGE

Spring is right around the corner and we've got a couple of our major events coming up...

I hope you will join us for the Greater Oxford Civic Association (GOCA) annual meeting in April. The annual meeting is a great opportunity to meet your neighbors and board members. It's also a chance to hear about things affecting our community. You'll be voting in new and returning Board members including new Officers. Details for the meeting are in this issue of the Observer.

Our neighborhood yard sale is also coming up. The team leading the yard sale activities does a great job advertising the event and coordinating with other civic associations so that there are minimal conflicts to maximize traffic to your yard sales and help you get the most out of the day.

It's been my pleasure to serve as President of the GOCA for the past year and I hope you give me that privilege again by voting at the annual meeting in April.

Anthony C. Corcoran



## WELCOME NEW RESIDENTS

The Greater Oxford Civic Association would like to welcome the following new residents to the Oxford community. If you are a new Oxford resident or you know of a new resident in our neighborhood, please contact Nancy Miller at 272-8867

to receive an Oxford neighborhood newcomer packet. This packet, provided by the Oxford Civic Association, is filled with information about Richmond in general and our area in particular, and gives us an opportunity to meet and greet our new Oxford neighbors. We very much want to reach each and every one of our new neighbors, but we need you to let us know when a packet is needed. Welcome newcomers!



Bryan Cole and Samantha Holter  
8371 W. Weyburn Road

Dale Thompson  
3850 W. Weyburn Road

Kevin Draudt  
8321 W. Weyburn Road

Whitney Whitmore  
3914 Sherbrook Road

Virginia and Molly Kimmel  
3051 Darnley Drive

James D'Arcy  
3211 E. Weyburn Road

Eric and Molly Eiswerth  
8252 Barningham Road

## ANNUAL MEETING ON APRIL 7

Be sure to save the date for the Greater Oxford Civic Association's Annual Meeting on Tuesday, April 7!

The meeting will be held at the usual location, St. Luke Lutheran Church, 7757 Chippenham Parkway, Richmond, VA. Refreshments will be provided by the GOCA Board during the social gathering from 6:30-7:00 p.m. The business meeting and program will start at 7:00 p.m. and end by 8:30 p.m.

The agenda includes:

- Presentation of and voting on the 2019 GOCA Board of Directors;
- Recognition of and comments by local government;
- Updates on issues and initiatives affecting our neighborhood;
- Presentation by community leader (TBC); and
- Open discussion and workshop to generate ideas for GOCA upcoming work.

Voting on the 2020 slate of officers and new and renewing board members:

- Slate of Officers – Anthony Corcoran (President), Courtney Tolmie (Vice President), Michelle Emrich (Secretary), Tiffany Milk (Treasurer)
- New Board Members – Trip Cash and Doug Ivey
- Renewing Board Members – Mike Martin and Emmanuel Wright

The GOCA is continuously working to improve the quality of our neighborhood. Come and meet the Board members, mingle with your neighbors, learn about the efforts being made by your Association, and hear knowledgeable speakers discuss important topics that can affect all of us! If you need more information or would like to volunteer to help with

the Annual Meeting, please contact Courtney Tolmie at 434-242-1684.

## ASK JAY

**Editor's Note:** We are discontinuing the "Ask Jay" column, as he has moved out of the neighborhood. You may still contact him at JayWhite1973@gmail.com if you have any questions relating to aging.

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## FROM BETSY CARR

Dear Friends,

I hope that you and your loved ones had an enjoyable holiday season and have had an enjoyable new year so far. Since my last update, there have been many changes in the Virginia political landscape, and we are in the midst of the 2020 legislative session.



### Useful Resources for the General Assembly Session

The 2020 legislative session began on Wednesday, January 8th, and occurs each weekday at noon through Saturday, March 7th. You can visit the Capitol in person and sit in the gallery of either the House or Senate to observe. Or you can watch via livestream wherever you are by visiting the Virginia General Assembly website ([viriniageneralassembly.gov](http://viriniageneralassembly.gov)) and clicking on "Members and Session" on the left-hand side of the page. I encourage you to use the Legislative Information Systems website (<http://lis.virginia.gov/>) to access bill information, committee information, and meeting schedules.

If you have specific bills you'd like to talk to me about, you can communicate with me in a number of ways:

*(Cont. on Page 6)*

## GARDENING

*By: Patricia Parsons*

The Oxford Garden Club provides an opportunity for members and guests to leave their stresses behind and indulge in a morning of socializing while gaining skills in gardening, horticulture, flower arranging, and conservation.

At the February meeting of the Oxford Garden Club, several members brought cuttings of Hellebore (Also called Lenten Rose) as part of our horticulture display. They were the stars of the exhibit as members crowded around to admire the exotic looking flowers.



Hellebore, among the earliest of flowering perennial plants, blooms in late winter or early spring. Its rose shaped blossoms come in shades of purple, pink, white, and yellow. Some are green with purple edged petals. These drought resistant plants do well in part or in full shade. Their leaves are toxic so deer and rabbits avoid them.

*(Cont. on Page 5)*



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## GARDENING

(cont. from Page 4)

They should be planted in early or late spring in well prepared soil and fertilized with organic matter. After that, they require little care.

Our meeting on April 21, 2020 will feature noted speaker, Laura Anne Brooks, certified teacher of Japanese Ikebana and English Floral Design. Ms. Brooks will demonstrate the creation of four unique European arrangements to be raffled off at the end of the meeting.

Also in April, club members are scheduled to make flower arrangements to brighten Meals on Wheels trays for the homebound.

The Oxford Garden Club meets on the third Tuesday of the month at the Masonic Lodge at 6787 Forest Hill Avenue next to Dunkin Donuts. Refreshments are served at 9:30 and the meeting begins at 10:00. You do not have to be a resident of Oxford to join. Members come from Westover Hills, the Fan District, Goochland, Midlothian and other neighborhoods. If you are interested in attending any of our programs, call Ashley Mackey (804) 272-0181.

## RECIPE CORNER

By: Phyllis Custer



### Orange-Glazed Quick Bread

#### Ingredients:

- 2 cups all-purpose flour
- 1 tsp baking powder
- 1/2 tsp baking soda
- 1/4 tsp ground nutmeg
- 1/4 tsp salt
- 1 cup granulated sugar
- 1/2 cup orange juice 1/3 cup canola oil
- 2 large eggs
- 2 tsp grated orange zest
- 1 tsp vanilla extract

#### Glaze

- 3/4 cup confectioner's sugar
- 2 tablespoons orange juice
- 1/2 teaspoon grated orange zest

#### Directions:

1) Preheat oven to 350 degrees. Spray a 5X9 inch loaf pan with nonstick spray and dust with flour

2) Combine flour, baking powder, baking soda, nutmeg and salt in a large bowl. Whisk together the granulated sugar, orange juice, oil, eggs, orange zest, and vanilla in another bowl. Add the sugar mixture to the flour mixture, stirring until well combined. Pour the batter into the

pan. Bake until a toothpick inserted into the center of the bread comes out clean, 40-45 minutes. Cool in the pan on a rack 10 minutes. Remove the bread from the pan and cool completely on the rack.

3) To make the glaze, whisk together all the ingredients in a medium bowl until smooth. With a spatula, spread the glaze evenly over the top of the cooled bread. Let stand until the glaze sets, about 10 minutes. Cut into six slices.

Per serving: (1 slice) 183 cal, 5 g Fat, 1 g Sat Fat, 0 g Trans Fat, 27 mg Chol, 108 mg Sodium, 31 g Carb, 1 g Fib, 3 g Prot, 12 mg Calc

This will be a great bread/cake to serve this spring because it is light and refreshing and excellent for breakfast, brunch or anytime.

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## BETSY CARR

(cont. from Page 4)

**Visit the office:** Pocahontas Building, 900 East Main Street, room E408

**Email:** [delegate.carr@betsycarr.org](mailto:delegate.carr@betsycarr.org)

**Phone:** 804-698-1169

**Mail:** PO Box 406 Richmond, VA 23218

**Complete my survey:** <https://www.betsycarr.org/constituent-survey/>

This year I am introducing bills that focus on good governance, promoting affordable housing, providing safe avenues for those experiencing overdoses to seek medical assistance, reducing plastic and polystyrene foam consumption, and regional planning of our precious water resources.

### Highlights from the Governor's Budget

This year is the General Assembly will pass a budget for the next biennium (2020-2022). You can view the Governor's proposed budget and members' amendments at [budget.lis.virginia.gov](http://budget.lis.virginia.gov).

**K-12 Education:** \$1.2 billion investment in K-12 education includes an increase for at-risk schools, raises teacher salaries 3%, funds more school counselors and new staff supports for English language learners; it makes new flexible funds available for local divisions.

**Housing Affordability:** \$92 million in new funding to address housing affordability, eviction rates, and supportive housing as well as \$63 million in the Virginia Housing Trust Fund.

**Tuition Free Community Colleges:** \$145 million is included to make tuition-free community college available to low and middle-income students who pursue jobs in high-demand fields, like health care, information technology, public safety, and early childhood education.

**Protecting the Environment:** \$733 million in new funding for the environment and clean energy, including an additional \$10 million for oyster reef restoration. Clean water investments put Virginia on track to meet the 2025 Bay cleanup deadline. An additional \$15.5 million investment for the Virginia Land Conservation Foundation grant program will support targeted land protection through the ConserveVirginia initiative.

**Early Childhood Education System:** \$94.8 million investment will increase access for at-risk three and four-year-olds in the early childhood

education system, establish consistent accountability standards, and ensure training and support for educators. \$59.5 million is proposed to support the Virginia Preschool Initiative, which boosts per-pupil dollars, ensures class size flexibility, and helps reduce waitlists.

**Maternal and Infant Mortality:** \$22 million to combat maternal and infant mortality, focused on reducing the racial disparity in the maternal mortality rate. This includes expanding Medicaid coverage for new moms, increase home visits, and exploring Medicaid reimbursement for Doula support services. Nearly \$4 million was included to extend coverage to one-year post-pregnancy as well as including medically necessary treatment for addiction and substance abuse disorders.

The House of Delegates' budget was released on February 16th and then the House and Senate conferees will work on a final product before session ends.

### Changes at the General Assembly

As you most likely know, with the recent election, the Democrats now hold the majority in both the House of Delegates and Senate. This is the first time in 25 years that Democrats have held power in both the legislature and executive branch. The new Speaker of the House, Eileen Filler-Corn, appointed new committee chairs and rearranged the committee assignments to reflect the new majority. I am proud to have been appointed Vice-Chair of the General Laws committee and chair of the Transportation Systems, Open Government & Procurement, and Higher Education subcommittees.

While individually members of the Democratic Caucus have priorities across the spectrum, here are a few policy changes that have been advocated:

- Gun violence prevention
- LGBTQ protections
- Redistricting and protecting voter rights
- Affordable housing
- Investment in public education

It is an honor to serve you in the General Assembly. Please do not hesitate to contact me if I can be of assistance to you. I can be reached at 804-698-1169 or [delegate.carr@betsycarr.org](mailto:delegate.carr@betsycarr.org)

Sincerely,  
Betsy B. Carr

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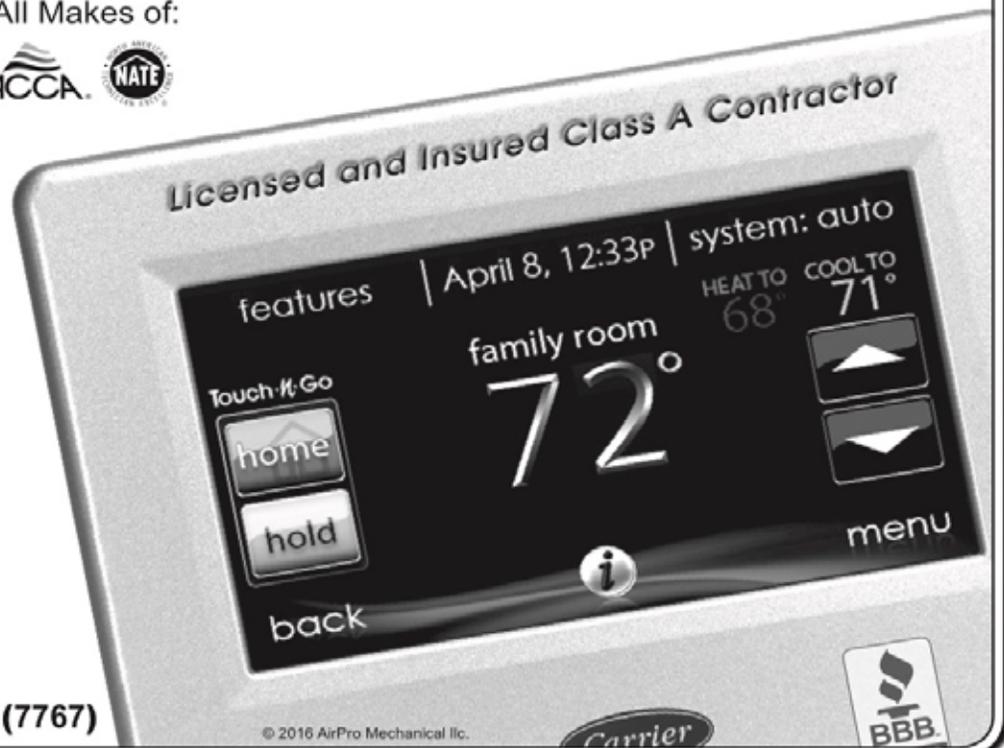
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## 4TH DISTRICT UPDATE

By: Councilwoman Kristen Larson

Happy Spring! As the activity on our roadways picks up due to warmer weather, expect to see numerous paving and road improvement projects throughout the district. The Department of Works has shared that the following complete and partial paving projects will occur within next 6 months:



- Huguenot Neighborhood (roads TBD)
- Cherokee Road
- Chippenham Pkwy
- Westover Hills Blvd, Brandon - Dunston
- Forest Hill Avenue, Hathaway to the County Line
- Riverside Drive along Pony Pasture

These projects should make your daily commute through the district much smoother. Also, our city departmental agencies have approved two speed tables on Cherokee Road between Huguenot Road and Forest Hill Avenue. This is in response to the community discussion last year regarding a traffic light at Cherokee and Huguenot. These proposed speed tables should cut down on any cut-thru traffic that is anticipated from this traffic light. We will be reaching out to you for your feedback on these Cherokee speed tables in the coming weeks. As always please report any road/right of way issues on RVA311.com or call 311 (804-646-7000).

After months of reviewing the Navy Hill Development proposal, City Council voted to strike the Navy Hill legislation and approve a resolution that restarts the process for development in the Coliseum area. With the approval of this legislation, the City has a clear and decisive path forward towards revitalizing the heart of our downtown. I am hopeful that we can take lessons learned from this project and work together with the community, our partners and the administration to come up with a fair and open process for developing this area of our city. I look forward to engaging with you as we move forward in this process.

In other exciting news, this year's Richmond Symphony's Big Tent Community Festival will be held in Forest Hill Park June 6-7. This event is an awesome opportunity to enjoy a free outdoor performance of the Richmond Symphony. The event is also full of

community activities and local musical acts. The success of the event is largely driven by dedicated community volunteers. If you would like to volunteer, please contact Kristen Allegood, Community Partnerships Manager for the Richmond Symphony at [community@richmonsymphony.com](mailto:community@richmonsymphony.com) or 804.788.4717 x141.

Lastly, if you are a senior (65 or older) or have a permanent disability, you may be eligible for tax relief on your real estate taxes. Last year, my colleagues and I voted to increase the gross combined income maximum of applicants to \$60,000, allowing more people to benefit from the program. The deadline to apply for this program is March 31, 2020, so please visit the city's website or call the Department of Finance at 804-646-6015 for more information. The Department of Finance will be offering personal assistance with filling out Tax Relief applications at the Huguenot Community Center, 7945 Forest Hill Avenue, during the following times:

**March 16th, March 23rd and March 30th**

Monday 1:00 pm - 4:00 pm

**March 18th and March 25th**

Wednesday 9:00 am - 12:00 pm

As always, the best way to stay up to date on 4th District announcements and events is to subscribe to my e-newsletter. Send me an email if you would like to get on our list. If you need to reach me for any other reason, please email me at [kristen.larson@richmond.gov](mailto:kristen.larson@richmond.gov) or call my office at 804-646-5646.

### Treasury Report

January 2020



<b>INCOME:</b>	<b>\$00</b>
<b>EXPENSES:</b>	<b>\$836.22</b>
<b>CASH BALANCE:</b>	<b>\$7,194.51</b>

# DRIVEWAY PAVING SEALCOATING SCAMS

By: Chesterfield Police

Asphalt driveway paving and sealcoating present one of the most common scams perpetrated on members of the senior citizen community. Victims can lose hundreds of dollars to these criminals.

The scammers usually knock on doors and offer to pave or sealcoat a driveway at a “discounted” rate. However, shortly after beginning the work, they will demand payment, usually of a far greater amount than was agreed upon. The scammers often become aggressive and threatening, trying to intimidate the victim into paying. Whatever work gets done will be of poor quality.

Remember the following tips to keep you from being a victim:

1. You always have the right to say no to any service or business. Protect yourself by saying, “No,” then closing the door. Alternatively, you can say that you have already chosen and committed to another contractor—or that another member of your family chooses contractors for you.
2. If someone makes you uncomfortable, ask him to leave. If he refuses, tell him that you are going to call the police. Then close the door, call 911 and provide any identifying information, such as the person’s vehicle and license plate number.
3. Do not let work start without your consent. If work begins, tell the person to stop immediately and leave. If he does not leave, call the police.
4. Always ask for a *written contract*. Don’t sign it the same day. Tell the contractor that you’ll call him to come get it after you have a friend or family member review it. If he says that the price is good for only today, you can be sure that he’s a scammer, at which point tell him, “No thanks” and close the door.
5. Ask for a business card, references, a copy of his Virginia contractor’s license, a copy of his insurance policy declarations page, and his Better Business Bureau status. Check all those things out. You should also check his rating on Angie’s List or Home Advisor.
6. You can check the validity of a contractor’s license online at the Virginia Department of Professional and Occupational Regulation, [www.dpor.virginia.gov](http://www.dpor.virginia.gov).



**Steve Davis**

[steve@riverfoxrealty.com](mailto:steve@riverfoxrealty.com)

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# ANIMAL CONTROL

By: Paula Lowry

Back in early December if you were near my house on Sherbrook Road, you would have seen from Thursday afternoon to Monday mid day in the City's right of away a dead deer. It was not a pretty site as the animals at night and the birds by day picked away at the deer.

There is no current information under Animal Control City's website. What I learned that might help you if you are in the same situation.

- First thing is to place a call to Animal Control Normal Hours 804.646.5573 -- After Hours and weekend 804.646.5100 You will likely get a Communication Officer that has to relay the information.
- Tell them that you are moving/have moved the animal to the City's right of away as they are not allowed to go on personal property.
- Ask them to schedule a pick up. A third party vendor does the pick up. They do not work after hours or weekends unless it considered an emergency, which means the animal is in the roadway.
- If you do not receive a call back in a reasonable time from Animal Control I suggest calling back.

For those homeowners in Chesterfield County, Call VDOT Richmond TLC at 1-800- 367-Road (7623), an agent will take the report. You are still required to get it into the right of away. They also will not remove an animal from personal property.

## Upcoming Events



**OCA Board Meetings - 7:00 p.m., first Tuesday of each month (contact a Board member for location)**

**Annual Meetings - 6:30 p.m., April 7 at St. Luke Lutheran Church, 7757 Chippenham Parkway, Richmond, VA.**

**Yard Sale and Bake Sale - April 18th - 8:00 a.m. - 12:00 p.m., Bake Sale at the corner of Barningham and East Weyburn Roads**

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# SHORT-TERM RENTAL ORDINANCE - CITY OF RICHMOND

The City recently drafted its first ordinance that directly regulates residential short-term rentals. Previously, such rentals were prohibited by law in Richmond. However, the law was not enforced. Short-term rentals have duration less than 30 days and cover all or a portion of a house. They are typically advertised online (for example, Airbnb).

The proposed Ordinance No. 2019-343 permits short-term rentals as an accessory use to a dwelling unit or permitted accessory dwelling unit in all zoning districts that permit residential uses, subject to the following conditions:

- **Who can operate a short-term rental:** The short-term rental operator shall be the property owner. The short-term rental shall be on the lot of the operator's primary residence with the operator occupying the lot at least 185 days each year.
- **Approval Process:** Certificate of Zoning Compliance (CZC) for Short-term Rental is to be obtained on a biennial basis. The Biennial Fee for CZC is to be \$300 which is intended to cover administration and monitoring costs.
- **Advertising:** The Certificate of Zoning Compliance approval number shall be posted on all advertisements for the property.
- **Number of nights a short-term rental can operate:** The number of nights a short-term rental can operate is not limited.
- **Number of persons who can rent per night:** The total number of adult renters allowed in a short-term rental shall be limited to two adults per available sleeping room. Double booking which consists of more than one booking transaction occurring at the same time is not allowed. The number of children



per rental is not limited.

- **Number of sleeping rooms available for rental:** The total number of sleeping rooms available for rental is limited to a maximum of 5 sleeping rooms.
- **Unhosted vs. Hosted Stays:** This legislation proposes no distinction between hosted and unhosted stays; whole house rentals (unhosted stays) are permitted in all zones as the operator is not required to be on site during the stay.
  - **Signage:** The short-term rental is permitted to have signage consistent with the signage allowed for home occupations which consists of one non-illuminated wall sign not to exceed two square feet.
  - **Safety Requirements:** Smoke detectors shall be present in compliance with the current edition of the Virginia Residential Construction Code. A fire extinguisher shall be present and be accessible at all times. Carbon monoxide detectors shall be present in any room used for sleeping or cooking.
  - **Parking:** No additional parking is required for the short-term rental use.
  - **Events:** Events and gatherings of persons other than the authorized lodgers are prohibited from occurring at the short-term

rental.

Review of Implementation: City Planning Commission will review the implementation of the ordinance after one year to determine if amendments to the ordinance are needed.

The proposed ordinance was reviewed by Land Use, Housing and Transportation on January 21, 2020 and by City Council on February 10, 2020. To get up-to-date information on the proposed short-term rental ordinance, go to the City web site, <http://www.richmondgov.com/PlanningAndDevelopmentReview/ShortTermRentals.aspx>

For more information contact Marianne Pitts at [Marianne.Pitts@RichmondGov.com](mailto:Marianne.Pitts@RichmondGov.com).

## MEET DEIRDRA MCAFREE

By Niki Sabbath

The latest work of Deirdra McAfee, one of several published authors who call Oxford home, is timely as well as literary: *Lock & Load: Armed Fiction* (University of New Mexico Press), an anthology of great American short stories with guns in them. Deirdra and co-editor BettyJoyce Nash gathered compelling stories featuring firearms. One reason they built the book was to find new readers for these terrific stories, but another reason was to encourage discussion, rather than to advocate for or against guns. They believed that readers who enter fiction’s imagined worlds reach a deeper understanding of this complex object, symbol, and metaphor.

Deirdra’s interest in literary guns began when her own gun story appeared, after the shootings at Virginia Tech, and before those in Aurora, Colorado. No matter how we feel about them, she notes, “guns are woven into our history from Lexington and Concord on. Without them, there’s no America.” They pervade our culture. American English, for example, “explodes constantly: we shoot from the hip; we look for the smoking gun; we dodge a bullet.”

After contemporary masters, including Annie Proulx, Bonnie Jo Campbell, John Edgar Wideman, Rick DeMarinis, Jim Tomlinson, and Pinckney Benedict, offered their work, almost 100 more writers answered a nationwide call. *Lock & Load* is groundbreaking; unlike previous anthologies, which concerned war or hunting, and in which men fired the guns, more than half of *Lock & Load*’s stories were by women. Deirdra and BettyJoyce didn’t have a quota; they chose the best—stories urban or rural, gritty or lyrical, set in reality or fantasy.

Deirdra, who’s long taught fiction at the Visual Arts Center, has been writing for over thirty years, beginning when the youngest of her three children started preschool and she retreated to her basement to work. She’s published about a story a year in literary journals, including *Shenandoah*, *The Georgia Review*, and *Willow Springs*. In addition to winning Richmond’s *STYLE Magazine* fiction prize, her work has earned recognition and fellowships here and abroad.

Deirdra has also worked locally as a writer, teacher, and editor, including stints as a stringer and book reviewer for the *Richmond Times-Dispatch*, as an English teacher at the Governor’s School and in the International Baccalaureate Programme at Henrico High School, and as an exhibition editor at the Virginia Museum and a book editor for private and business clients. In addition to a bachelor’s degree in English from the University of Florida, Deirdra received an M.A. in English from Georgetown, and an M.F.A. in fiction from the New School.

Deirdra is a newcomer to our neighborhood; she and her husband Jim moved here in December. They sold their Henrico home a couple of years ago and moved into a downtown apartment but soon found that they missed their yard and their privacy. They chose Oxford because it was near their daughter’s family but convenient to Richmond. The McAfees’ sons live in Baltimore and Pittsburgh.

Welcome, Deirdra!





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## GOOD ENOUGH PARENTING: THE NEUTOLOGICAL LEGACY OF SELF

By Adrienne L.

*\*DISCLAIMER: This article is not meant to diagnose or give clinical advice. If you believe you need clinical support services, you may find a clinician by calling your insurance company, your primary care physician, or visiting PsychologyToday.com.*

Good enough parenting describes what the majority of Americans experience with their caregivers. It means that our earliest attachment figures met our needs more times than not. From these experiences, infants conclude that the world is safe, relationships are enjoyable, and people can be trusted. Not only that, but they internalize these beliefs and build a structure of self-concept from them. This is referred to as a secure attachment style.

Our attachment styles are at the core of how we view ourselves and the world. However, these narratives exist as implicit survival blueprints in our brains, funneling the intake of information from our environment, storing it, and responding to it accordingly without conscious awareness. Our attachment styles begin as early as in the womb when we begin to hear our mother's voice and acclimate to her reactions of the external world. Babies born during active wartime versus babies born at times of peace have different sensitivities to fight/flight/freeze, as their mother's amygdala (the part of the brain responsible for survival) sends signals to her fetus's amygdala to prepare it for survival in outside world.

What happens to babies who don't receive good enough parenting? The original researcher of attachment, Mary Ainsworth, identified two types of insecure attachment styles, ambivalent and avoidant; Mary Main and Erik Hesse added a third, disorganized.

When caregivers are consistently unpredictable in meeting their baby's needs, they aid in the development of an ambivalent attachment style. Here, the baby enjoys the times that their caregiver is present and engaging, but because it is too painful for the caregiver to leave, due to not knowing when or if the caregiver will return, the baby learns to associate the caregiver's presence as also being emotionally painful. They tend to

cling to the caregiver, but they also find it difficult to be soothed by the caregiver.

When caregivers are neglectful or even reject a baby's needs, the baby goes on to develop an avoidant attachment style. The baby learns that relationships aren't enjoyable and adapts by becoming autonomous and learning how to meet his or her own needs.

The last type of insecure attachment style is the rarest of all, disorganized attachment. In this type, caregivers are abusive, scary, or present as completely confusing. Without any means of coping, the baby shuts down in freeze mode and is unable to attach to his or her attachment figure.

Attachment styles are important to understand because we will continue to project them onto subsequent relationships (colleagues, friends, romantic partners,) until our survival brain feels it has mastered, or "completed," this particular type of trauma. This type of re-enactment is quite common; it can be overcome by making the implicit explicit through somatic therapy, ego state therapy, Eye Movement Desensitization and Reprocessing, and other body wisdom approaches. Because of neuroplasticity, the brain's ability to rewire throughout the lifespan, we have the capacity to develop a secure attachment at any point in our lives!

## FINANCIAL CORNER

By: Jason King

### What's new for Social Security in 2020?

With the new year upon us, those who collect Social Security or pay into the public retirement program through payroll deduction will see some changes. The Social Security Administration makes cost-of-living adjustments on an annual basis. Here's how the changes may impact you: For those receiving retirement benefits: If you collect Social Security benefits on a monthly basis, the amount you receive will increase by 1.6% beginning in January. According to the Social Security Administration, for the average recipient of retirement benefits, this will amount to an additional \$288 in 2020. The result might be different if you are enrolled in Medicare. For most Social Security recipients, standard Medicare Part B premiums are



(Cont. on Page 14)

# SOCIAL SECURITY

(cont. from Page 15)

deducted from monthly benefit checks. In 2020, Medicare Part B premiums will rise from \$135.50 to \$144.60 per month. That additional \$9 will be deducted from your Social Security benefit each month.

If you have Medicare Part C (Medicare Advantage) or Part D (prescription drug coverage) premiums deducted from your Social Security check, those costs may also be higher next year, reducing the net increase you will receive.

For early Social Security recipients:

If you collect Social Security benefits prior to your full retirement age ("FRA") (at least age 66 for those born in 1943 and later), you may incur a penalty based on your earned income. If you work in 2020 and you will not reach FRA in that year, an important income threshold is \$18,240, which is \$600 more than it was in 2019. For every \$2 of income earned beyond that amount, one dollar in Social Security benefits will be withheld.

If you will reach FRA in 2020, you can earn up to \$48,600 for the months prior to reaching FRA before any reduction in Social Security benefits occurs. In that case, you sacrifice \$1 of benefits for every \$3 in earnings above the threshold. Once you reach FRA, the earnings limit no longer applies to Social Security recipients.

Impact on income earners:

Those not yet collecting Social Security who earn six-figure incomes may see a modest tax increase in 2020. If your income typically exceeds the maximum taxable earnings amount for Social Security, you should be prepared for this change. In 2019, any income earned by an individual beyond the \$132,900 maximum was subject to the 6.2% Social Security payroll tax. In 2020, that threshold increases to \$137,700, which means an additional \$4,800 is subject to Social Security tax in 2020. That result is an added tax of up to \$297.60 in the coming year.

There are a lot of complexities with Social Security, so if this feels overwhelming, know you are not alone. If you have any questions, be sure to contact your financial advisor, tax advisor or the Social Security Administration.

1 Source: medicare.gov, "Medicare costs at a glance." (<https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>)

Source for all Social Security information: Social Security Administration, "Fact Sheet: 2020 Social

Security Changes," November 2020. (<https://www.ssa.gov/news/press/factsheets/cola-facts2020.pdf>)

Jason M. King, CFP® APMAsm is a Financial Advisor and Managing Director with Ameriprise Financial Services, Inc. in Richmond, VA. He specializes in fee-based financial planning and asset management strategies and has been in practice 19 years. To contact him, visit [www.ameripriseadvisors.com/jason.m.king](http://www.ameripriseadvisors.com/jason.m.king) or call him at (804) 965-6700. Office location is Two James Center, 1021 East Cary Street Suite 1001, Richmond VA 23219.

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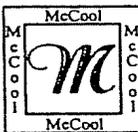
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## COMMUNITY YARD SALE - APRIL 18

Declutter your house, put extra cash in your pocket, and pick up some good deals! Here's what you need to know to participate in the Oxford Community Yard Sale, organized annually by the Oxford Civic Association.

**When:** Saturday, April 18, from 8 a.m. to 12 p.m., rain or shine

**Cost:** \$10 for members / \$25 for non-members (\$10 plus one-year membership dues). The cost helps cover advertising in the Richmond Times-Dispatch and Chesterfield Observer as well as printing signs and maps. All proceeds go to community improvement.

**Registration:** Send payment to Eileen Sadtler, 4212 Arrowhead Road, 23235. Include name, address, phone and email.

**Deadline:** Registration and payment must be received by Sunday, April 5 to participate.

Signs will be posted directing customers into our neighborhood and maps will be printed and delivered to each sale location. The maps can be given to customers so they can find their way to each participating site. Call Eileen Sadtler at 804-450-4011 for more information.

### Preparation Tips

- Check the attic/basement/shed in addition to the main house.
- Have other family members scour bedrooms and closets for items they no longer want or no longer fit.
- Clean items that need it. Throw clothes into the dryer to remove wrinkles.
- Put items in original boxes with related paperwork, if possible.
- Be realistic about the price. Remember, you want to get rid of what you're selling. What would you pay for it?
- To speed the pricing process, print labels. You can also make zones: \$1 zone, \$5 zone, etc. Indicate a zone with a colored sticker.
- Gather boxes, bags, and newspapers to wrap purchases.
- Have an extension cord handy to demonstrate how electronic items work.
- Have small bills and change on hand. Plan to keep money in a secure area – possibly on a

money belt.

### Yard Sale Day Tips

- Present items in a pleasing and organized way (by size or type) and keep them off the ground if possible.
- Put items that show well near the street to attract more customers.
- Let customers know if you're willing to negotiate on price.
- Offer quantity discounts.
- Slash prices as the yard sale comes to a close.
- Have fun! Enjoy talking with your neighbors, making new friends and meeting other members of the community.

Our annual bale sale will take place at the same time. Enjoy goodies at the corner of Barningham and East Weyburn Roads. If you would like to donate an item for the bake sale, call Valerie Garrett at 305-3595.

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## STOP LIGHT AT CHEROKEE AND HUGUENOT ROADS

The prospect of a traffic signal at Cherokee and Huguenot Roads ignited a firestorm of controversy back in 2004 when then Councilman Pete Grimm asked City Council for the funding to install a light. Partly because of the surreptitious handling of the topic by him, but mainly because of a prior history of traffic jams on Huguenot creating hazards for those surrounding areas along Huguenot.

There had been opposition from Huguenot Farms Civic Association (to our west), Southampton Citizens Association and the Oxford Civic Association. A very professional survey was conducted by Oxford Civic Association and the Southampton Citizens Association under the auspices of the VCU School of Business. At the time 70% of the Oxford residents impacted were against the light. One major reason cited at the time was that it would increase traffic on Cherokee with people using it as a cut through. Cherokee, while greatly improved over the past 30 years, is still narrow and twisty with many

side road entries. The potential of clogging Cherokee and Huguenot Roads at peak times of commuting also loomed large in people's minds. Memories from the 1960s and 70's of long lines of idling traffic encouraging people to avoid the heavy traffic on Huguenot by using the side streets such as Arrowhead, Wyncliff Roads and Oxford Park way to get to Riverside Drive and the Huguenot Bridge, Sherbrook and East Weyburn Roads to get to Chippenham Parkway still haunt many in the area. The longer lines of commuting traffic on Huguenot at peak times will also have a negative impact on commute times and frustration, backing traffic up to beyond Bon Air in the mornings and Windsor Farms in the evening.

Statistics from 2004 showed that there was an average of four accidents per year from the years 2000 to 2004 which was below the limit that would necessitate a light. Oxford and Southampton also had data that showed when the lights were installed at Kenmore and East Weyburn in 1999, traffic accidents actually increased, generated by those trying to beat the light.

*(Cont. on Page 18)*

# STOP LIGHTS

(cont. from Page 17)

The one big positive, quite consequential to many, is that those crossing Huguenot on Cherokee (from east or west) can do so easily and safely and Oxford residents can make a left onto Huguenot at any time of day more easily.

Our Council Person Kristen Larson held a meeting this past fall with a Traffic Engineer and residents to ask questions about the installation. The Engineer stated a number of times that the "book" says when accident levels reach a certain number, a light should be installed. It was well attended with many supporting the proposition, especially from Huguenot Farms. The concern of some is that the book doesn't address some of the potential unintended consequences of a light here that could be equally dangerous. There has been no discus-



sion of an "impact study" if a light were to be installed. One suggestion from Ms. Larsen is the installation of two "speed tables" (elongated speed bumps measuring about twenty-two feet) on Cherokee to discourage traffic.

Without current statistics and a measurement of present attitudes, it's difficult to mount an argument for or against a light at this time. It's been suggested to Representative Larson that Oxford Civic Association alone, or in conjunction with others, would be willing to conduct another survey using current statistics to test public sentiment. Ms. Larsen has committed to help us with information to communicate with our residents.

Please continue to watch for developments on this topic. Ms. Larsen has said she'd be open to public sentiment but would not use this as a litmus test for her final decision. Your voice though, is important!

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# REAL ESTATE ROUND UP

By Wayne Gauthier

Top Sale - 3401 Sherbrook Rd

Once again, the top sale in Oxford is an example of the potential of our homes. This fully renovated ranch home was professionally designed and looked incredible both inside and out. From the unique leather finish granite countertops and subway tile in the kitchen to the impressive bathroom renovations, this home has the charm many are looking for, today. This home is a great example of what can be done to the homes in our area and the appeal it will have to others looking for their next home.



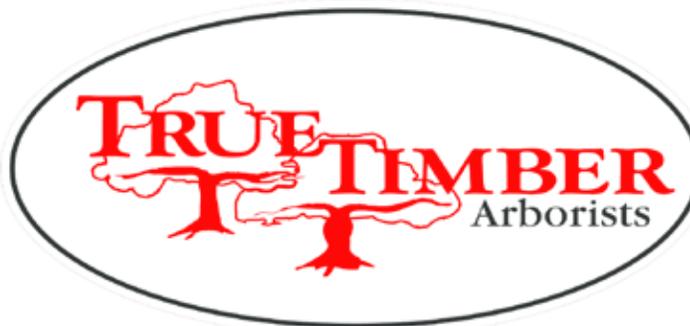
Properties that sold in Oxford between October 16, 2019 - February 15, 2020 are:

Address	Fin SF	Bed	Type	Sale Price	Sale Date
3241 Archdale Rd	3138	4	Tri-Level/Quad Level	\$375,000	2019-12-02
3131 Darnley Dr	2165	3	Ranch	\$325,000	2019-12-02
3716 Sherbrook Rd	2994	4	Ranch	\$418,000	2019-12-04
3246 E Weyburn Rd	1928	3	Colonial	\$270,000	2019-11-01
8371 W Weyburn Rd	2567	4	Cape, Cottage/Bungalow	\$370,000	2019-11-22
8378 W Weyburn Rd	2269	3	Ranch	\$340,000	2019-12-04
3401 Sherbrook Rd	3100	4	Mid- Century Modern	\$440,000	2019-12-16

\* Data taken from the Chesterfield and City of Richmond tax records and the Central Virginia Regional Multiple Listing Service. Transactions Recorded between 10/16/2019-02/15/2020. Wayne Gauthier is a Licensed Real Estate Agent in Richmond, Virginia.

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