

The Beacon

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VOL.30, NO.4

More than 200,000 readers throughout Greater Washington

APRIL 2018

Making sense of the world

By Barbara Ruben

[Publisher's note: Sometimes life sends us groping for answers. That's generally true, for example, during our teenage years. But it's also the case after the loss of a loved one or a personal setback.

We may also search for words when we're moved by intense feelings for natural beauty. For example, see our travel story on the tiny paradise nation of Andorra, on page 34.

But even in day-to-day life, especially when the world seems to be making less and less sense to us, we can benefit from stopping and listening to what's around us — and to what's inside of us — to hear what we're saying to ourselves.

And it is at times like these, of course, that we turn to our local poet laureate for insights.

Our local poet laureate? Yes, Maryland, Virginia and the District of Columbia all have an official poet laureate — a talented writer tapped to draft meaningful poems for public occasions, and generally to promote listening to, reading and writing poetry throughout the community. So do Arlington and Alexandria, Va., and Takoma Park, Md.

D.C.'s poet laureate, Dolores Kendrick, passed away last year and has not yet been replaced. Prince George's County and the city of Baltimore have youth poet laureates, age 14 to 19, who invigorate students' interest in poetry, including rap.

In general, these poets see themselves as ambassadors for a sometimes overlooked art in a world of more prosaic texts and tweets.

The Beacon spoke with several local laureates as the Beacon Celebration of the Arts competition launches this month, which is also National Poetry Month.

See the box on page 44 for tips on writing and entering your poems in the competition. For poems by local poets laureate, see page 45.]

PHOTO BY CHRISTOPHER SHANE



Katherine E. Young, Arlington, Va.'s first poet laureate, works to weave poetry into civic and arts events. Virginia, Maryland and D.C. each have appointed a poet laureate, as have several Washington-area cities and counties. All work to promote the reading, hearing and writing of poetry throughout our schools and the community.

Wendi Kaplan, Alexandria, Va.

For Wendi Kaplan, Alexandria's poet laureate, "Poetry is metaphor, which is the language of our soul...It reminds us of our humanity and brings us hope."

Kaplan said her introduction to poetry began when she was a baby, with her mother reading her the works of A.A. Milne and

later Edgar Allen Poe. She has been writing since she was a child, her poems often focusing on metaphors evoked by nature.

She is clinical social worker and certified poetry therapist who has worked in community services and has her own

See **POETS**, page 44

INSIDE ...



**SEE SPECIAL INSERT
Housing &
Homecare Options
following page 26**



LEISURE & TRAVEL
How tiny Andorra enchants its visitors; plus, a Pennsylvania weight-loss spa with delectable cuisine, and how to avoid the worst airports **page 34**

TECHNOLOGY 4
▶ Don't go totally paperless

FITNESS & HEALTH 8
▶ Why some have super memories
▶ Can acupuncture replace opioids?

SPOTLIGHT ON AGING 24
▶ Newsletter for D.C. seniors

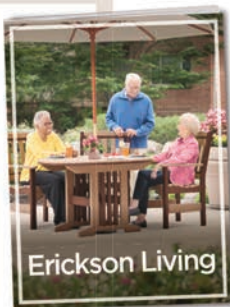
LAW & MONEY 27
▶ Top tax tips
▶ Avoid surprise medical bills

ARTS & STYLE 41
▶ Allison Janney's Oscar win

ADVERTISER DIRECTORY 51

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Calling all artists!

You may have noticed that we've been highlighting the arts for a number of months in our pages, featuring in nearly every issue older adults who have either returned to an art or craft they enjoyed in their youth, or taken up something completely new in retirement.

We have also recently published lists of the many arts and craft classes offered in the local area.

All of this has been part of our Celebration of the Arts — a year-long project of the *Beacon* to encourage readers to find a new artistic passion (or reinvigorate an old one).

The Celebration of the Arts was inspired by moving stories from *Beacon* readers who have developed a passion later in life for fine arts, photography and poetry — people like poet Susan Meehan, about whom we wrote last November; painter LeeNan Manzari, our January cover story; Diane Tuckman, whose wearable hand-painted silk was described in our February Arts & Style section, and stained glass maker Jacob Armoza, who

was featured in the March *Beacon*.

So tell me: Do you paint or draw? Perhaps you make pottery, jewelry or sculpt. Or do you enjoy digital photography or write poetry?



FROM THE PUBLISHER

By Stuart P. Rosenthal

In whichever of these arts you shine, you are invited to enter your best works in our online Celebration of the Arts competition — open only to amateur artists 50 and over who live in Maryland, D.C. or Virginia.

Winners will receive awards, cash prizes (up to \$100), as well as public showings of their

works, including the opportunity to exhibit at one or more area galleries.

In addition, photos of all artists and their works will be published in a special "Celebration of the Arts" section to be printed in the *Beacon* this fall.

How to enter

You may enter original works created after the age of 50 in one or more of four categories, up to three items in each:

— **Painting or Drawing:** using any medium (watercolor, pastel, oil, pen and ink, etc.)

— **Sculpture/Jewelry/Pottery/Mixed Media:** this broad category includes any three-dimensional artwork in any medium (wood, stone, metals, fired clay, fiber art, found object art, etc.)

— **Photography:** images of people, places or objects, as well as abstract and other images manipulated by digital means

— **Poetry:** a poem in any format no longer than two pages typed, double-spaced

The online competition opens April 2 and runs through June 29, 2018.

PLEASE NOTE: All entries must be photos of your artwork (even of poetry), and must be uploaded to our online competition website: mdfedart.com/Beacon-Celebration. You will also find entry rules and detailed entry instructions there.

If you need assistance in either photographing your artwork or in uploading your entries, print out the instructions and take them to a friend (or perhaps child or grandchild) who can help you. If you live in a community with a computer center, someone there may also be able to assist you.

More info

Winners will be announced in August, with first, second and third place awards as well as honorable mentions.

Winners works (or photos of them) will be displayed at 50+ Expos in Baltimore County, Howard County and Montgomery County, Md., and in Fairfax County, Va.

While there is a modest fee of \$10 for each entry, entering will entitle you to a one-year membership in the Maryland Federation of Art (new members only;

value: \$70).

Among other things, that membership will enable you to set up your own portfolio on their website. There you can upload your bio and images of up to 20 artworks or poems, and share the link with family, friends and the community.

Entries will remain archived on the site, and will be visible to the general public once winners are announced. You may also offer your works for sale through the website!

Community partners, including dozens of area nonprofits and governmental entities, are helping spread the word about the Celebration throughout the region.

Corporate sponsors include AARP, Pepco, Sommerset Retirement Community, Vantage House and Brooke Grove Retirement Village. Communities and businesses wishing to become sponsors or community partners may call the *Beacon* at (301) 949-9766.

I think this contest is well named. There is so much to celebrate when people try something new later in life and discover a new passion. We're very excited about our Celebration of the Arts, and look forward to seeing the works of hundreds of our readers entered in the competition. Including yours!

Again, for complete rules and to enter your artwork, photos or poems, visit mdfedart.com/BeaconCelebration between now and June 29, 2018.

I look forward to seeing your work!

The Beacon

IN FOCUS FOR PEOPLE OVER 50

The *Beacon* is a monthly newspaper dedicated to inform, serve, and entertain the citizens of the Greater Washington DC area, and is privately owned. Other editions serve Greater Baltimore, Howard County, Md. and Greater Palm Springs, Calif. Readership exceeds 400,000.

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Submissions: The *Beacon* welcomes reader contributions. Deadline for editorial is the 10th of the month preceding the month of publication. Deadline for ads is the 15th of the month preceding the month of publication. See page 51 for classified advertising details. Please mail or email all submissions.

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Letters to the editor

Readers are encouraged to share their opinion on any matter addressed in the Beacon as well as on political and social issues of the day. Mail your Letter to the Editor to The Beacon, P.O. Box 2227, Silver Spring, MD 20915, or e-mail to barbara@thebeaconnewspapers.com. Please include your name, address and telephone number for verification.

Dear Editor:

I read with great interest the article in your February Fitness & Health section by Luran Neergaard titled "Scientists Explore Music's Healing Power."

As a musician, I have seen first-hand the therapeutic effect of music. I play trumpet and am the co-founder of the Westminster Swing Combo.

We play at our community of Westminster Lake Ridge for our fellow residents. The music brings them great pleasure and relaxation. They relive in their minds dancing with their husbands, wives and loved ones to the tunes that we play.

I'm 87, and cofounder Al Loss is 88. Al and I were big band union musicians in the 1940s. I also played in U.S. Army bands.

We both had long careers, then met here at WLR and decided that the residents needed a house band. Thus, the founding of the WLR Swing Combo, a quintet.

We are continually searching for musicians in their 60s and 70s who have played

the lovely melodies of the '30s and '40s Swing Era and who are still active musically. They would join us as volunteers, but we can promise they will get individual playing time.

Those interested can email me at stuna-to1@comcast.net.

James Clap Lake Ridge, Va.

Dear Editor:

Alexis Bentz made some interesting observations in her March column ("Elders and youth can broaden each other") that raised some questions in my mind.

How many of the young people calling for "better gun control" are aware of current firearms laws in Maryland? Have they done their research to be critical thinkers on their own?

Do they start with an open mind before deciding what new laws on firearms should be? Do they share the common fear of, and lack of knowledge of, firearms in our area?

See **LETTERS TO EDITOR**, page 49

When they start forgetting things, it's heartbreaking.



If we start forgetting them, it's unforgivable.

I'll double the budget of NIH to help fight Alzheimer's.

Alzheimer's and dementia touch nearly every family in America. Including mine. I lost my Dad to Alzheimer's in 2011. But while we spend over \$200 billion on caring for Alzheimer's patients, we spend less than \$2 billion on research.

In Congress I'll double the NIH budget so we can start finding treatments and even a cure. Our fathers and mothers took care of us. Now it's our turn.



Maryland 6th District Vote June 26 davidtrone.com
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Technology & Innovations

Downsides of electronic bank statements

By Spencer Tierney

Electronic bank statements have virtues — saving trees, keeping your desk uncluttered — but they also have a vice: They can be easy to forget.

You could instead get paper statements delivered by mail, an option that's becoming less popular as technology gets better.

But Nessa Feddis, senior vice president for consumer protection and payments at the American Bankers Association, said they "won't disappear entirely."

Whatever form they take, these monthly records help you spot fraudulent purchases and errors and, in the case of bills, remind you of payment deadlines.

Here's what you can expect from bank statements in the future, and how to decide whether sticking with paper makes sense for you.

A more digital future

Bank statements played a key role when balancing a checkbook was common. You would keep track of deposits and withdrawals on paper and compare your numbers each month with your statement. One perk to using paper is being able to mark it up.

But, just as checks gave way to debit cards, paper bank statements are being replaced by electronic ones and other technology.

"Instead of a formal document at the end of the month, it's a rolling, continuous spending tracker," Cole Kennedy, a copywriter in New York City, said of his bank's tracking feature. His bank also provides graphs of his spending history.

Many banks have tools such as mobile alerts to help prevent fraud, and someday digital banking might affect paper statements too.

"We're not going to snap our fingers and stop sending paper" to people who want it, said Rob Krugman, chief digital officer at Broadridge, a customer communication and analytics firm that delivers financial statements on behalf of thousands of brands. "But there's an opportunity to make the paper and the digital work together."

For example, he said, a one-page statement could have an integrated chip in the paper, which you could scan with a smartphone to see more details online.

Not for everyone

Banks have encouraged customers to opt into electronic statements, or "go paperless," for over a decade, and the push continues. A quarter of banks now charge a fee to send a paper statement, according to 2014 data from banking analytics firm Novantas.

About 61 percent of checking account

customers only receive electronic statements, according to a 2017 survey by Javelin Strategy and Research.

But some people don't benefit from e-statements. About a third of U.S. households don't have access to broadband, or high-speed, Internet at home, according to a 2015 study by the Pew Research Center.

Banks, by law, have to make paper statements available as an option. They can't assume everyone has Internet access.

Accessing a statement online at a library or other public place might not be as secure as accessing it through your home network. Plus, having a smartphone might not be enough.

It's "very different seeing a bank statement on a full sheet of paper (rather) than a small screen," said Chi Chi Wu, staff attorney at the National Consumer Law Center. Certain transactions and bill deadlines on credit card statements might get overlooked and lead to missed payments.

Reasons to prefer paper

Even people who can easily receive statements online may prefer paper for various reasons:

— **To cut through information overload online.** Emails about statements can get overlooked in a crowded inbox, and checking e-statements usually requires

logging onto online or mobile banking and downloading a PDF.

"Clients who have paper statements check them at least once," said Dana Twight, certified financial planner and owner of Twight Financial in Seattle. "It comes in the mail and they see it."

In contrast, Twight adds, her clients with e-statements don't read them, except maybe around tax time.

— **To keep a more permanent record.** Computers crash and files get lost, so storing statements digitally isn't foolproof. Although paper takes up space, having a copy at hand can be more reassuring than one in cyberspace.

— **To make it easy for family to find, if necessary.** If an older person can no longer manage their finances, relatives might need to step in. Finding paper statements might be easier than tracking down bank website passwords.

Tax audits, lawsuits and other situations may require a bank statement. Storing paper in a safe place is intuitive, but e-statements should be saved offline too, either printed out or saved on your computer. Some banks keep them available online for up to seven years.

Whatever the future may hold for statements — paper or digital — they're important financial records. — *NerdWallet via AP*

Tech Shorts

Uber and Lyft offer rides to the doctor

Uber is driving deeper into healthcare by offering to take patients in every U.S. market where it operates to their next medical appointment.

The ride-hailing service said its Uber Health business will handle rides set up by doctor's offices or other healthcare providers and then bill that business, not the patient, for the service.

The company said rides can be set up within a few hours or days in advance. Patients won't need access to a smartphone to use the service.

Uber began testing the service last sum-

mer. More than 100 healthcare providers have signed up, including hospitals, clinics and physical therapy centers.

Company leaders said they are expanding because there's a need. They cite federal government research that estimates that more than 3 million people do not obtain medical care due to transportation problems.

"There are a lot of people out there who are not going to the doctor simply because they can't physically make it there," said Uber Health executive Jay Holley.

He added that the service also represents a business opportunity for Uber by connecting the company with a lot of first-time users.

Uber will bill care providers who sign up for the service monthly based on their usage. Holley said some may pass the cost on to their customers, but most of the providers it has worked with so far pay for the rides out of their operating budget.

Uber rival Lyft offers a similar service

called Concierge, which allows healthcare providers to set up rides for patients to get to appointments. The providers pay for the rides. Lyft also has patient transport partnerships with larger healthcare providers.

Faster store checkout with apps and scanners

Shoppers at self-checkout lanes scanning all their groceries after they're done shopping? Old school. More stores are letting customer tally their choices with a phone app or store device as they roam the aisles.

For customers, scanning as they go can be faster and make it simpler to keep track of spending. For stores, the big expansion of this technology coming this year costs less than installing more self-checkouts.

Like many changes in retail, the expansion of scan-and-go comes from retailers trying to make store shopping more convenient, and to hang on to customers used to Amazon, which just opened a cashier-less store in Seattle.

Like other automation technologies, it shifts more of the work to shoppers while freeing up employees for higher-value tasks. That's especially critical as stores look for ways to make their workers more efficient as they wrestle with rising wages.

The convenience of scanning while she shops is what Kari Malinak likes. She just started using the technology at a Walmart in Fort Worth, Texas.

"I'm a persnickety shopper," Malinak said. "I can't stand it when they bag my produce. It gets all bruised. I like to have control. And I like the quick and easy aspect." She says she also likes the idea of having a

Beacon Links & Apps

By Rebekah Alcalde

Links

Edgar Allan Poe monthly podcast

WYPR in Baltimore will air the first in a series of new podcasts by the National Edgar Allan Poe Theatre on the Air on Tuesday, April 17, with its production of "The Tell-Tale Heart."

The series features fresh, 20- to 30-minute podcast adaptations of the best-known works of Edgar Allan Poe, including "The Black Cat," "Berenice" and "The Cask of Antillado." Musical underscore and sound effects add even more suspense to the stirring character accounts.

Each episode guides listeners through a figurative mental hospital, where each cell houses Poe protagonists who are waiting to thrill audiences with dramatic re-tellings of familiar stories. The program will air every month using a team of performing artists from the Baltimore metro area.

www.poetheatre.org

Why address hearing loss early?

Signia has created a video series exposing the lost opportunities and connections caused by waiting too long to address hearing loss.

The "It's Your Choice" video series follows three individuals who decide to take a

proactive approach to resolving their hearing loss and the emotional journey it takes them on.

The average person waits nearly seven years from the onset of hearing loss until they seek help, and the video indicates that those who wait too long not only delay enjoyment of better hearing, but also expose themselves to a variety of health risks.

Nearly 48 million people are affected by hearing loss in the U.S., and this video project was designed to raise awareness of hearing loss and the risks associated with waiting to address it. Hearing aids are a proposed solution for this common problem.

www.signiausa.com/itsyourchoice

Apps

Digital time capsule for family memories

Have you ever wondered what your mom's family heirloom meant to her now that she's gone? Now there's a way to pass that kind of information down to future generations using a free app.

The Imbueapp is an iOS app (compatible with Apple products) that identifies photos, antiques and heirlooms, and turns them into digital time capsules. Using a smartphone camera image, Imbueapp captures your precious items and remembers them using machine learning from Google Cloud's Vision API.

Users can add audio or video to the items, explaining where they came from, who they belonged to, and why they are special. Examples include books, old photos, jewelry, blocks, sheet music and more.

See **LINKS & APPS**, page 6

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- Brooke Grove** (See ads on pages 17, 19, B-10, B-12, B-20)
- Churchill Senior Living** (See ad on page 12)
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- Sommerset** (See ads on pages B-7 & B-18)
- Tall Oaks Assisted Living** (See ads on pages B-10 & B-14)
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- Wingler House** (See ad on page B-8)

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Links & Apps

From page 5

The app uses cloud storage and the Google recognition software to connect the item and its description permanently so that others can identify your family treasures and the stories associated with them.

With a “pay forward” account, your memories are preserved in the cloud for a generation (for now, 25 years), so you can be certain the memories will live on. This service starts at \$17.99 for up to five items.

Imbueapp is free in the Apple App Store.

Senior discounts app

Restaurants, grocery stores and movie theaters often offer senior discounts, but it can be embarrassing to have to ask for them.

So Big Book Apps, LLC has created an app called Senior Discounts Free to show a wide range of discounts at the touch of a button. Users can search through the comprehensive database by category and filter by age, since some discounts are offered to those 55 and older, while others are only

offered to 62+ or 65+, etc.

Once you find a deal you're interested in, simply click it for more information on how to get access to it.

Senior Discounts Free is free and available in both the Google Play and Apple Stores. (Based on the reviews, the app works much better on Android devices.)

Old-timey radio

If you miss good old-fashioned radio,

Old Time Radio 24 is an app where you can stream the sounds of yesteryear. The app has over 35 old radio stations playing your favorite hits from the 1920s, 50s and 70s.

You can listen uninterrupted in the background while you use other apps or if your phone screen is in locked mode.

Examples of radio shows include “21st Precinct,” “Abbott and Costello,” “Adventures by Morse” and more.

Old Time Radio 24 is available for free in the Apple Store.

Tech shorts

From page 4

running total of spending as she shops.

The technology, while slightly different from chain to chain, allows shoppers at stores like Kroger and B.J.'s Wholesale Club to scan UPC codes on items as they shop. It can be used for lots of products beyond just groceries, and people can delete items and change quantities before they check out.

Some stores allow payment directly from the phone, with a greeter then checking over the digital receipt, while others require shoppers to go to a self-checkout lane or a kiosk to finalize their purchases.

Walmart is testing the scan-and-go in 120 stores, while all its Sam's Club stores, which number around 600, have it. B.J.'s

Wholesale Club has launched the service in a handful of stores, and plans to add it to about 100 clubs this year.

One reason is that stores are investing less in their self-checkout lanes and opting for scan-and-go technology that's less expensive because it doesn't need as much special hardware — just an app or the scanners, according to Jason Goldberg, senior vice president of commerce and content practice at consulting group SapientRazorfish.

But while some customers feel comfortable scanning while shopping, plenty of others don't. “It's a huge barrier for most retailers to get a consumer to download their app,” Goldberg said. He added that stores also need to work on letting shoppers pay with their phones, so customers don't have to go to a kiosk to finalize their purchases. — AP

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County Executive Ike Leggett

There Are Many Ways to Stay Active in Montgomery County This Spring

Sports Activities and Exercise Options: If you'd like to learn about sports activities, walking groups, dance classes, exercise classes and other options that match your interests, call the Montgomery County Department of Recreation at [240-777-4925](tel:240-777-4925). And, if you're specifically interested in sports leagues, call [240-777-6870](tel:240-777-6870) to learn more.

Maryland Senior Olympics: If you enjoy the thrill of friendly competition, consider getting involved with Maryland Senior Olympics. Your options include basketball, track and field, golf, volleyball, bicycling, swimming, pickleball and much more. Most competitions are held in Montgomery County. You can learn about Maryland Senior Olympics and register online at mdseniorolympics.org. Or, you may prefer to call [240-777-4925](tel:240-777-4925) to learn more information. Registration and competitions for the various sports begin in April and continue through early fall.

Indoor and Outdoor Pools are located around the County. Outdoor pools are open from Memorial Day weekend until Labor Day and indoor pools are open year-round. To learn the location of a swimming pool in your part of the County, call "311" or visit montgomerycountymd.gov/senior/recreation.html.

County Recreation Centers and Senior Centers offer a wide variety of activities. Find a Center near you by calling "311" or visiting montgomerycountymd.gov/senior/recreation.html. You might visit a nearby Center to learn about open gym and sports activities there. Or, you might consider all the available activities in the County by reading the "55+ Active Adult Programs" section of the Montgomery County Recreation Guide at montgomerycountymd.gov/rec.

Park Trails: There are dozens of Montgomery County parks to visit. To find one near you, visit Montgomery Parks online at montgomeryparks.org/activities/park-trails/. Alternatively, you might stop by one of the National Parks in Montgomery County, such as Chesapeake & Ohio Canal Park or Glen Echo Park. Information about both is available at: montgomerycountymd.gov/senior/recreation.html

Day Trips: You can find day trips to museums, Civil War battlefields, rafting, etc. in the Recreation Guide which is posted at montgomerycountymd.gov/rec. Sign up early, as trips tend to fill quickly.

For more information about these and other options, visit montgomerycountymd.gov/senior/recreation.html.

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- www.montgomerycountymd.gov/senior
- "Seniors Today" airs on Sundays, Tuesdays and Thursdays at 6:00 p.m. on Comcast/RCN 6, Verizon 30

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The verdict is in: Fish oil capsules are seldom helpful and can pose risks

Why do some stay so sharp as they age?

By *Lauran Neergaard*

It's pretty extraordinary for people in their 80s and 90s to keep the same sharp memory as someone several decades younger, and now scientists are peeking into the brains of these “superagers” to uncover their secret.

The work is the flip side of the disappointing hunt for new drugs to fight or prevent Alzheimer's disease.

Instead, “why don't we figure out what it is we might need to do to maximize our memory?” asked neuroscientist Emily Rogalski, who leads the SuperAging study at Northwestern University in Chicago.

Less brain shrinkage

Parts of the brain shrink with age, one of the reasons why most people experience a gradual slowing of at least some types of memory late in life, even if they avoid diseases like Alzheimer's.

But it turns out that superagers' brains aren't shrinking nearly as fast as their peers'. And autopsies of the first superagers to die during the study show they harbor a lot more of a special kind of nerve cell in a deep brain region that's important for attention, Rogalski told a recent meeting of the American Association for the Advancement of Science (AAAS).

These elite elders are “more than just an

oddity or a rarity,” said neuroscientist Molly Wagster of the National Institute on Aging, which helps fund the research. “There's the potential for learning an enormous amount and applying it to the rest of us, and even to those who may be on a trajectory for some type of neurodegenerative disease.”

What does it take to be a superager? A youthful brain in the body of someone 80 or older. Rogalski's team has given a battery of tests to more than 1,000 people who thought they'd qualify, and only about 5 percent pass. The key memory challenge: Listen to 15 unrelated words, and a half-hour later recall at least nine. That's the norm for 50-year-olds, but the average 80-year-old recalls five. Some superagers remember them all.

“It doesn't mean you're any smarter,” stressed superager William “Bill” Gurolnick, who turns 87 next month and joined the study two years ago. Nor can he credit protective genes: Gurolnick's father developed Alzheimer's in his 50s.

He thinks his own stellar memory is bolstered by keeping busy. He bikes, and plays tennis and water volleyball. He stays social through regular lunches, and meetings with a men's group he co-founded.

“Absolutely, that's a critical factor about keeping your wits about you,” exclaimed Gurolnick, fresh off his monthly gin game.

Social engagement may help

Rogalski's superagers tend to be extroverts and report strong social networks. But otherwise they come from all walks of life, making it hard to find a common trait for brain health.

Some went to college, some didn't. Some have high IQs, some are average. She's studied people who've experienced enormous trauma, including a Holocaust survivor; fitness buffs and smokers; teetotalers and those who tout a nightly martini.

But deep in their brains is where she's finding compelling hints that somehow, superagers are more resilient against the ravages of time.

Early on, brain scans showed that a superager's cortex — an outer brain layer critical for memory and other key functions — is much thicker than normal for their age. It looks more like the cortex of healthy 50- and 60-year-olds.

It's not clear if they were born that way. But Rogalski's team found another possible explanation: A superager's cortex doesn't shrink as fast. Over 18 months, average 80-somethings experienced more than twice the rate of loss.

Another clue: Deeper in the brain, that attention region is larger in superagers, too. And inside, autopsies showed that

brain region was packed with unusual large, spindly neurons — a special and little understood type called von Economo neurons, thought to play a role in social processing and awareness.

The superagers had four to five times more of those neurons than the typical octogenarian, Rogalski said — more even than the average young adult.

The Northwestern study isn't the only attempt at unraveling long-lasting memory. At the University of California, Irvine, Dr. Claudia Kawas studies the oldest-old, people 90 and above. Some have Alzheimer's, some have maintained excellent memory, and some are in between.

About 40 percent of the oldest-old who showed no symptoms of dementia in life nonetheless have full-fledged signs of Alzheimer's disease in their brains at death, Kawas told the AAAS meeting.

Rogalski also found varying amounts of amyloid and tau, hallmark Alzheimer's proteins, in the brains of some superagers.

Now scientists are exploring how these people deflect damage. Maybe superagers have different pathways to brain health.

“They are living long and living well,” Rogalski said. “Are there modifiable things we can think about today, in our everyday lives” to do the same? — AP

Can acupuncture replace opioids for pain?

By *Jennifer McDermott, Dake Kang and Mike Stobbe*

Marine veteran Jeff Harris was among the first to sign up when the Providence VA hospital started offering acupuncture for chronic pain.

“I don't like taking pain medication. I don't like the way it makes me feel,” he said. Harris also didn't want to risk getting addicted to heavy-duty prescription painkillers.

Although long derided as pseudoscience and still questioned by many medical experts, acupuncture is increasingly being embraced by patients and doctors, sometimes as an alternative to the powerful painkillers behind the nation's opioid crisis.

The military and Veterans Affairs medical system has been offering acupuncture for pain for several years, some insurance

companies cover it, and now a small but growing number of Medicaid programs in states hit hard by opioid overdoses have started providing it for low-income patients.

Ohio's Medicaid program recently expanded its coverage after an opioid task force urged state officials to explore alternative pain therapies.

“We have a really serious problem here,” said Dr. Mary Applegate, medical director for Ohio's Medicaid department. “If it's proven to be effective, we don't want to have barriers in the way of what could work.”

The epidemic was triggered by an explosion in prescriptions of powerful painkiller pills, though many of the recent overdose opioid deaths are attributed to heroin and illicit fentanyl.

Many opioid addictions begin with pa-

tients in pain seeking help, and acupuncture is increasingly seen as a way to help keep some patients from ever having to go on opioids in the first place.

Mixed study results

For a long time in the U.S., acupuncture was considered unstudied and unproven — some skeptics called it “quack-u-puncture.” While there's now been a lot of research on acupuncture for different types of pain, the quality of the studies has been mixed, and so have the results.

Federal research evaluators say there's some good evidence acupuncture can help some patients manage some forms of pain. But they also have described the benefits of acupuncture as modest, and say more research is needed.

Among doctors, there remains lively debate over how much of any benefit can be

attributed simply to patients' belief that the treatment is working — the so-called “placebo effect.”

“There may be a certain amount of placebo effect. Having said that, it is still quite effective as compared to no treatment,” said Dr. Ankit Maheshwari, a pain medicine specialist at Case Western Reserve University, who sees it as valuable for neck pain, migraines and a few other types of pain problems.

Many doctors are ambivalent about acupuncture, but still willing to let patients give it a try, said Dr. Steven Novella, a neurologist at Yale University and editor of an alternative medicine-bashing website. He considers acupuncture a form of patient-fooling theater.

Acupuncturists and their proponents

Acupuncture

From page 8

are “exploiting the opioid crisis to try to promote acupuncture as an alternative treatment,” he said. “But promoting a treatment that doesn’t work is not going to help the crisis.”

Acupuncture has been practiced in China for thousands of years, and customarily involves inserting thin metal needles into specific points in the ears or other parts the body. Practitioners say needles applied at just the right spots can restore the flow of a mystical energy — called “qi” (pronounced CHEE) — through the body, and that can spur natural healing and pain relief.

In government surveys, 1 in 67 U.S. adults say they get acupuncture every year, up from 1 in 91 a decade earlier. That growth has taken place even though most patients pay for it themselves: 2012 figures show that insurance covered the cost of acupuncture for only a quarter of adults.

Medicare says no; military says yes

The largest federal government insurance program, Medicare, does not pay for acupuncture. Tricare, the insurance program for active duty and retired military

personnel and their families, does not pay for it either.

But VA facilities offer it, charging no more than a copay. Jeff Harris signed up for acupuncture two years ago. The 50-year-old Marine Corp veteran said he injured his back while rappelling, and had other hard falls during his military training in the 1980s.

As a result, he has shooting pain down his legs and deadness of feeling in his feet. Acupuncture “helped settled my nerve pain down,” said Harris, of Foxboro, Mass.

Another vet, Harry Garcia, 46, of Danielson, Conn., tried acupuncture for his chronic back pain after years of heavy pain medications. Acupuncture is “just like an eraser. It just takes everything away” for a brief period, and keeps pain down for up to 10 days, said Garcia.

There’s a history to the open-mindedness in the military. About a decade ago, the military and Veteran Affairs began promoting a range of alternative approaches to pain treatment, including acupuncture, yoga and chiropractic care.

In 2009, former Army Surgeon General Dr. Eric Schoomaker chartered a task force to re-evaluate the Army’s approach to pain, which had centered on opioids. The focus was understandable — “nobody who has his leg blown off screams for

acupuncture,” said Schoomaker, who is now a professor at the Uniformed Services University of the Health Sciences, a military medical school in Bethesda, Md.

But he added there was also openness to acupuncture and other approaches among soldiers and sailors who, while overseas, had tried non-drug approaches for chronic pain. Schoomaker said he was inspired to seriously consider alternative approaches by his wife, a yoga instructor.

Now two-thirds of military hospitals and other treatment centers offer acupuncture, according to a recent study.

The military’s openness to alternatives is “because the need is so great there,” said Emmeline Edwards of the National Center for Complementary and Integrative Health, a federal scientific research agency. “Perhaps some of the approaches

have been used without a strong evidence base. They’re more willing to try an approach and see if it works.”

Her agency is teaming up the Pentagon and the VA to spend \$81 million on research projects to study the effectiveness of a variety of nondrug approaches to treating chronic pain.

While research continues, insurance coverage of acupuncture keeps expanding. California, Massachusetts, Oregon and Rhode Island pay for acupuncture for pain through their Medicaid insurance programs.

Massachusetts and Oregon also cover acupuncture as a treatment for substance abuse, though scientists question how well it reduces the cravings caused by chemical dependency.

— AP

Write a letter to the editor. See page 2.



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For directions to The Village at Rockville please go to our website: www.thevillageatrockville.org/geldirections

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What I Want You to Know About Me
Presented by Sam Sloane

APRIL 19TH
11:30 am - 1:00 pm

Learn how to write a narrative which will tell your possible future caregivers about yourself and will give them information about you as a whole person, a special and unique person with a history, for whom they are caring.

The Value of Advance Care Planning. Why You Should Care?
Presented by M. Jane Markley, RN, MEd, FACHE

MAY 17TH
11:30 am - 1:00 pm

Have you completed your advance directives yet: your living will and durable power of attorney for healthcare? Much like a will, we all know we need to do these things and we all put it off, until something untoward occurs and moves us to action.

Dementia and Dentistry
Presented by Noah Dublin, District Mobile Dental

JUNE 14TH
11:30 am - 1:00 pm

Why is oral health important? What happens to our teeth as we age? What are common oral health issues among older adults? What challenges present those with dementia in regards to oral health? What do we need to do to maintain good oral health?

Volunteers recognized for lifelong service

By *Rebekah Alcalde*

At the age of 18, on the verge of starting college, Sharyn Duffin suffered an illness that nearly took her life, and left her blind and confined to a wheelchair.

She persevered at her studies, taking only a few classes per semester for a number of years, until she earned both an associate's degree from Montgomery College and an interdisciplinary bachelor's in political science and history from Antioch College.

While she pursued a separate career after that, she has devoted most of her efforts to volunteer work.

For that lifetime of devotion to nonprofits in Montgomery County, Md., Duffin, now 70, will be one of two older adults awarded the Neal Potter Path of Achievement Award at the Montgomery Serves Awards ceremony, later this month.

Each year, the selection committee honors "two recipients 60 years of age or better whose accomplishments and lifelong

commitment to volunteer service make them outstanding role models for young and old alike."

Digging up history

Duffin's prime focus has been on the history of the black community in Montgomery County. Her family is descended from slaves, and she hasn't forgotten the struggle for equality that her ancestors and her current peers face every day.

Most of her work has been as a volunteer for Peerless Rockville Historic Preservation, Inc., a local nonprofit that works to preserve buildings, objects and information significant to the city of Rockville, Md.

Duffin's research has helped unveil the "sometimes-forgotten but significant history of African Americans in Montgomery County, and its centrality to our emergence as a diverse, inclusive community," said Ralph Buglass, a fellow volunteer at Peerless Rockville.

The nonprofit's founder is equally enamored of Duffin. "For nearly a half century, Sharyn has served as a vital historical resource and collaborator. Her powerful research on local topics — ranging from slavery, to segregated schooling, to minority neighborhood development — provides essential enlightenment of often under appreciated parts of our past," said founder Eileen McGuckian.

For the past 15 years, Duffin has served as a chief source of information for the Lincoln Park History project — an online archive documenting the culture of the historic African neighborhood in Rockville

(maintained by Rockville Library and Peerless Rockville). In fact, much of the library's history of Rockville was written by Duffin, and she's contributed to many of their exhibits on black history in the community.

Earlier, Duffin spent some years interviewing local civil rights leaders, organizing young people to research public records, and enlisting the help of friends and family to create a history of her community, published by the Afro-American Institute for Historic Preservation and Community Development in 1976.

Duffin said her faith and her family play a big part in motivating her, emphasizing the importance of serving others. "We saw our parents helping other people, so that's what we do too. We learned to do it early," she said.

And as for her personal health challenges? "Every once in a while I take out a day to feel sorry for myself, which doesn't last long.

"I don't have to look very far to find somebody who needs more help than I. That's all it takes to get me going again," Duffin said.

Serving Chinese Americans

Chih-Hsiang Li is another dedicated local volunteer who's given countless hours to his community, for which he will receive the Path of Achievement Award this year.

In 1982, Li and four of his friends founded the Chinese Culture and Community Service Center (CCACC) to help serve the growing Chinese community in the greater Washington area.

At first, "we just wanted to have an organization to serve the Chinese community," Li said, but it's become much bigger than they ever imagined.

CCACC is now one of the largest grassroots organizations in the area. The group's goals are to enhance the lives of its more than 2,000 members, and to increase diversity and awareness of Chinese culture in the general community. It also helps Chinese immigrants assimilate into American society.

One of its most well known events is the two-week Lunar New Year Festival that takes place each year at Lake Forest Mall in Gaithersburg, Md. This year's festival occurred in February, and attendees were treated to live performances of lion and dragon dances, martial arts demonstrations, hands-on activities like flower and bonsai arrangement, and artistic and cultural displays.

Greatly expanded programs

Though Li, now 72, has served CCACC in many capacities over the years, he has expanded his involvement in recent years,



Sharyn Duffin

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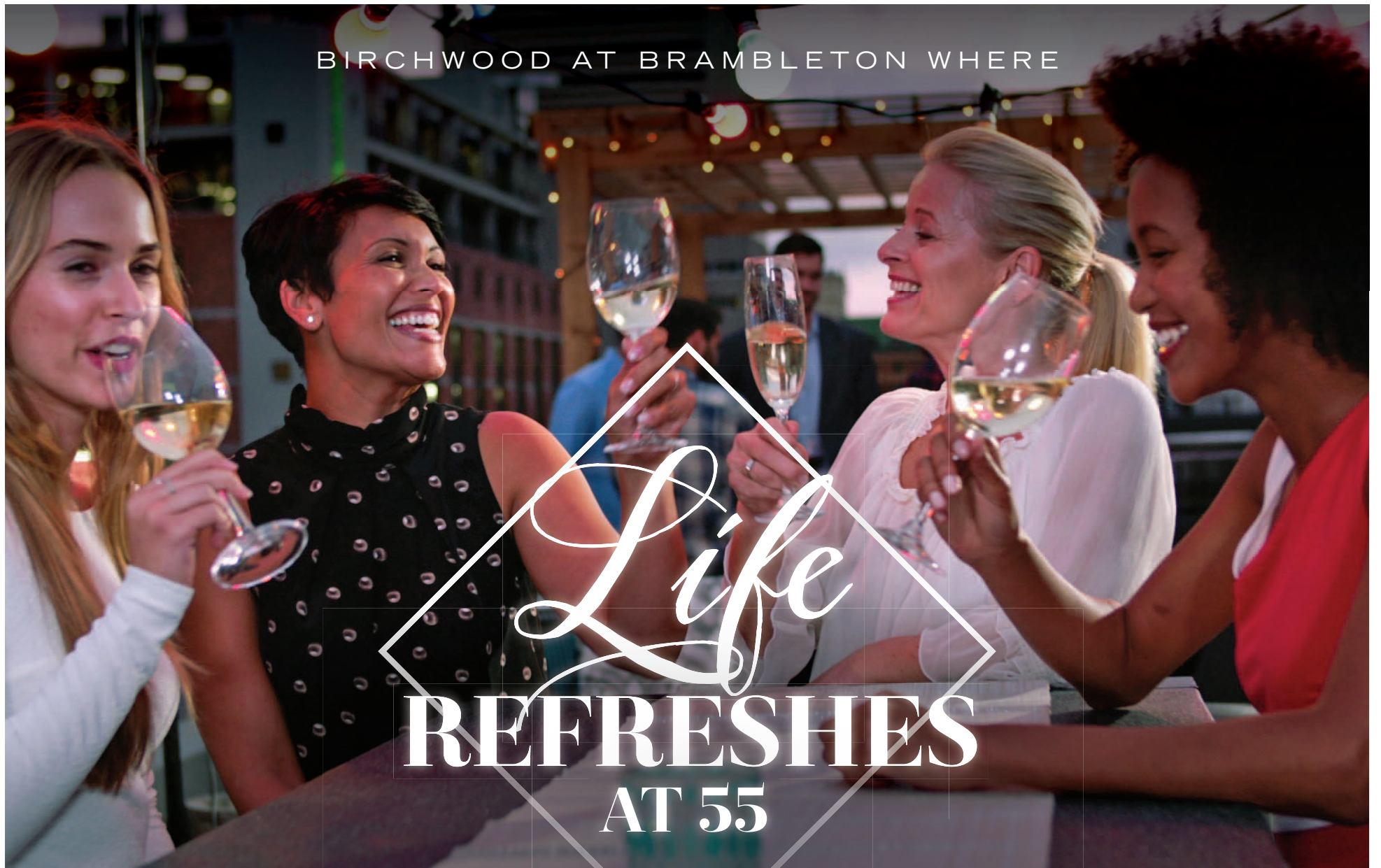
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Volunteers

From page 10

taking on the role of volunteer executive director.

Since taking the position in 2012, Li has added after-school enrichment programs for K-5th grade children, in-home care for Chinese-speaking seniors, and primary healthcare services offered five days a week from their Pan Asian Volunteer Health Clinic.

He's also instituted blood drives in partnership with the Red Cross, helped developed a mental health program, and opened a free art gallery to showcase the work of local artists.

Li credits his education, including degrees from Washington University in St. Louis and Carnegie Mellon University, as well as his years as a successful entrepreneur with AEPCO, Inc. and 3e Technologies International, with giving him the ability to shape and grow CCACC.



Chih-Hsiang Li

"I am running the entire organization just like a small business," he said. His experience "helped me in developing more efficient operations, exploring more business and services opportunities, and improved relationship with all levels of government," he added.

He said he is "inspired and thrilled to be nominated" for the Neal Potter Award, not-

ing that volunteer work is as beneficial for the volunteer as for those they serve.

"The valuable experiences and wisdom of older adults are the treasure of our community," he said. "In addition to the contributions they made, [their] rewards for [their] participation are priceless."

Sharyn Duffin and Chih-Hsiang Li will be presented with their awards on Monday, April 23 at 6:30 p.m. at the Montgomery Serves Awards at Imagination Stage in Bethesda, Md.

Additional award winners are Jane

Callen (Volunteer of the Year), Esmirna Gutierrez (Youth Volunteer of the Year), and Comfort Cases (Volunteer Group of the Year and Business Volunteer of the Year). The winners of the Roscoe R. Nix Distinguished Community Leadership Award are Tufail Ahmad, Brian Frosh and Linda Plummer.

The award ceremony is open to the public at no charge, though advance registration is required. A reception with hors d'oeuvres precedes the ceremony, and dessert will follow. For more information or to RSVP, visit <http://bit.ly/MontgomeryServesAwards2018>.

BEACON BITS

May 5

PG COUNTY HEALTH FAIR

Prince George's County Chapter of Top Ladies of Distinction, Inc., a nonprofit humanitarian organization, will host a health fair at the Sports and Learning Complex, located at 8001 Sheriff Rd., Landover, Md. on Saturday, May 5. This event is free and open to the public, and features vision, blood pressure, glucose and spine testing. There will also be a Colgate Van to do free general dental exams for children under the age of 12. For more information, contact Pam Wright at (240) 695-2965 or wrightp1000@gmail.com.

Apr. 12

LIVE A LONG LIFE

Kensington Park presents "Blue Zones — Live Longer, Better," with life coach and retired executive Dave Tsang, who will share the secrets of Blue Zones, places with high concentrations of centenarians living remarkably long, full lives. This event is part of their Spring Speaker Series at the Woman's Club of Bethesda, 5500 Sonoma Rd., Bethesda, Md. on Tuesday, April 12 at 2 p.m. Learn how implementing simple, powerful habits can improve wellbeing and add years of robust living. For more information or to RSVP, call (301) 946-7700 or email hflattery@kensingtonsl.com.

May 7

ACTIVE AGING EXPO

Explore, learn, and have fun at the City of Gaithersburg's Active Aging Expo on Monday, May 7 from 9 a.m. to 2 p.m. at the Activity Center at Bohrer Park, 506 S. Frederick Ave., Gaithersburg, Md. This free event features educational talks, preventive screenings, fitness demonstrations, resource information and more. For more information, visit www.gaithersburgmd.gov or call (301) 258-6380.

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COMING SOON! – Greens Hi-Rise Condo "K" w Gar & Storage Rm, 2BR, 2 FB, + Den, wooded views, yet bright, expansive enclosed balcony, kitchen & bath updates, 1480 sf, \$275,000

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UNDER CONTRACT! – Fairways Hi-Rise Condo "E" 2BR, 2FB, updated kitchen w/ granite counters, encl balcony with view of fountain, 980 sf, \$159,900

UNDER CONTRACT! – "Berkley" Co-op Townhouse 2BR, 1FB, 2HB, stunning reno, open kitchen w/ quartz, stainless & breakfast bar, 1600 sf, \$175,000

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Options for those with hearing problems

By Mary Kane

Stephen Moore began to realize he had hearing problems more than a decade ago, when people seemed to mumble in conversations.

He asked his wife to repeat lines at the movies. "It drove her crazy," he said. He turned the TV volume up so high that family members complained.

Finally, when he felt he was missing out on hearing important details during meetings at work, he got his hearing tested and was then fitted for hearing aids.

"Hearing loss is so gradual, you don't really recognize it until your hearing is impaired and it gets really bad," said Moore, now 57. An economist for the Heritage Foundation, a conservative think tank, Moore also works as a TV analyst. He said, "there's still a little bit of a stigma about wearing hearing aids."

As people age, they often don't immediately recognize hearing decline or seek treatment for it, said Barbara Kelley, executive director of the Hearing Loss Association of America. It takes an average of 7 to 10 years from the time someone recognizes he or she has a hearing loss until getting help for it, she said.

According to a report by the National Academies of Sciences, Engineering and Medicine, about 80 percent of adults who could benefit from a hearing aid don't get one.

Baby boomers are sometimes reluctant to take even the first step of getting a hearing test, seeing it as a sign of aging, and fearing having to wear "that brown plastic thing behind your ear," Kelley said.

There's also the fact that hearing aids can be expensive — as much as \$3,000 per ear — and aren't covered by Medicare and only sometimes by other insurance.

Over the counter alternatives

So it was good news for people with hearing loss when Congress last August authorized the Food and Drug Administration to create a new class of hearing devices, which will be available over the counter and expected to cost far less than what you pay for a device from the audiologist's office.

The over-the-counter hearing aids are for adults with mild to moderate hearing loss and will be FDA-regulated.

The only way now to purchase a hearing aid is through an audiologist or hearing instrument specialist. In the future, certain hearing aids and other hearing wearable devices will be available in pharmacies and electronics retailers.

What's often confusing, though, is that some over-the-counter alternatives, sometimes called personal sound amplification products, are available in stores now.

Moore, for example, once grabbed a cheap pair when he lost his regular hearing aids on a trip. Quality and prices for the devices vary widely. Some disposables sell for \$20 to \$30 per pair, while high-tech sound amplifiers cost several hundred dollars.

But these devices aren't considered medical devices or regulated by the FDA, and they can't be marketed as hearing aids or as a product to improve hearing loss, even with the new law.

The FDA has up to three years to write regulations and set safety and labeling standards for the authorized OTC devices. An FDA spokesperson said the agency won't speculate on a time frame for the process. Once regulations are in place, expect lower prices for FDA-approved aids, and more choices.

Getting help now

Don't wait to address your hearing

health until the guidance is sorted out. Get tested by an audiologist, take an online screening test, or visit a hearing center that has licensed hearing health providers.

Single device costs range from about \$400 to \$2,500. Find a hearing aids guide at hearingloss.org.

Take advantage of hearing aid discounts. Costco offers its own brand of hearing aids and other hearing services. Drugstore chain CVS has opened 32 hearing centers in seven states, with plans to expand this year, a company spokesperson said.

Or try a high-tech device that's not a hearing aid. Hearing technology company Nuheara sells wireless earbuds that work with a smartphone app for about \$300 a pair. Wearers can tune out background noise at restau-

rants, offices or outdoors, and can "control how they hear the world around them," said company co-founder David Cannington.

Do you need a hearing aid?

The following are some signs of when to consider having your hearing tested, according to the FDA:

You hear better out of one ear than the other.

People say you are shouting when you talk.

You often ask people to repeat themselves. You can't hear a dripping faucet or high-pitched musical notes.

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Explaining love hormones, eye floaters

By Dr. Howard LeWine

Q: Do humans really have a love hormone?

A: Yes, we do. It's called oxytocin. It's one of the many hormones released into the blood stream from the pituitary gland, a small structure at the base of our brain.

It got the name "love hormone" because of its association with intimacy, both physical and mental. The pituitary gland releases oxytocin in response to a variety of stimuli.

In women, it plays an important role in childbirth by promoting contraction of the uterus during labor. Breastfeeding also raises levels of the hormone. Nipple stimulation sends signals to the pituitary gland to send out more oxytocin, resulting in a positive cycle of loving feelings and bonding with the baby.

Sexual intimacy raises levels of oxytocin. But so do many other types of social bonding, like hugging, holding hands, or just having loving feelings about people close to us.

Oxytocin is a natural stress reliever. When our love hormone level rises, it acts on our brain to diminish anxiety and induce relaxation. In addition, a higher oxytocin level is associated with lower blood pressures and heart rates.

While there are important biological benefits for women, men also make oxytocin. And they can release just as much of the love hormone as women do.

But the mind and body response to oxytocin is not the same for both sexes. Testosterone dampens the positive effects of oxytocin; estrogen appears to enhance them.

Researchers have found that there are distinct differences in the way women and men experience, and respond to, stress. This could be related to the dampening vs. enhancing properties of male versus fe-

male hormones.

When under stress, both men and women release epinephrine and cortisol — the hormones that help ready us to fight or flee.

Given the greater oxytocin influence in women, they are less likely to fight or flee when faced with stressors. Instead, their tendency is to "tend-and-befriend."

"Tending" is nurturing behavior designed to protect and relieve distress. "Befriending" refers to seeking and maintaining social connections.

Men under stress release testosterone, which overrides any stress relieving properties of oxytocin. This makes sense from an evolutionary standpoint. Thousands of years ago a heightened fight or flee response was necessary for male survival.

But in modern times, not so much. In fact, tamping down the stress response is an important part of a healthy lifestyle for everyone.

So, what can a man do? As a male, I can't naturally do anything to alter my testosterone level, and I don't want to. But the suggestion that I might help boost my oxytocin level with more social bonding sounds very appealing.

Q: I developed spots in my left eye. My doctor called them floaters. I wear glasses and, other than being a bit annoying, my vision seems fine. Will they go away? If so, how long will it take?

A: As we age, the thick, jelly-like substance that fills the center of the eye — called the vitreous — can form blobs that look like spots, cobwebs or strings. Some of this debris may wind up floating around and blocking some of the light coming into your eyes.

Most floaters are small and don't bother vision much. But if they are larger or ring-

shaped, they might indicate that the vitreous, which normally hugs the retina in the back of the eye, has freed itself from the retina.

When there is a sudden appearance of larger floaters, it may be caused by a detached or torn retina. If that happens, you should immediately call your eye doctor or primary care physician. A detached or torn retina requires prompt diagnosis and treatment.

People at risk for retinal tears include those who are older, are nearsighted, have a family history of a retinal detachment, or have had eye surgery.

Most floaters are usually just a nuisance. In many cases, floaters become less noticeable or more tolerable over time, and can even disappear. But how much they bother you and how long it lasts varies.

In extreme cases, surgery can be considered. The traditional procedure is known as a vitrectomy. The eye surgeon removes the

gel — along with its floaters. It's effective, but it has risks, including cataracts (cloudy lenses) and retinal detachment. It's usually a last resort for people whose floaters make it hard for them to see.

Another treatment called YAG vitreolysis uses a laser procedure to vaporize floaters by heating them. Although most eye surgeons don't recommend it, a recent study suggested that for very large floaters it appears to be effective and safe, at least in the short run. However, the researchers acknowledge that larger and longer studies are needed.

Howard LeWine, M.D., is an internist at Brigham and Women's Hospital in Boston and assistant professor at Harvard Medical School. For additional consumer health information, please visit www.health.harvard.edu.

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Communicating across the generations

By Alexis Bentz

Alexis Bentz is a high school student who writes for the Beacon about ways older adults and students can learn from each other and develop better communication.

All humans have an innate need for connection. We crave social interaction and thrive when we are surrounded by friends and loved ones.

At the same time, we also have a natural fear of putting ourselves out there to make new friends. We risk rejection.

These issues affect both younger and older generations in very similar ways. For example, we must gather our courage before going up the new kid at school (or to the new resident at the retirement commu-

nity) to introduce ourselves and say hello.

Members of both generations also might have similar feelings when called on to create a profile of themselves on an online dating site. Dating can be stressful at any age!

On the other hand, studies show that a lack of social stimulation can lead to an excessive release of stress hormones, intense sadness, heightened blood pressure, and hindered learning and memory capabilities. That affects youth when they feel out of place in a new community, and older adults when suffering losses of loved ones and friends.

Communicating differently

The best way to acquire new and meaningful relationships is through communica-

tion. But older and younger generations often have different ways of communicating.

Generation Y (those born between 1980 and 1995, also known as millennials) are known as the first “digital generation.” They are used to sharing information via texts and social media posts.

Meanwhile, baby boomers who grew up in a different technological era are often known for the value they place on face-to-face communication and phone calls.

But this isn't the first time generations find themselves communicating using different means and with different preferences. It wasn't that long ago that we could only communicate face-to-face or via written letters. Think how much the invention of the telegraph and telephone changed things for our ancestors.

While the generations often clash over their chosen methods of communication, there are pros and cons to each.

One huge positive of social media is how it allows your message to reach a broad audience with ease. Users are able to connect with others throughout the world instantaneously.

Additionally, users can instantly retrieve their own and others' messages and profiles, and compare reactions and responses without delay. At the same time, should you let your passions run away with you, you can always modify and expand on your response after having time to reflect.

Meanwhile, serious negatives include a potential lack of privacy, inability to truly remove information that has already been posted, and the opportunity for any-

mous cyberbullying.

Face-to-face communication also possesses pros and cons. We can have a more dynamic conversation and better understanding when we can see each others' facial expressions and hear the tone and octave of another's voice. Then there is a smaller chance of misunderstanding, and it can inspire closer and stronger relationships, compared to two-dimensional communication via text or email.

Yet reliance on face-to-face communication makes it impossible to connect frequently with those far away, and severely limits the extent to which a message can be spread. This can be a major problem in a dire situation where information is needed instantaneously.

So, which is better, and who is right? The answer: both.

Regardless of your chosen method, communication itself is what's essential.

If you're an older adult, I encourage you to befriend some teens, whether they're your grandchildren, those of your friends, or you meet them through intergenerational activities.

You can then discuss the ways in which communication has changed over the years, and debate which method is more effective or preferable to you.

Afterward, you can talk about the impact of human connection and test out your theory by going out to do something fun together.

The most important thing is to interact with others, no matter how you do it.

Alexis Bentz is a 10th grade student at Thomas Wootton High School in Rockville, Md.



GENERATIONS TOGETHER
By Alexis Bentz

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Men: never ignore these two symptoms

By Dr. Eric A. Klein

Do you put off seeing a doctor for regular checkups or to discuss a health concern? This can be risky.

While symptoms often can be benign or require minimal treatment, in some cases, they also can be early signs of cancer. By dismissing them without talking to a doctor, you could miss a chance for early cancer diagnosis — and early treatment.

Doctors identify each of the most common cancers in men — prostate, testes, bladder and kidney — differently. Some signs may suggest cancer, while others may indicate some other condition.

Even if it is simply to rule out more serious problems, you should see a doctor if you experience these two symptoms:

1. Changes and pain in your testicles

Testes cancer, or testicular cancer, occurs mainly in men between the ages of 15 and 35, but it can also develop in children and older men. The most common symptoms are pain, swelling, hardness or a lump in the testicle. You can detect all of these signs with a self-exam.

If you do notice any of these changes in either of your testicles, see your primary

care doctor for an evaluation.

2. Blood in your urine

As a sign by itself, blood in the urine (hematuria) is usually associated with other non-cancerous conditions, such as an enlarged prostate or a kidney or bladder stone. However, this is also one of the signs of both kidney cancer and bladder cancer. It's important to talk to your doctor if you ever see blood in your urine.

If you detect either of these two symptoms, it's best to see your doctor first for an initial evaluation and further instructions. Your doctor may then send you to a urologist for a more detailed assessment and possible testing.

Testing for cancer

If needed, tests for these cancers will include the following:

— If you notice changes in your testicles, an ultrasound of the testicles is the first step; depending on the results, your doctor may order additional tests and treatments.

— For blood in the urine, a urine culture and cytology test (to analyze contents of urine), CT urogram (imaging exam for uri-

nary tract) and cystoscopy (visual exam of bladder) are typical tests.

In prostate cancer, there are usually no symptoms, so it is usually diagnosed with a prostate-specific antigen (PSA) test. This is a simple blood test to determine the levels of PSA, a protein produced by the prostate gland.

I suggest having your first PSA test at age 50. The results will determine how often you need to get tested in the future. If it is at or below average, then you should have another PSA in five years. If it's above average, I recommend a PSA every two years.

Younger men should also perform a monthly self-exam of the testicles and be

aware of any changes or lumps that may develop. Watching for these symptoms, and checking with your doctor if you notice anything unusual, will increase your chances of detecting cancer early and getting the necessary treatment.

For self-exam instructions, see testicularcancersociety.org/testicular-self-exam.html.

This information provided by Cleveland Clinic HealthEssentials. A Wellness Update is a magazine devoted to up-to-the minute information on health issues from physicians, major hospitals and clinics, universities and healthcare agencies across the U.S. Online at www.awellnessupdate.com.

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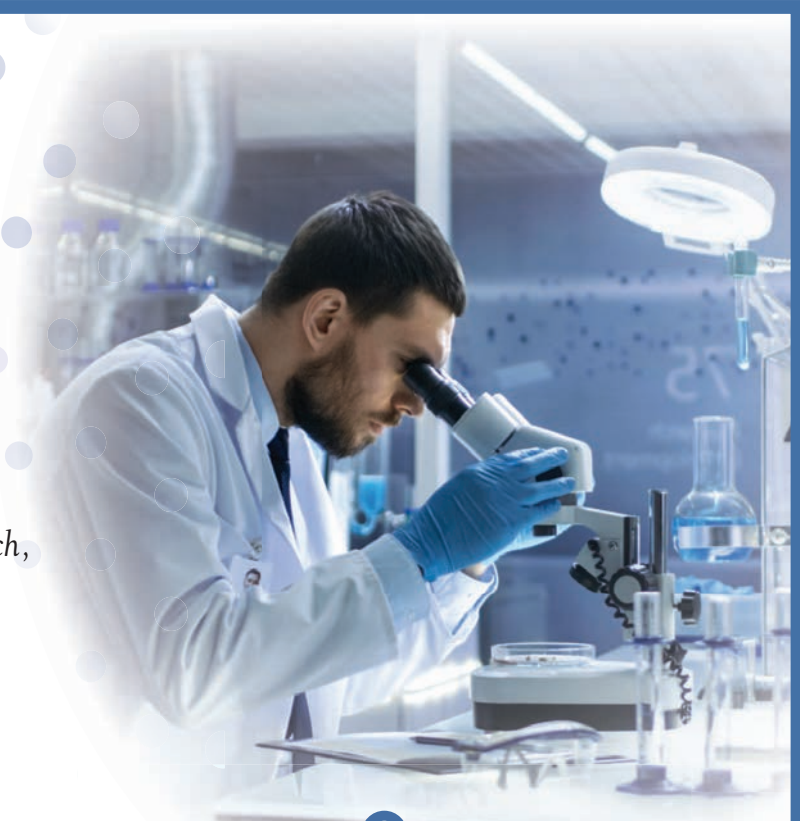
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Fish oil capsules may not help your heart

By Julie Corliss

Every day, millions of people swallow fish oil capsules, many of them lured by the promise that the pills will help them cast off heart disease. In fact, the label of one popular brand includes the line, “May reduce coronary heart disease risk.”

Don’t take the bait: these bold marketing claims haven’t caught up with the latest science. Last year, the American Heart Association (AHA) issued an updated advisory about fish oil supplements and their cardiovascular benefits.

Their verdict: fish oil supplements may slightly lower the risk of dying of heart failure or after a recent heart attack. But they do not prevent heart disease.

Modest benefits for some

“It’s probably not wise for any middle-aged person to start taking fish oil supplements without the advice of a physician,” said Eric Rimm, professor of epidemiology and nutrition at the Harvard T.H. Chan School of Public Health.

Even for people who do have heart disease, the potential benefits are quite modest, he noted.

If you’ve had a heart attack, taking about a gram (1,000 mg.) of fish oil per day may lower your risk of sudden cardiac death by about 10 percent. In people with heart fail-

ure, fish oil supplements may reduce death and hospitalizations by about 9 percent.

The AHA’s earlier recommendation, published in 2002, advised people with known heart disease to consume about a gram per day of the omega-3 fatty acids DHA and EPA, ideally from eating fatty fish. But people could also consider omega-3 fatty acid supplements in consultation with a physician.

The early evidence for fish oil supplements looked promising. But over the past 15 years, many trials have compared them with placebos.

There is no evidence that taking fish oil supplements offers any benefit for people prone to cardiovascular disease, including those with diabetes, atrial fibrillation, or stroke.

Not necessarily risk-free

Even so, some people — including those who aren’t in that small group who might benefit from the supplement — may be tempted to keep taking fish oil. They figure that it can’t hurt and just might help.

But that’s not necessarily true, according to Rimm. Although “there’s still good evidence that eating fish twice a week may help lower heart disease risk,” he said, the concentrated oil found in supplements is not entirely without risk.

As is true for all dietary supplements, there is no oversight or regulation regarding the source, quality or amount of active ingredient in these over-the-counter products.

Some studies have detected trace amounts of polychlorinated biphenyls (PCBs) in some brands of fish oil supplements. Although these industrial chemicals were banned in 1979 after they were linked to cancer, they’re still found in fish exposed to water contaminated from soil runoff.

Other research has revealed that some supplement brands don’t provide the amounts of DHA and EPA advertised on their labels.

It’s also worth noting that fish oil may

reduce formation of blood clots. That’s potentially beneficial, but only up to a point. Too much fish oil may increase bleeding risk, particularly in people who also take anti-clotting medications, including warfarin (Coumadin) and low-dose aspirin.

Many people take low-dose aspirin for heart attack prevention, Rimm pointed out. “Taking fish oil on top of that may not only have no benefit, it may even have some risks that we don’t realize because we haven’t studied them.”

Julie Corliss is executive editor of *Harvard Heart Letter*.

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Health Studies Page

THE PLACE TO LOOK FOR INFORMATION ON AREA CLINICAL TRIALS

Tailored treatments for hard-to-treat cancer

By Barbara Ruben

Perhaps chemotherapy was successful at first, but now the cancer is back and growing quickly. Or radiation failed to obliterate all of a tumor.

Patients who may have been told that there is nothing else doctors can do are now being sought for a trial of targeted drugs matched to their genetic profiles.

A study launched last fall, the Targeted Agent and Profiling Utilization Registry (TAPUR) Study, is a clinical trial for patients with advanced cancer who have not responded, or have stopped responding, to standard treatment, and who possibly have a gene variation that can be targeted with anti-cancer drugs — so-called “actionable

genomic variants.”

Although all of the drugs in the TAPUR study are approved by the FDA for at least one type of cancer, the therapies patients will receive in the study have not yet been approved for their specific type of cancer.

About three-quarters of the patients who would like to be included in the trial will be matched with a drug or drugs that can potentially help them. The drugs will be provided at no charge.

“This trial will help evaluate whether certain targeted therapies offer benefits when no established options remain, and [will] provide access to these therapies for patients who participate,” said American Society of Clinical Oncology President Dr.

Daniel F. Hayes.

“With TAPUR, these patients have the potential to benefit from targeted therapies that have already demonstrated effectiveness in other cancer types. Like other clinical trial participants, they can also help tomorrow’s patients.”

Local site in Fairfax

The study is being conducted at 113 sites nationwide and is underway locally at Inova Fairfax Hospital in Fairfax, Va. Patients will need to be seen by an Inova oncologist during the study.

All patients who qualify for the study will get a targeted drug. This is not a randomized study in which a placebo, or a

non-active drug is used.

Because each treatment is tailored to individual patients, treatment methods and timing will be different for each patient. Patients will end their participation in the study when the drug or drugs are no longer controlling the tumor.

Who qualifies for the study?

To qualify for the study, patients must have an advanced or metastatic solid tumor, multiple myeloma, or B cell non-Hodgkin’s lymphoma.

They must be no longer be benefiting from standard anti-cancer treatment, or in the opinion of the treating physician, no treatment is available or indicated. Participants must have had a genomic or molecular test performed on their tumor.

Patients must be well enough to be out of bed and active at least half of each day. Their white blood cells, as well as their platelets, must be above a specified level.

Patients with primary brain tumors cannot take part in the study, as well as those with progressive brain metastases. However, patients with previously treated brain metastases are eligible, provided they have not experienced a seizure or had a clinically significant change in neurological status within the three months prior to starting the study.

More information on the study is available at www.TAPUR.org or by calling the Inova Fairfax study office at (703) 970-6447.



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BEACON BITS

Apr. 29

TECH CAFÉ

The Jewish Federation of Greater

Washington’s April Tech Café will take place on Sunday, April 29 from 10 a.m. to noon at Leisure World Clubhouse 2, 3300 North Leisure World Blvd., Silver Spring, Md. Learn from local area teens how to use technology, including a smartphone, iPad, tablet, Facebook, email, and more. Free. Bring your mobile device charged and ready to go. For more information or to register, visit <http://bit.ly/April2018TechCafe> or contact Stacey Relkin at srelkin@awsilc.com.

May 5+

LITERACY TUTORS

Prince William County is looking for literacy

volunteers for Literacy Volunteers of America. Previous experience is not necessary. The next Tutor Training Workshop will take place on two Saturdays: May 5 from 8:45 a.m. to 4 p.m. and May 19 from 9 a.m. to noon. Attendance both days is required. For more information or to register, call (703) 670-5702 or email lvapw@aol.com.

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ALL PARK VIEW COMMUNITIES ARE PET-FRIENDLY



Try stuffed tomatoes instead of peppers

By Melissa D'Arabian

Does your meatless Monday game need an overhaul?

As a meat-eater myself, I find that the trick to meatless meal-making is to have a small repertoire of recipes that can work as a side dish or first course, or be eaten in larger quantities as a vegetarian main dish. This is the same strategy I use when hosting a vegetarian in my home.

Today's Quinoa-Stuffed Tomatoes fits the bill perfectly. Serve one tomato as a tasty and toothsome side along some roasted chicken or sliced beef tenderloin, or double up for a vegetarian meal that will fill you up, even if you aren't vegetarian.

These tomatoes can be made in advance, so they are equally brilliant for both company dinners and weeknight family suppers.

For this recipe, tomatoes, a favorite source of heart-healthy lycopene, are stuffed with quinoa and sauteed eggplant and mushrooms, both hefty, meaty vegetables. You can swap out the quinoa for brown rice, and use whatever veggies you find in the crisper drawer, or even in your freezer.

Baking tomatoes is an excellent strategy for using up the less-than-perfectly-sweet ones that winter can bring. A big bonus: roasted tomatoes are simply gorgeous, appealing to our farm-to-table sensibilities.

While I don't think you'll miss the meat, if you must, feel free to add a little cooked ground meat right into the filling. Either way, you'll have a healthy and hearty dish that is a nice change from the classic stuffed pepper.

And as for the pulpy, fleshy middle of

the tomato that you'll remove to stuff it: don't throw it out! Blend it up — juice, seeds and all — with a little garlic and onion, and then mix it into your next tomato-based pasta sauce, or use it as part of your liquid next time you make rice.

Quinoa-Stuffed Tomatoes

Servings: 8 (side); 4 (main)

Start to finish: 1 hour, including inactive cooking time

8 medium sized tomatoes

2 teaspoons olive oil

1 small yellow onion, diced (about 3/4 cup)

1 small eggplant, cut into small dice (1/2 inch), about 2 cups

3 cloves garlic, minced

1 cup roughly chopped or sliced white mushrooms

3 tablespoons dry white wine

3 tablespoons chopped fresh basil

1 1/2 cup cooked quinoa

1/4 cup grated parmesan cheese

1/2 teaspoon salt

1/4 teaspoon black pepper

Preheat the oven to 375 F. Slice off the top of each tomato, reserving the tops.

Run a paring knife around the inner rim of the tomato, loosening up the flesh on the inside of the tomato. Use a small spoon and scoop out the flesh, juice and seeds of the tomato. (Either discard or pulse in blender to use in a tomato sauce.)

Sprinkle the insides of the tomatoes with half the salt and set aside. In a large saute pan, cook the onion and eggplant in the olive oil over medium high heat until vegetables start to soften, about 8 minutes, stirring frequently. Add the garlic and

mushrooms and cook until mushrooms soften, about 5 more minutes.

Pour in the wine and stir to let it evaporate. Add the basil, quinoa, remaining salt and pepper and turn off the heat. Stir in the parmesan cheese. Gently spoon the filling into the empty tomatoes, and top each one with a reserved tomato top.

Place the tomatoes in a baking dish sprayed with a little olive oil from a mister (or nonstick spray). Then mist the tomatoes themselves with a quick spray of olive oil from a mister.

Cover the dish with an oven-safe lid or foil. (Tip: Crinkle up foil into a ball if you need to secure tomatoes in baking dish so

they don't slide around.) Bake until the tomatoes are tender and quinoa mixture is hot, about 35 to 40 minutes.

Chef's note: The recipe works well with up to a half pound of cooked ground meat added to the filling, if desired.

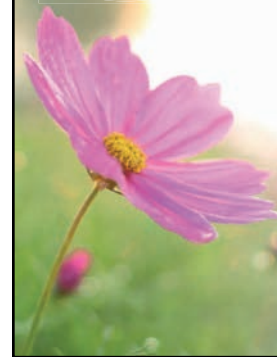
Nutrition information per serving: 115 calories; 26 calories from fat; 3 g. fat (1 g. saturated; 0 g. trans fats); 2 mg. cholesterol; 176 mg. sodium; 19 g. carbohydrate; 5 g. fiber; 6 g. sugar; 5 g. protein.

Food Network star Melissa d'Arabian is an expert on healthy eating on a budget. She is the author of the cookbook, "Supermarket Healthy." Online: <http://www.melissadArabian.net>



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BEACON BITS

May 7

TWO LOW VISION TALKS – SPANISH & ENGLISH

There will be a Prevention of Blindness Vision Matters event in Spanish called "Don't Lose Sight to Diabetes: A Family Affair" with Dr. Adriana Wiseman, O.D. and vision rehabilitation specialist, on Monday, May 7 from 9:45 to 10:15 a.m. at the Active Aging Expo at 506 South Frederick Ave., Gaithersburg, Md. Then from 10:30 to 11:30 a.m., low vision expert Suleiman Alibhai, O.D., director of the Low Vision Learning Centers and NEI/NIH low vision consultant, will discuss in English the "new standard of care" for all people with vision loss that cannot be corrected by ordinary glasses, contact lenses, medicine or surgery. RSVP required to Debbie Sokobin at (301) 348-3760 or adults@benderjccgw.org.

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Leon Harris anchors *News4 at 4* and contributes to other weekday newscasts. He joined the News 4 team after 21 years at CNN in Atlanta and 14 years in D.C. local news.

RETOOL, RECHARGE, REINVENT

Monday, April 16, 2018, 10am-3pm

Bethesda North Marriott Hotel & Conference Center
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JCA® (The Jewish Council for the Aging®) and Montgomery County thank our sponsors:



50+ SCHEDULE OF EVENTS

10:00 am	GRAND BALLROOM FOYER Welcome by David Gamse, CEO of JCA® - The Jewish Council for the Aging® Opening Ceremony by Montgomery County Executive Isiah Leggett and other dignitaries
10:15 am – 3:00 pm	GRAND BALLROOM D & E Employer Recruiters – Meet representatives and obtain information about job opportunities from local employers. Community Resources/Education/Training – Learn about Montgomery County services, non-profit volunteer and job opportunities, and training programs.
10:30 am – 4:00 pm	BALLROOM A (upper level) Résumé Place – Review your résumé one-on-one with a professional who will advise you regarding layout, completeness, consistency, relevance and word choices.
11:30 am – 12:30 pm	BALLROOM C (upper level) Keynote Speaker: Keynote Speaker Leon Harris, News4 at 4
12:30 pm – 1:30 pm	SEMINARS Networking Tips: How To Effectively Use Networking To Find A Job - Forest Glen (lower level)
12:30 pm – 1:30 pm	Your Résumé, Cover Letter and Elevator Speech - Glen Echo (lower level)
12:30 pm – 1:30 pm & 1:30 pm – 2:30 pm	AARP - “Reframing My Future” - Ballroom C (upper level)
12:30 pm – 1:30 pm & 1:30 pm – 2:30 pm	Using LinkedIn Like A Pro - Ballroom B (upper level)
1:30 pm – 2:30 pm	Overcoming the Age Factor - Glen Echo (lower level)
1:30 pm – 2:30 pm	What's Next After The Expo? - Forest Glen (lower level)

2018 50+ Employment Expo Registered EMPLOYERS – and more to come!

Adventist HealthCare AFLAC A.I.R. Aladdin Carpet & Floors Allied Universal Security Services The ARC of Montgomery County Asbury Methodist Village Athena Consulting Bath Fitter Capitol Concierge Careers in Nonprofits CarePlus Home Health, Inc. The Coordinating Center CVS Defense Contract Audit Agency Educational Systems FCU	Edward Jones Erickson Living @ Riderwood Federal Emergency Management Agency Flex Professionals Green Key Resources Guest Services Holy Cross Health Kaiser Permanente Kitchen Saver Lafayette Federal Credit Union Larmax Homes Levy@ The Nationals' Ball Park LTLC Services Manpower Marriott International	Maryland Dept.of Budget & Management Maryland Dept. of Public Safety & Correctional Services Montgomery County Dept. of Corrections and Rehabilitation Montgomery County Government Montgomery County Public Schools Montgomery County Board of Elections National Older Worker Career Center New York Life Nonprofit Village Nordstrom Options For Senior America Person To Person	POWUR Premier Financial Alliance Qiagen Right At Home Robert Half Sandy Spring Bank SEEC Sibley Memorial Hospital - JHMI Sunrise Senior Living at Fox Hill UPS U. S. Secret Service Wegmans Food Markets Wells Fargo Zija International
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2018 50+ Employment Expo Registered COMMUNITY RESOURCES -- and more to come!

AARP Photolab 40 Plus of Greater Washington A Wider Circle The Beacon Bender Jewish Community Center Career-Confidence.org City of Gaithersburg Conflict Resolution Center of Montgomery County CouncilMember Navarro District 4 Driving Moms & Dads Housing Initiative Partnership, Inc. JCA	LTLC Services Maryland Insurance Administration Maryland Department LL&R Veterans Division Maryland Division of Rehabilitation Services MC311 Montgomery County Government Montgomery College Montgomery County DHHS Aging & Disability Services Montgomery County Board of Elections	Montgomery County Government Montgomery County Office of Emergency Management & Homeland Security Montgomery County Dept. of Recreation Montgomery County Fire & Rescue Montgomery County Dept. of Transportation Montgomery County OEMHS Montgomery County Office of Human Rights	Montgomery County Public Libraries Montgomery County Volunteer Fire Rescue Association Montgomery County Volunteer Center/RSVP Program Pepco Holdings, an Exelon Co. SCORE DC Chapter Silver Spring Vet Center Social Security Administration Vamoose Bus Washington Adventist University WorkSource Montgomery
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Also see our ad in this newspaper about JCA's Northern Virginia Expo on April 30th.

Spotlight on Aging

VOLUME XXIX, ISSUE 4



EXECUTIVE DIRECTOR'S MESSAGE

By Laura Newland
Executive Director, D.C. Office on Aging

Happy spring! Last month, Mayor Muriel Bowser released her Fair Shot Budget for fiscal year 2019, a commitment to all Washingtonians that D.C. is a city where no one gets left behind.

The Fair Shot budget is all about investing in our people — those who've made this city what it is today, and those who are paving the way for tomorrow. And because our older residents are the core of this city, this budget reflects the Mayor's commitment to ensuring that Washington, D.C. is the best city in the world to age!

So what can our seniors expect in fiscal year 2019?

Support Community Living

We'll help more of our older residents continue living in their own homes and communities thanks to a \$4.5 million investment into our Safe at Home program. This program addresses safety concerns in and around the homes of our older residents and adults with disabilities by providing preventative in-home safety adaptations and exterior security cameras.

Since we launched this program in January 2016, we've completed more than 1,000 projects, from installing grab bars, to safety railings, stair lifts, to bath tub cuts. Thanks to the Mayor's continued investments, we are making sure more and more of our residents are able to live and thrive in their own homes and communities.

And thanks to \$28 million invested for 50 new permanent supportive housing units for senior women, we're making sure our older residents have a place to call home, in the community — where they want to be and where they belong.

Promote Living Well

Because we know that aging well means living well, access to health, wellness and recreation to keep you active and engaged is a priority for this Administration. This means capital investments in all of our Senior Wellness Centers. In addition to the \$4 million committed to refreshing our wellness sites, the Mayor has committed an additional \$1.5 million to expand the Model Cities and Congress Heights Senior Wellness Centers. We'll also be investing in a

new Senior Wellness Center in Ward 8!

But we also know how important it is to have more high quality wellness programs in more places, so that no matter where you live, you can join a fitness class, group activity, or social event. Thanks to the Mayor's annual commitment of \$350,000 to YMCA's Fit & Well program, we are making it easier for you to stay active and engaged, wherever you are.

Living well also means being able to move around the city, get to your appointments, shop and socialize. Thanks to the Mayor's \$2 million increase for the popular Transport D.C. service, Metro Access customers will be able to do so with more \$5 taxi cab rides.

Care for the Caregivers

Whether you're a caregiver, a former caregiver, a future caregiver or will be cared for, chances are that you will benefit from more caregiver resources and supports. We're excited about a partnership with the Department of Parks and Recreation (DPR) to provide therapeutic, respite and support services all under one roof for all of the caregivers in the District.

Here in D.C., we're committed to providing care for the caregivers, because you are the soul of our city. You are the reason our older adults and people with disabilities are able to continue being a part of our communities. Thanks to the Mayor's support and our strong partnership with DPR, we will all be working together on plans to build a state-of-the-art caregiver complex.

This was just a snapshot of the investments made to support our older residents. My team and I are excited to talk to you more about what's planned for FY 2019. Join us for one of our budget town halls, April 2 to 5, and be a part of the conversation around what the FY 2019 budget will mean for you. To attend, reach out to us at 202-724-5626.

When I say that D.C. is the best city in the world to age, it's because we truly have the best seniors in the world! And it's also because we have a Mayor who sees you and who knows that investments in our older residents are an investment in our communities. Thank you for all of the contributions you've made and continue to make, every day. I'll see you out in the community!

Statue of Mayor Marion Barry, Jr., Unveiled



Despite the frigid temperatures, many seniors joined the hundreds of people who attended the unveiling and dedication of the eight-foot bronze statue of Mayor Marion Barry, Jr., in front of the John A. Wilson Building on March 3.

"Sometime after Martin had a dream and before President Obama gave us hope, Marion Barry provided opportunity," said Mayor Muriel Bowser. "Mr. Barry was a larger-than-life figure — a man who could both lead the protest as an activist and engage the protest as Mayor. He gave hope to those who had lost it and created access to the middle class for Washingtonians who, for years, had been locked out of power and prosperity. With this statue, we are preserving a tremendous part of Washington, D.C.'s history, and honoring our Mayor for Life, Marion Barry."

Barry served four terms as Mayor of the District of Columbia, and served 16 years on the Council. As a councilmember, Barry co-authored legislation to form the D.C. Office on Aging (D.C. Law 1-24), which created the office as an independent agency in 1975, removing it from what was previously the Department of Human Resources, Division of Services for the Aged.

Whether it was creating the Office on Aging, providing you your first job through the Sumer Youth Employment Program, or granting contracts through the minority business set-aside program, Mayor Barry provided opportunities for many D.C. residents.

Thank you to our older residents who came out and paid tribute as the statue was unveiled on a cold and windy day.

Application Deadline for Ms. Senior D.C. Pageant

April 30 is the deadline to apply to compete in the Ms. Senior D.C. Pageant 2018 for District women age 60 and older. The winner will be crowned in June to represent her

peers in the Ms. Senior America Pageant.

Visit www.dcoa.dc.gov to apply online, or contact darlene.nowlin@dc.gov or 202-727-8364 for more information.



GOVERNMENT OF THE DISTRICT OF COLUMBIA

MURIEL BOWSER, MAYOR



Get Involved!



Monday, April 2

11:30 a.m. to 1 p.m.

Gethsemane Baptist Church
Senior Praise Luncheon
5119 4th St. NW
Presentation on DC Office on Aging
Resources and Services

Monday, April 9

Noon to 2:30 p.m.

D.C. Resource Group
Washington Area Village Exchange
Metropolitan Memorial United
Methodist Church
3401 Nebraska Ave. NW

Tuesday, April 10

10:30 a.m. to 1:30 p.m.

House of Lebanon
27 O St. NW
D.C. Office on Aging Health &
Resource Fair

Wednesday, April 11

9:00 a.m. to noon

WTU Retirees Chapter Business Meeting &
D.C. Office on Aging
Sponsored Health & Resource Fair
Stoddard Baptist Nursing Home
2601 18th St. NE
Contact: Mrs. Emma Coates, 202-483-6060

Saturday, April 14

11 a.m. to 2:30 p.m.

Capital City Chapter of the Links
Senior Luncheon
Paul Laurence Dunbar High School
101 N Street, NW

Wednesday, April 18

11 to 11:30 a.m.

Senior Telephone Town Hall
Get important information on the FY 2019
budget and priorities for seniors.
1-855-756-7520 x 30984 #
RSVP: 202-442-8150

Wednesday, April 18

1 to 3 p.m.

Michigan Park Christian Church
First Annual Resource Fair —
Community Presentations & Workshops
1600 Taylor St. NE
Contact: Ms. Delli, 202-288-8622

Thursday, April 19

10 a.m. to noon

Train to become a DCOA Ambassador
500 K St. NE
Contact: sadia.ferguson@dc.gov or
202-727-0374 to register.

Thursday, April 19

10:30 a.m. to 2:30 p.m.

D.C. Office on Aging/Chevy Chase
Community Center
Health & Resource Fair
5601 Connecticut Ave. NW
Contact: Caryl King, 202-282-2204

Friday, April 20

9:30 a.m. to 2 p.m.

9th Annual Voices of Change
Conference:
Secondary Transition for DC Youth
801 Mt. Vernon Place, NW

Monday, April 23

10:30 a.m. to 2 p.m.

D.C. Office on Aging & Collaborating
Partners
Staffing informational tables
AARP Penn Branch Chapter #3473
Pennsylvania Ave. SE

DCOA Budget Oversight Hearing April 25

Chairperson Anita Bonds of the Committee on Housing & Neighborhood Revitalization will hold a Budget Oversight Hearing for the D.C. Office on Aging on Wednesday, April 25 at 11 a.m. in Room 412 of the John A. Wil-

son Building, 1350 Pennsylvania Ave. NW.

Persons wishing to testify about the performance of the D.C. Office on Aging may contact Oscar Montiel via email at omontiel@dccouncil.us or by calling 202-724-8198.

Did you lose money to a scammer who had you pay using
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Spotlight on Aging

Spotlight On Aging is published by the Information Office of the D.C. Office on Aging for D.C. senior residents. Advertising contained in the Beacon is not endorsed by the D.C. Office on Aging or by the publisher.

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The Office on Aging is in partnership with the District of Columbia Recycling Program.

D.C. Office on Aging Executive Director Laura Newland will hold a series of town hall discussions on the 2019 DCOA budget.

We encourage you to attend!

To register, contact your local Wellness Center

Monday, April 2, 2018

11:30 a.m. – 1 p.m.

Emery Heights Community Center Gymnasium
5701 Georgia Ave. NW, Washington, D.C. 20011

Tuesday, April 3, 2018

12:30 p.m. – 1:30 p.m.

Saint Albans Episcopal Church Satterlee Hall
3001 Wisconsin Ave. NW, Washington, D.C. 20016

Wednesday, April 4, 2018

1 p.m. – 2 p.m.

R.I.S.E. Demonstration Center St. Elizabeth's East
2730 Martin Luther King Jr Ave. SE, Washington, D.C. 20032

Thursday, April 5, 2018

11:30 a.m. – 1 p.m.

North Michigan Park Recreation Center Gymnasium
1333 Emerson St. NE, Washington, D.C. 20017

For more information, call 202-724-5626.



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INSIDE:

- Memory care residents engage with Montessori
- Smart home devices simplify life
- Getting all the home care you deserve
- 55+ co-housing communities
- And more!

A Waltonwood Ashburn memory care resident loved wood-working throughout his life, but was unable to continue it as his dementia progressed. Here, as part of its Montessori-based program for Alzheimer's and dementia patients, Waltonwood's environmental services manager lets the resident help with a project in order to rekindle his love for wood-working and bring back pleasant memories. The Montessori method is catching on in popularity. Photo courtesy of Waltonwood Ashburn

Montessori programs grow in popularity

By Carol Sorgen

More than five million Americans are currently living with Alzheimer's disease or other dementias. As this number continues to grow, many senior living communities are incorporating specially designed memory care programs based on the Montessori method of education.

Montessori schools for children focus on learning that engages the senses and focuses on a child's particular needs and abilities, as well as tasks they enjoy doing.

Similarly, memory care programs based on the Montessori method focus on exercises that mimic common tasks residents used to do when they were younger. The activities are designed to help reduce frustration and stress that commonly lead to lack of participation.

Research suggests that physical activities and creative arts engage the senses in

a way that brings Alzheimer's patients positive emotional experiences they may not otherwise achieve.

For example, residents who used to be stay-at-home mothers might like to participate in exercises like folding laundry or light housekeeping, while a resident who used to work in business might like to use a calculator to stimulate their brain and senses and bring back memories of their career.

At the newly opened Waltonwood Ashburn in Northern Virginia, the Montessori method provides memory care residents with opportunities to rediscover the world around them and create positive attitudes toward learning, while reminding them about things they experienced a long time ago.

"Our Montessori-based program is a unique way to captivate seniors' senses so they have positive learning experiences without getting frustrated," said Maria

Kraft, director of resident care for Waltonwood Senior Living.

"We design activities which incorporate common items — such as aromatherapy using different flowers, music therapy with household items, and painting using brushes or fingers — to spark the residents' memories and allow them to function and participate to the extent of their ability."

An individualized approach

At Olney Assisted Living, programs for dementia residents are based on the person, not on the disease, said Christina Green, director of community relations.

"Our goal is to make meaningful moments every day," said Green.

"Whether that's taking a group to Starbucks for a regular outing, offering residents input in menu planning, arranging for a resident to give his wife roses as he

used to on their anniversary, or helping them call their loved ones on their birthday, the objective is to create as many positive experiences as possible."

At Shangri-La Senior Living in Ellicott City, activities coordinators organize daily activities for residents, including exercise, socials, arts and crafts, men's clubs, games, entertainment, educational and spiritual activities.

Residents also participate in intergenerational activities with students from Children's Manor Montessori School.

According to their website, Montessori principles result in increased safety and reduced agitation and wandering, while promoting improved quality of life, self-esteem and independence.

Creating positive attitudes

Waltonwood's program takes each resident's preferences into consideration, Kraft said.

"For example, if we have a resident who was a businessman or professor, he may not be interested in painting; however an activity for him may be setting up a desk with papers or a computer, where the resident can 'work.'"

"The Montessori method program helps seniors reduce anxiety, stops boredom and improves their overall positivity. The type of daily activities we provide are endless because everything is based on meeting the seniors' preferences and capabilities, all while challenging them in new ways to continue learning."

As one family member told them, "I can tell Mom has such a sense of self now. They really make sure they focus on her, as a person, instead of the activity she's doing. She's finding joy in her days again."

Montessori-based activities at Waltonwood Ashburn are led by a trained activity director who designs programming for small and large groups based on the residents' capabilities.

Design of the memory care apartments also aligns with multi-sensory experiences, such as varying wall colors, personalized room ledges, and memory boxes outside each apartment.

"The Montessori Method is very synergistic, cohesive and, although it is a relatively new program, it is proven to be effective, and we want to inform families about it," said Waltonwood Ashburn executive director Justin Roberts.

"We are dedicated to incorporating customized programs and will provide the highest quality of care to residents with all forms of dementia," he said.

For residential communities with Montessori-style memory care programs around the area, contact:

Olney Memory Care, Olney, Md.

www.olneymemorycare.com, (301) 576-0936

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All presentations: 2:00pm
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Thursday, April 12, 2018
Blue Zones: Live Longer, Better
Dave Tsang, life coach and retired executive, shares the secrets of Blue Zones, places with high concentrations of centenarians living remarkably long, full lives. Learn how implementing simple, powerful habits and creating the right community can improve well-being and add years of robust living.

Thursday, May 10, 2018
Mindfulness & Gratitude, Do They Work?
Dr. Anthony Ahrens, Director of The Emotions and Positive Psychology Lab, leads an introspective discussion about the possible connection of mindfulness and gratitude to health and well-being. Gain a better understanding of the different ways and degrees that these practices might impact your life.

Thursday, June 14, 2018
Go Take a Hike!
Mike Grant, former National Park Service Ranger, takes a look at the historical significance of parks. Discover interesting facts about walkable communities and hiking locales in the D.C. area. Learn how technology and a few easy "steps" can enhance your outings.



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Smart homes: Not just for high-tech geeks

By Anick Jesdanun

Internet-connected lights, locks and laundry machines are close to becoming everyday household items, thanks in part to voice-activated speakers such as Amazon's Echo and Google Home.

Market research groups are seeing increased sales of lights that turn off when you say "good night," smart locks that let in your friends before you get home, and similar smart-home gadgets.

While the devices are still relatively expensive — you can get six regular light bulbs for the price of a single smart one — demand is likely to pick up further as prices fall.

"It's starting to turn the corner into the mass market," said Steve Koenig, senior director of market research at the Consumer Technology Association (CTA), which puts on the CES gadget show in Las Vegas each January.

A powerful voice

Until recently, many people viewed these products as unnecessary luxuries, if they knew about them at all — not least because setting them up and using them sounded like a lot of work.

What's changed? The growing popularity of smart speakers and their digital assistants, mainly. From your couch, you can now ask the Echo's Alexa "assistant" to play your favorite music or check the weather. You can order pizza, track flights or play Jeopardy.

The more people use such speakers, it turns out, the more things they want them to do. In some cases, that leads directly to other smart gadgets for the home.

People who own an Echo are definitely more likely to install other smart gadgets, said David Limp, Amazon's senior vice president of devices and services. "They don't start by rewiring the whole home.

They start with a switch."

That switch, known as a smart plug, can make any appliance or lamp controllable by voice. Just ask an assistant to turn it off or on and the switch cuts or restores power, as required.

From there, it's only a small step toward products with smarts already built in, ones that can dim the lights or even change colors based on mood — all through the speaker's assistant.

Now that people can simply talk to their gadgets to control lamps, temperature control and appliances, they "no longer have to learn so much about how to use a device and its intricacies," said Kara Alexander, senior product manager for Belkin's WeMo smart products. "It's much closer to how we

work with [human assistants] in our home."

Behind the growth

U.S. sales of smart speakers more than tripled, to nearly 25 million in 2017, with about 11 million coming during the last quarter of the year, according to a CTA estimate.

They're expected to grow this year to about 36 million, especially due to the debut of Apple's HomePod in February, joining Google's and Amazon's devices.

It helps that such products are no longer limited to electronics stores such as Best Buy, but are now available at Home Depot, Target and other general retailers.

See **SMART HOMES**, page B-4

Montessori

From page B-2

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Hi-tech home devices present some risks

By Anick Jesdanun

More people are getting voice-activated speakers and other smart devices for convenience and security. But doing so could also be giving hackers a key to their homes.

Many devices from reputable manufacturers have safeguards built in, but those can't guarantee against hacks. Gadgets from startups and no-name brands may offer little or no protection.

Before buying one, here are some risks to assess.

Listening in

Speakers with built-in microphones are increasingly popular. Devices such as Amazon's Echo and Google Home let people check the weather or their personal calendar with simple voice commands.

Beyond that, many smart TVs and TV streaming devices now have voice-activated functions, often for playback controls and video search. Many newer toys also come with microphones so kids can talk to them and get canned responses.

Many of these devices are constantly listening for your commands; when they receive them, they connect to corporate servers to carry them out. What if you're having private conversations at home? Are they getting sent over the Internet, too?

In some cases, sound recordings will only leave home when you trigger the device. You might have to speak a command phrase like, "OK Google," or press a button to get the device's attention (as with the Amazon Tap). Check before buying to make sure a

product includes such safeguards.

Some gadgets go further. Smart speakers, for instance, typically have a mute button to disable the microphone completely. Amazon says its mute function involves disconnecting the circuit, so that hackers cannot override the intent.

But there's no easy way for consumers to verify manufacturer promises, such as Amazon's assertion that the Echo never

See **HACKING**, page B-6

Smart homes

From page B-3

And prices have dropped, with lower-end

models costing just \$50.

Smart-home products such as lights and security cameras are behind, but catching up.

"We're still in the early stages," said Jeff Patton, a smart-home executive at General Electric. While the gadgets aren't yet "mainstream," he said, average people are much more aware of them.

Alex Hawkinson, CEO of Samsung's SmartThings smart-home business, said that about half of his new customers are coming because of smart speakers "igniting a lot of excitement."

Once people get their first smart product, such as a smart plug, they are likely to buy more, market researchers say. They also tell friends and neighbors about them.

them. [See "Hi-tech home devices present some risks," on page B-4.]

Analysts say the privacy hurdle is surmountable, as people have shown a willingness to set such concerns aside for convenience. The larger roadblocks, they say, are cost and awareness.

A pack of two smart plugs costs about \$30. Smart bulbs start at \$10; ones that let you control brightness and color can cost three times that.

Equipping a few rooms with security cameras will set you back a few hundred dollars — or much more for a premium model, such as Nest's Cam IQ.

Beyond the upfront costs, some products carry ongoing service fees. That's especially true of security cameras that offer online video storage. Nest, which shares a parent company with Google, charges \$10 or \$30 a month, depending on how long video is kept.

Still, smart products aren't going to be right for everyone.

"I walk over and lock the doors. I go over to the thermostat and just turn the thing down," said Rick Daigneault, 38, a former insurance research technician in Warwick, R.I. "People are getting lazier and lazier. You need a device to think for you."

— AP



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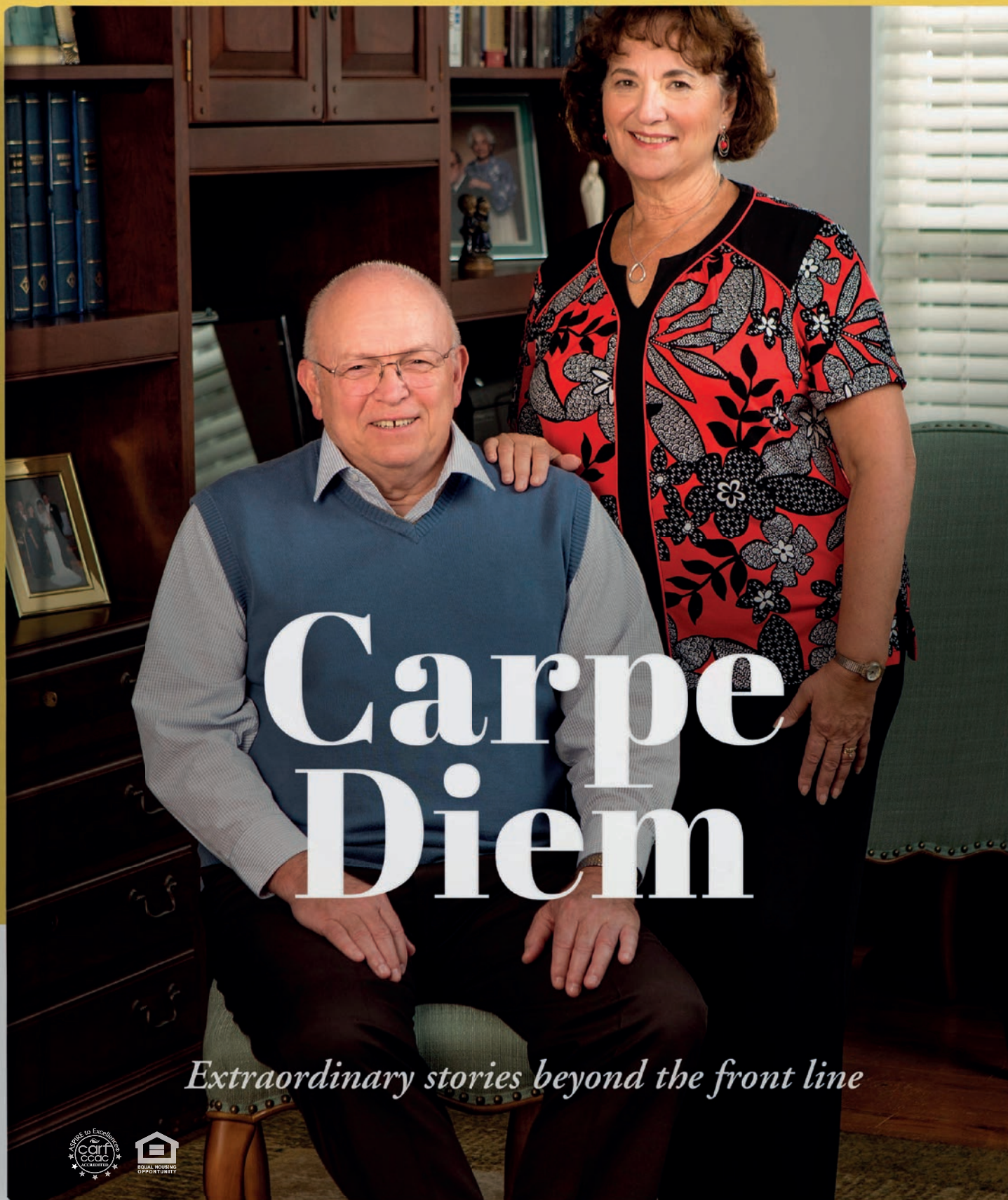
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Housing Notes

By Barbara Ruben

Assisted living home opens in Potomac

Asheir Homes Assisted Living will open a second location in Potomac, Md. this month. Run by a nurse practitioner, the

new eight-bed, two-level home has an elevator and all private rooms with private bathrooms.

The home, situated on two acres of land, will specialize in residents with Parkinson's disease and mobility and memory issues.

A small therapy gym will help residents with strength and gait training. Memory care residents will be able to order snacks and drinks from an onsite coffee shop.

The company's first home, Ashier Manor, is in Germantown, Md.

For more information, see www.asheirmanor.com or call (301) 250-6660.

New life for old library site

Since a new library opened in Silver Spring, Md., three years ago, the old one, built in 1957, has been the subject of development debate. Should it be repurposed as a child-care center, or should senior housing be built on the site?

This winter, the debate ended with the decision to do both. As part of the arrangement, Global LifeSci Development Corporation agreed to provide Victory Housing

— which develops housing for the archdiocese of Washington, D.C. — with a site for the construction of a senior housing project. It will be transit-accessible, and is projected to include 110 units, some at market rate but most priced to be affordable.

Both Victory Housing and the Global LifeSci Development Corporation had submitted proposals to Montgomery County for the reuse of the old library site.

The child care center, which will serve 120 mostly low-income children, is projected to

See **HOUSING NOTES**, page B-7

Hacking

From page B-4

transmits recordings to the cloud unless it's been activated.

That's where it helps to stick with reputable brands, as their reputations are at stake if they're caught in a lie. Bigger com-

panies can also quickly fix security holes that crop up.

Missteps are still possible, even with reputable brands. One of the WikiLeaks disclosures alleged that the CIA commandeered some Samsung smart TVs as listening devices even when the TV appeared to be off.

And beware of Internet-connected toys,

as manufacturers frequently rush their products to market, sometimes skimping on privacy features in the process. (You can check online to see if other parents or consumer groups have identified problems.)

One more catch: Voice commands sent over the Internet are typically stored indefinitely to help manufacturers personalize their services (and, potentially, advertisements). These voice snippets may include music or conversations in the background. *They can be sought in lawsuits and investigations.* Reputable brands let you review and delete your voice history; be sure to do so regularly.

Watching you

Online security cameras such as the Cam IQ, from Google sibling company Nest, let you check in on your pets or kids (or parents) when you're not home.

They also typically store video online, so you can see whether your housekeeper actually cleaned the kitchen last week. Some services routinely send video to online storage; others do so only when triggered by a sound or motion.

Again, reputable brands are likely to take security seriously, but no system is perfect.

If you want to be very careful, you might want to turn the camera to face the wall when you're home. You might also want to turn off the microphone, since it could cap-

ture background conversations. Or just unplug the camera altogether — though in all these cases, you'll also have to remember to reconnect or reposition it when you leave.

Along similar lines, consider covering up the front-facing camera on your laptop with opaque tape unless you need it regularly for video chats. Laptops aren't supposed to send video unless you activate an app that needs it, but malware has been known to activate the camera remotely.

Digital trails

Smart locks let you unlock doors with an app, so you can let in guests even when you're not home. Burglars might try to hack the system, though it's often easier for them to just break a window.

Some rental properties are also turning to smart locks to control access. When you move out, the landlord can automatically disable your digital key.

But these systems also let landlords track your whereabouts and those of your guests. If you create a guest key that's used daily, for instance, the landlord might suspect you have an unauthorized occupant.

Even if you own the home, these keys can leave a digital trail. In a child-custody dispute, for instance, your ex might subpoena the records to learn that you've been staying out late on school nights.

— AP

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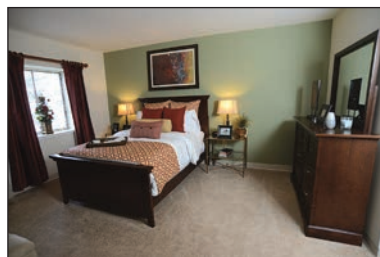
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Housing notes

From page B-6

open by the end of 2020. Victory Housing's senior housing is expected to open in 2021.

"I am very pleased that we have reached an arrangement that can boost both child care and senior housing," said Montgomery County Executive Ike Leggett in announcing the decision. "County families need more child care choices, and our growing senior population deserves more options."

Two all-new Sunrise communities debut in Montgomery County

The newest Sunrise community, Sunrise of Chevy Chase, opened last month. The community, actually located in Silver Spring, Md., near Chevy Chase, offers assisted living and memory care.

The building includes nine floor plans, ranging from 518-square-foot assisted living and memory care units to a 929-square-foot two-bedroom two-bathroom assisted living apartment.

An in-house chef prepares three meals a day. Sunrise offers many activities, including art, yoga and fitness classes, as well as book groups, current events discussions and more. Pets are also welcome.

Another nearby Sunrise community — Sunrise of Bethesda, Md. — has also just opened.

In February, Sunrise Senior Living, which operates more than 300 senior communities throughout the country, earned the highest in overall satisfaction in J.D. Power's 2018 Senior Living Satisfaction study. It achieved the highest score in five out of the six study factors.

The study indicates the most important factor to assisted living and independent liv-

ing consumers is caregiver/staff, of which Sunrise ranked highest among its peers, as well as senior services/activities; setup/orientation; rooms/building/grounds; and food/beverage.

For more information about the Chevy Chase site, see www.sunriseseniorliving.com/communities/sunrise-of-chevy-chase/overview.aspx or call (240) 215-4114. For Bethesda, call (301) 657-6880.

Tenants rights videos

The D.C. Office of Tenant Advocate's annual Tenant Summit is an annual day-long forum that brings together tenants, tenant associations, housing attorneys and advocates, policy experts, community leaders and District officials to discuss matters of concern to the District's tenant community.

The 10th annual summit was held last September, and videos from the summit, covering rent control, leases, tenant rights, housing for veterans, and other topics, are now available online. They can be viewed at <https://ota.dc.gov/page/10th-annual-tenant-summit>.

D.C. ranked high for elder abuse protection

The District of Columbia came in second in a national ranking of jurisdictions for protecting residents from elder abuse. Nevada was rated as number one and Arizona as number three. Virginia came in 29th and Maryland 34th in a study by financial website WalletHub.

The study found that Washington, D.C. has the second-highest total expenditure on elder abuse prevention, and has the most certified volunteer ombudsmen (per 100,000 residents aged 65 and older) who help ensure long-term care quality. The District was tied for third place for highest nursing home quality.

For more details on the study, see <https://wallethub.com/edu/states-with-best-elder-abuse-protection/28754>.

Many seniors still paying mortgages

About 44 percent of 60- to 70-year-olds are still paying a mortgage, according to a 2017 survey by mortgage company American Financing.

According to the findings, 32 percent of those predict that it will take them more than eight years to pay their mortgage off, and an additional 17 percent say that they will possibly never pay it off.

"Part of the American dream, and homeownership, is the expectation that after years of hard work, you can retire with financial security. But the unfortunate reality for many of today's baby boomers is that their debt burden remains high," said Carrie Niess, business analyst at American Financing.

"As concerning as this is, there are still

many untapped options, such as refinancing and reverse mortgages, which a lot of folks could benefit from."

Additional survey highlights include:

- A majority (64 percent) of 60- to 70-year-old homeowners plan to remain in their current home, with 62 percent of these individuals planning to leave the home to their children/estate.

- Fifty-eight percent have refinanced their loan at some point, and 72 percent of these individuals did so in order to lower their mortgage rate.

- 19 percent of 60- to 70-year-olds do not know what a reverse mortgage is, while 15 percent would be open to considering one.

- Seventy-one percent of 60- to 70-year-olds would be likely to make home renovations rather than move in the event that a health issue affected their mobility and/or comfort at home.

More details and key findings from the study can be found in American Financing's full report, available at <http://bit.ly/SeniorMortgages>.

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55+ cohousing communities are taking off

By Sharon Jayson

The 5-mile hikes, yoga classes and communal dinners are now routines for the residents at PDX Commons Cohousing in Portland, Ore.

These 39 individuals (about half married or partnered, but largely strangers to the others at first) started forging relationships well before they moved in late last summer to join a trend called cohousing.

“Here, you walk in and know every one of the people, and you know them well,” said Steve Fisher, 63, a retired transportation planner who leads the weekly hikes. He and his wife moved from San Jose, Calif., to PDX Commons.

“You greet them. They’re your friends. You do stuff with them. It’s the opposite of the isolation you sometimes get in the urban areas.”

It’s not a commune, and there’s no sharing of income, though decision-making is by consensus. Cohousing bolsters sharing — a lawnmower, tools, or an on-site laundromat, as well as guest quarters for out-of-town visitors, for example.

Homes are private, clustered near a common space where homeowners meet regularly to share meals and build community.

Of the nation’s 168 cohousing communities, almost all are intergenerational. But now, as increasing numbers of aging adults eschew the idea of institutional living, cohousing has become an attractive option for them.

A recent concept

In 2000, no U.S. cohousing communities

were geared toward older adults. PDX Commons is now the nation’s 13th such community for the 55-and-older demographic.

Two more are under construction, and 13 others are in the early stages. While none are in the Baltimore or Washington areas, this region does have several intergenerational cohousing communities. See box on page B-11.

“Interest in cohousing has not only increased in general, but especially in the senior world,” said Karin Hoskin, executive director of Coho/US, the Cohousing Association of the United States, a nonprofit that supports cohousing communities nationwide.

While groups of friends may discuss growing old together on common ground, in most cohousing communities, the residents start as strangers who plan to help each other for the rest of their lives.

Fisher said part of the home-buying process includes months of getting-to-know-you activities that precede the purchase.

“We are people who have the ability to live independently who intended to come together to form a community,” Fisher said of the group that ranges in age from 57 to 80. “We made it really clear: We’re not a care facility.”

Trudy Hussman, 68, bought into PDX Commons in June 2016, after retiring two years ago.

“I had been living alone for a long time and was feeling fairly isolated since I retired. I was used to it but not happy with

See **COHOUSING**, page B-9

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Cohousing

From page B-8

it," she said. "I started thinking that living in a community with other similar people would be an antidote."

Clinical psychologist Elizabeth Lombardo, of Chicago, agrees. Social support is critical to health and well-being, with countless studies showing those with social ties live longer, are physically healthier and happier, and have less stress, she said.

"From a psychological and physical health perspective, it's a pretty cool idea," Lombardo said of cohousing. "It depends upon how open-minded and like-minded people are."

Sidney Ewing, 82, and his wife of 54 years, Margaret Ewing, 77, had second thoughts about moving to the cohousing Oakcreek Community in Stillwater, Okla. The couple, both retired professors from Oklahoma State University, were among the group's founders, but dropped out.

"We decided the social load might be too heavy for us," he said. "We are much more introverts."

Two events changed their thinking and led to their moving in after all. A neighbor of theirs fell down the stairs at home and was on the floor eight hours before being found. And they got a notice from Oakcreek of an approaching deadline.

They rejoined in time to get in on the planning, and moved in five years ago when the community opened.

Starting a movement

Cohousing came to the U.S. after architects Charles Durrett, 62, and his wife, Kathryn McCamant, 57, learned about the concept in Denmark. The couple became advocates, and have designed more than 55 such projects in the USA and consulted on others.

Cohousing fulfills a variety of needs — from saving money through sharing to having ready companions.

Cohousing developments include private homes (typically 20 to 40 such homes, with square footage reflecting a downsized lifestyle) clustered around shared space designed to promote frequent interaction.

"Structurally, they're infinitely different," Durrett said. "It needs to be designed from scratch for each group."

The legal entity is usually a condo or homeowners association with monthly fees, generally between \$100 and \$350, he added.

At some senior projects, one of the guest rooms in the common house was designed for future caregivers to assist homeowners. However, the cohousing communities say they haven't been used that way because anyone who might have needed such help hired someone privately.

Cohousing communities don't aim to be continuing-care or nursing facilities, homeowners say. "None of us moved in here with the idea of bathing or dressing our neighbors," said Pat Darlington, 66, of Oakcreek. "There are certain things we're committed

to doing and certain things we're not."

From the first to the newest

The nation's first senior cohousing community opened in December 2005 with eight homes and a dozen individuals at Glacier Circle in Davis, Calif., about 15 miles from Sacramento. Seven of the initial group remain.

"We're declining and holding on, and trying to be good to each other," said Stan Dawson, 86, president of its homeowners association. "There's no sense that anyone wants to move out to a nursing home yet, unless they absolutely have to."

Dawson said the community connected as members of the Unitarian Universalist Church in Davis, but didn't really know each other. "As time has gone on, we're more of a family," he said.

Among the newer senior projects is Village Hearth Cohousing in Durham, N.C., where construction is to begin in April and move-in is scheduled for the summer of

2019. It's an "LGBT and allies" community for age 55-plus, said Pat McAulay, 62.

"My wife and I actually started the group in 2015," she said, based upon "dozens of beach trips with our friends — a bunch of women together in a house. We said, 'Let's do this when we retire.'"

So far, 11 households are sold.

Alan O'Hashi, 64, who moved to senior cohousing at Silver Sage Village in Boulder, Colo., in 2010, offers newbies some advice.

"The best thing about cohousing are neighbors — and the worst thing about cohousing are the neighbors," he said. "You get to know people in ways you wouldn't. You're putting up with everyone's positives and negatives and striking a balance between being in community and being an individual."

Lew Bowers, 65, said PDX Commons is learning that. "In consensus," he said, "you have to think about what's good for the group."

Courtesy of Kaiser Health News.

BEACON BITS

Apr. 13

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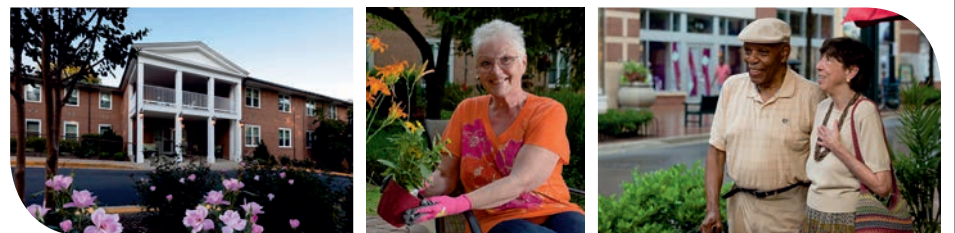
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How to find the last house you'll ever buy

By Liz Weston

My husband and I bought what we thought was a starter home 20 years ago. Now we think of it as our "forever" home, where we plan to retire and live out the rest of our days.

We got lucky, because most of the features that make our place good for "aging in place" — the single-story layout, open design, wide doorways — weren't on our must-have list when we were newlyweds.

We're not the only people who didn't think far enough into our future. The vast majority of homebuyers and remodelers don't consider what it might be like to grow old in their homes, said Richard Duncan, executive director of the Ronald L. Mace Universal Design Institute, a non-profit that promotes accessible design for housing, public buildings and parks.

"We think aging is what happens to other people," Duncan said. "Nobody puts away money to save for that good-looking ramp they've always wanted."

Concerns for everyone

Consider these figures:

- Only about 1 percent of the national housing stock can be considered truly accessible, according to the Joint Center for Housing Studies of Harvard University. That definition would include basic design features such as no-step entry, single-floor living, wide hallways and doorways, electrical controls reachable from a wheelchair, and lever-style handles on faucets and doors.

- Homeowners age 55 and over account for half of the nation's home improvement expenditures, but fewer than 1 in 10 older remodelers tackled a project that would make their homes more accessible, the center found.

- Eight out of 10 people 65 and older

want to remain in their current homes as they age, but the lack of accessible features means many will have to leave those houses or risk a worse quality of life, said Rodney Harrell, director of liveability thought leadership at AARP Public Policy Institute.

And it's not just older adults who are affected. Ask anyone who worries about aging parents tumbling down steps or becoming increasingly isolated in family homes that are hard to navigate.

"If you can't get in and out easily, it's a huge barrier to staying connected in the community," Harrell noted.

For Duncan, these concerns are more than just professional. He and his wife are currently renovating a home to make it more accessible after moving from Chapel Hill to Asheville, N.C., to be closer to their daughter.

The Duncans had renovated their previous home to allow his disabled father to visit, but finding a new home that had even some of the features they wanted proved a challenge, Duncan said.

What features do you need?

Since truly accessible dwellings are rare, people can focus instead of finding one that can be easily adapted to their needs as they age, Duncan said. Such a home should have at least one bedroom on the same level as the kitchen, a full bathroom and the laundry room.

The Duncans ultimately found a first-floor condo, and are remodeling it to widen the master bedroom doorway, replace the thick carpeting with solid-surface floors, and add a Wi-Fi-enabled thermostat that is easier to adjust.

Future projects will include making the front entrance and back porch "step-free" (they now have 2-inch and 3-inch rises, re-center found).

See **LAST HOUSE**, page B-12

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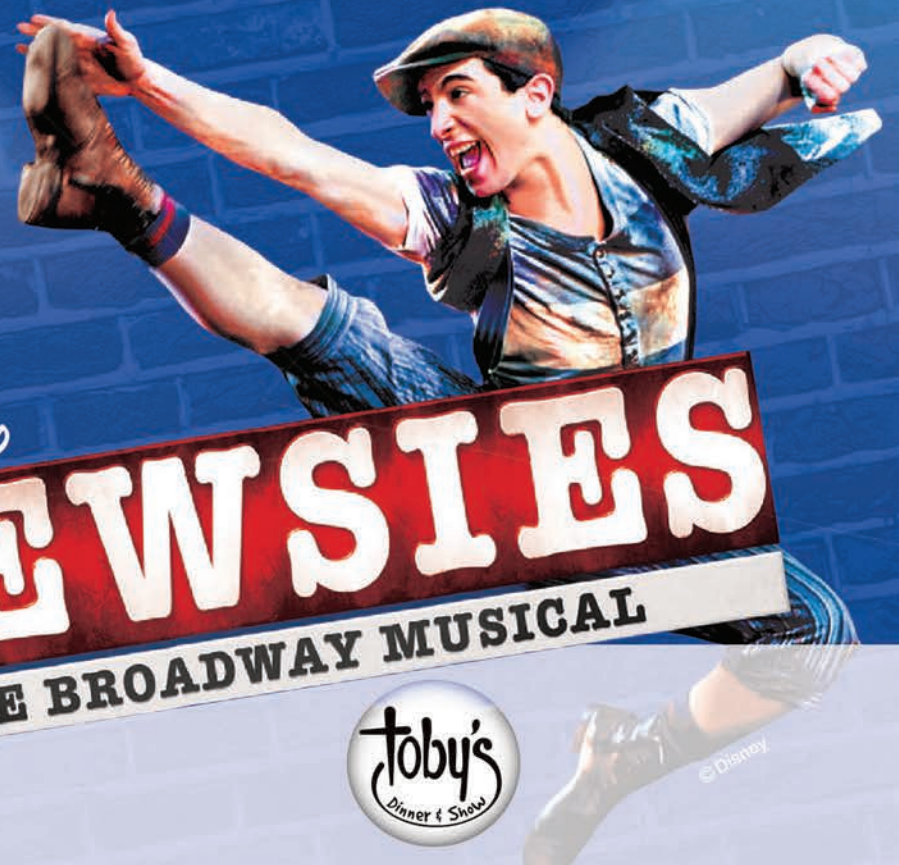
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Free counseling for Mont. Co. homebound

By Saroj Iyer

Silvia (not her real name) had a busy life until she retired. But her life changed dramatically after that.

Growing health concerns, a dent in finances, and lack of supportive family or friends led to isolation, anxiety and depression. Although she received medical care for her physical ailments, she never sought help for anxiety and depression.

Silvia's case is one example of the many older adults who live with mental illness that can easily be treated. The National Council on Aging (NCOA) states that depression, anxiety, addiction and other mental health issues are not a normal part of aging.

Yet one in four older adults experiences some mental disorder, and the number is expected to double to 15 million by 2030, according to NCOA, which warns that, left

untreated, such conditions can lead to fatigue, illness and even suicide. So it is imperative to get help.

But some seniors are homebound and do not, or cannot, access services. To meet the needs of this population, Santé, a non-profit organization that helps people with mental health issues, initiated the Seniors' Services program to provide free counseling to homebound seniors in Montgomery County.

Stephanie Svec, director of Seniors' Services, said Santé wanted to make mental health services available because some issues like grief, mild depression, and adjustment disorders were not being covered by insurance as they were not considered medically necessary to treat. While Medicare does cover some of these conditions today, it still doesn't cover all of them.

"But these issues are very important for

seniors because everything gets compounded faster and impacts their physical health," Svec said.

The most prevalent issues Santé sees are depression, anxiety, grief, loss of identity (especially after retirement or forced retirement), age-related lifestyle changes, loss of mobility and independence, chronic pain and high blood pressure.

Some can't walk well because of crippling arthritis, stroke, Parkinson's, multiple sclerosis, kidney failure or cancer. Many don't drive, and find it difficult to go out, particularly if they live in places where there is no convenient public transportation.

"Their world starts to get smaller, making it more depressing and difficult to cope," Svec explained. "The thread that goes with everything is loss. Most have experienced loss of some kind, and cannot do what they did before.

"Although we have not seen anyone with a heroin or street drug problem, we commonly see addiction to prescription pills and alcohol [among older adults].



Stephanie Svec is the director of non-profit Santé's program that provides mental health counseling to homebound older adults.

"The problem is, they don't see themselves as addicts because the doctor prescribed the pills. They believe drug addicts don't look like them. The truth is that

See **COUNSELING**, page B-13

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Last house

From page B-10

spectively), and creating a "curbless" or step-free shower.

No-step entries are good for people in wheelchairs, of course, but they also make life easier for people with walkers, teenagers in casts, or anyone wheeling a big-screen TV through the door, Harrell said.

Other important features to look for include:

- Open floor plans that minimize the number of hallways and doorways older people have to navigate.
- Hallways in main living areas that are at least 42 inches wide, and bedroom and bathroom doors that are 32 inches wide for wheelchair access.
- Baths and kitchens that can be made

more accessible.

In considering bathroom size, realize that standard wheelchairs require a 5-foot turning radius, as well showers without steps. People can help their future selves by choosing a home with a bathroom that's spacious enough to allow maneuvering a walker (or a person plus a caregiver), as well as a shower that's large enough to include a chair or seat.

If homeowners aren't ready to add more supports — and you should know that "stylish grab bars" are no longer an oxymoron — they can at least reinforce walls during a remodel so that adding bars later is an option.

"You don't need to create an institutional-looking home," Harrell said. "You just need to think about your future needs."

— *NerdWallet via AP*

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Counseling

From page B-12

the body gets addicted before the brain knows it," Svec said.

Some have little or no family. Others cannot get along with their families. Some have no children, or they live far away. In many cases, close friends have died, and they have no social network to rely on.

"In the last five years, another issue we are seeing more of is paranoia and delusional thinking. [People say] 'neighbors are doing something to me,' 'people are stealing my things,' etc.

"We don't know why this issue has increased. Maybe more people are being referred to us [for help]. Therapy won't help

much, and there is not much medication to help delusional thinking, unlike schizophrenia," Svec said.

Started on a small budget, Seniors' Services has expanded its staff and clientele to meet the growing need for counseling. The program was devised to offer 12 to 25 free counseling sessions per person, with most receiving 15 to 20 sessions.

To qualify for services, participants must want therapy, not be seeing other therapists, and be at least 60. However, Svec said exceptions have been made for people as young as 57.

The program, funded by Montgomery County, Md., is only for that county's residents. Recognizing the need for similar services in the rest of metropolitan Wash-

ington, and for longer term counseling, Santé is set to launch a private pay service.

Svec also offers training on how to work with seniors who have mental illness, and does outreach to create awareness on how to cope with age-related changes. The goal is to intervene early, help prevent mental health issues in older adults, and treat those who need it.

Santé offers counseling to people of all races and religions in English, Spanish and Farsi, using interpreters for other languages, such as Mandarin, Cantonese, Korean and Russian. Therapists see about 150 seniors a year.

For more information, call (301) 572-6585, ext. 2190, or see www.thesante-group.org.

BEACON BITS

Apr. 16

50+ EMPLOYMENT EXPO

The Jewish Council for the Aging's (JCA) annual 50+ Employment Expo will be on Monday, April 16 from 10 a.m. to 3 p.m. at the Marriott at 5701 Marinelli Rd., North Bethesda. Over 50 recruiters from nonprofit, government, healthcare, retail and technological industries will be onsite looking for employees, as well as providing community resources, training and education. There will also be seminars on interviewing, changing careers, and resume writing; internet coaches to help online applicants; a resume reviewing room; and a keynote address by News4 at 4 anchor Leon Harris. Parking is free onsite, and admission is free for both participants and employers. For more information, contact Micki Gordon at (301) 255-4231 or mgordon@AccessJCA.org. Jobseekers can pre-register at www.AccessJCA.org/2018MDExpo.

BEACON BITS

Apr. 17

WIDOW PERSONS LUNCH MEETING

The Widowed Persons Outreach (WPO)'s Helping and Healing Lunch and Annual Business Meeting will take place on Tuesday,

April 17 at noon in the Club Room at Grand Oaks Assisted Living, 5901

MacArthur Blvd. NW, Washington, D.C. There will be a short business meeting following lunch, where the group will elect new officers. There is no charge for attending, but a donation is requested to help defray the costs of the WPO mission. For more information or to register, email your name and phone to Ken Gordon at kengordon@alum.mit.edu, or leave him a telephone message with your email address. Registrations should be received by Saturday, April 14. For more information, call Kenneth Gordon at (301) 469-9240.

Apr. 6+

SWISS HOLOCAUST SURVIVORS

Art gallery IA&A at Hillyer presents three new exhibitions, opening with a reception from 6 to 9 p.m. on Friday, April 6, featuring "The

Last Swiss Holocaust Survivors," the group exhibition "REVEALED," juried by Nicole Dowd, and a solo exhibition featuring Tom Olson. The exhibit will be open through Sunday, April 29. Admission to the opening reception is free, but donations of \$8 are appreciated. The exhibit is located at IA&A at Hillyer, 9 Hillyer Ct. NW, Washington, D.C. For more information, visit <http://athillyer.org>.



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Creative design for those with disabilities

By Katherine Ross

From snazzy canes to tremor-proof spoons to a racing wheelchair, a new exhibit at the Cooper Hewitt Smithsonian Design Museum in New York City highlights a surge in designs for and by those with a wide range of disabilities.

“The show really celebrates this proliferation of designing today for people with physical, cognitive and sensory disabilities.

“More than that, it’s about attitudes toward designing for a wider group of users so you don’t have to have so many separate objects. It’s a new spirit of inclusiveness in design,” said Cara McCarty, direc-

tor of Curatorial at Cooper Hewitt.

McCarty co-curated the “Access and Ability” exhibit, on view through Sept. 3, with Rochelle Steiner, curator and professor of critical studies at the Roski School of Art and Design at the University of Southern California.

“The emphasis is on what people can do, not on what they can’t,” McCarty said.

There’s a shower safety bar that also serves as an eye-catching shower caddy; pill containers with a light-up reminder feature; and Velcro wallpaper where the memory-challenged can park their phones and remotes.

The show focuses on designs of the last decade that are both fashionable and functional.

“It’s important to realize that most people have some kind of disability at some point in their life, whether it’s hearing or eyesight or memory. And the majority of disabilities are invisible to others, so it’s much more common than you might think,” McCarty said.

The goal of the more than 70 designs featured is to expand people’s ability to lead independent and dignified lives, engaging more fully with the world.

Assistance for all

McCarty pointed out that many designs meant to help those with disabilities — such as OXO Good Grips products, which

were originally designed to help people with arthritis — can turn out to make common household tasks easier for everyone.

Like OXO products, a number of these designs are easily available and affordable. A children’s winter jacket featured in the show, with zip-off sleeves and Velcro sides, is available at Target stores.

Other items on display, such as compression socks in an array of attractive patterns, are for sale in the museum shop.

The exhibit is organized into three sections: Moving, Connecting and Living.

The Moving section includes the racing wheelchair designed by Designworks and made by BMW, as well as a colorful array of canes.

A prototype of a “Walking Stick System” designed by Michael Graves Architecture and Design is lightweight, eye-catching and can stand up on its own. The “Chatfield Walking Cane,” designed by Matthew Kroeker, is made of cast aluminum and walnut, with bright silicone



PHOTO BY ALEX GRIFFITHS
The Emma watch helps control hand tremors in Parkinson’s patients by sending pulses to the brain.



PHOTO BY MITT FLYNN, © SMITHSONIAN INSTITUTION
Updated compression socks look more fun than orthopedic — and are available in the design museum’s gift shop in New York City.

See **CREATIVE DESIGN**, page B-15

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Storage spaces take shape in creative ways

By *Melissa Kossler Dutton*

Storage pieces are not what they used to be. Changes in home design and technology mean that boxy, old-fashioned armoires, dressers and china hutches are being repurposed or are making room for cabinets, shelving and sideboards in a wide variety of shapes, sizes and styles.

Today's decor embraces an eclectic look, and rooms might serve more than one function. Walk-in closets and wall-mounted TVs are hot; formal dining rooms are not.

All of these trends mean there's more freedom in choosing storage pieces, including "wow pieces" that make a statement, said Sarah Winslow, merchandising manager at Terrasi Living & Scandia Home in Kansas City, Mo.

"The furniture police have left the building," she said.

Adam G. Tilley, senior vice president for product and marketing at A.R.T. Furniture in High Point, N.C., said his company and others are offering new takes on cabinetry, including interesting shapes, finishes or embellishments that can work within traditional furniture groupings. The units might house bar ware, electronics or other household items.

Doing double duty

A.R.T. offers the "chesser," for instance, a cross between a chest and dresser. It also has a sofa with a built-in bookcase.

"These are fun accent pieces that are orbiting around that center core of a suite of furniture," Tilley said.

Many of the new styles offer a mix of storage and display space, Tilley said.

"More and more people desire to spend their money having experiences,

See **STORAGE**, page B-16

We all need more places to store our "stuff," so don't let convention dictate what pieces of furniture go where. Repurpose a china cabinet as family room storage, or a buffet as a bedroom television stand. Unusual pieces like this multi-drawer chest can work in various rooms.

PHOTO BY SHUTTERSTOCK



Creative design

From page B-14

handles made to be grippy and not slide as easily when leaned against a wall. One walking stick includes a built-in flashlight.

The Connecting gallery features a voting booth designed for use in Los Angeles County starting in 2020. Designed by IDEO, a firm in Palo Alto, California, the yellow booth is wheelchair-height, and features headphones in addition to a large touch-

screen with instructions in many languages.

Help at home

In the final gallery, devoted to everyday life, a colorful square prototype of a "Shower Trellis Grab Bar with Shelf, Sprayer Holder and Hook," designed by Michael Graves Architecture and Design, is multi-functional and meant to replace standard bathroom safety rails that can make home bathrooms resemble those in hospitals.

The AdhereTech Smart Pill Bottle lights

up — and will signal a caregiver's phone — when it's time to take a medication. The Liftware Level spoon is designed to stay steady even if the hand of the person holding it isn't.

A gallery adjacent to the exhibition is devoted to new designs as well as crowd-sourced suggestions for design ideas of the future. The works stem from a partnership between the museum and Pratt Institute, in collaboration with CaringKind, a nonprofit dedicated to Alzheimer's caregiving.

Here, velvety-looking floral wallpaper made of Velcro provides a home for easy-to-misplace items like remote controls. A standard walker has been outfitted with a sort of window box for small herb plants, and numerous family photos hung on the inside of a front door are meant to distract Alzheimer's sufferers from leaving the house.

McCarty said the show will likely travel beyond New York, although future venues and dates have not been confirmed.

— AP

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Storage

From page B-15

and the way they decorate their homes has become a reflection of that," he said.

"They are drawn to furniture that showcases the memories that were made, the knowledge that was acquired, or objects that bring those experiences home."

For example, the popularity of craft liquors and fancy cocktails has increased sales of swanky bar cabinets, said Adam Young, who with his wife, Emily, owns Brass and Burl, a furniture store in Hackensack, New Jersey, and New York City. They also sell stand-alone buffets, console cabinets and shelving units, among other items.

Customers are drawn to pieces that create interest through metal accents, unusual stains or interesting inlays, and fill them however they see fit — regardless of what the pieces were designed to hold, he said.

"I don't think people care about convention at all anymore," Young said. "At the end of the day, people need function — some place to store their stuff."

Look for shapes and styles you like and don't worry about what the piece is supposed to be for, advised Linda Merrill, interior designer at Linda Merrill Decorative Surroundings in Duxbury, Massachusetts. If a buffet works in the hall, use it there.

"People have a lot of stuff that they're trying to figure out how to hide," she said.

Revamping your old pieces

Repurposing a piece of furniture or using it in an unexpected spot will add to its "wow" factor, said Dinah Baxter O'Dell, whose business, 2nd Bloom, focuses on painting and restyling furniture.

Many of her clients have pieces of quality furniture that offer great storage options but no longer fit their decor. She transforms them into functional "statement" pieces.

"We paint it, and it becomes that piece that pops — a great design element that pulls a room together and creates an updated fresh look," said O'Dell, of Bexley, Ohio.

Often the restyled piece ends up with a new purpose as well as a new look. Dressers are showing up in dining rooms and entryways. China cabinets are holding books and games in family rooms.

Winslow recently helped clients buy a buffet — traditionally a dining-room piece — to use in their bedroom because it was the right height for their television. "It's unexpected," she said. "Anything a little bit unexpected will pique your interest."

Television design shows and social media postings have emboldened people to be more inventive with furniture choices, said Winslow, whose daughter uses a vintage card catalog to store her children's toys.

"People are less afraid to try things. We're not limited by rules anymore," she said. — AP

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Chronically ill can get Medicare home care

By Susan Jaffe

Colin Campbell needs help dressing, bathing and moving between his bed and his wheelchair. He has a feeding tube because his partially paralyzed tongue makes swallowing “almost impossible,” he said.

Campbell, 58, spends \$4,000 a month on home healthcare services so he can continue to live in his home just outside Los Angeles. Eight years ago, he was diagnosed with amyotrophic lateral sclerosis, or “Lou Gehrig’s disease,” which relentlessly attacks the nerve cells in his brain and spinal cord and has no cure.

The former computer systems manager has Medicare coverage because of his disability, but no fewer than 14 home health-care providers have told him he can’t use it to pay for their services.

Companies reluctant to cover

That’s an incorrect but common belief. Medicare does cover home care services for patients who qualify, but incentives intended to combat fraud and reward high quality care are driving some home health agencies to avoid taking on long-term patients such as Campbell, who have debilitating conditions that won’t get better, according to advocates for seniors and the home care industry.

Rule changes that took effect in January

could make the problem worse. The rule states that agencies can no longer unilaterally decide to discharge a patient, and a doctor must agree to the discharge.

“While meant to protect patients, we are concerned that agencies will have less incentive, beyond low payments and quality ratings, to begin serving a patient who has long-term chronic needs if they believe they may have difficulty discharging them, particularly as reimbursement diminishes over time,” said Kathleen Holt, an attorney and associate director of the Center for Medicare Advocacy, a nonprofit, nonpartisan law firm. The group is considering legal action against the government.

Federal law requires Medicare to pay indefinitely for home care — with no copayments or deductibles — if a doctor ordered it and patients can leave home only with great difficulty.

They must need intermittent nursing, physical therapy or other skilled care that only a trained professional can provide. Those who qualify can also receive an aide’s help with dressing, bathing and other daily activities. The combined services are limited to 35 hours a week.

Patients do not need to show improvement, despite common beliefs to the contrary. Medicare affirmed this policy in 2013, when it settled a key lawsuit brought

by the Center for Medicare Advocacy and Vermont Legal Aid.

In that case, the government agreed that Medicare covers skilled nursing and therapy services — including those delivered at home — to maintain a patient’s abilities or to prevent or slow decline. It also agreed to inform providers, bill auditors and others that a patient’s improvement is not a condition for coverage.

Incorrect agency information

Campbell said some home healthcare agencies told him Medicare would pay only for rehabilitation, “with the idea of getting you better and then leaving,” he said.

They told him that Medicare would not pay them if he didn’t improve, he said.

Other agencies told him Medicare simply did not cover home healthcare.

Medicaid, the federal-state program for low-income adults and families, also covers home healthcare and other home services, but Campbell doesn’t qualify for it.

Securing Medicare coverage for home health services requires persistence, said John Gillespie, whose mother has gone through five home care agencies since she was diagnosed with ALS in 2014.

He successfully appealed Medicare’s decision denying coverage, and afterward Medicare paid for his mother’s visiting nurse as well as speech and physical therapy.

“You have to have a good doctor, and

See **HOME CARE**, page B-18

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Best ways to retire without a mortgage

By Michael DeSenne

The prospect of retiring without a mortgage is an attractive one. No more monthly mortgage payments to your home lender means extra money to spend on having fun in retirement. After years of punctual principal-and-interest mortgage payments, it's the least you deserve, right?

There are several smart ways to retire without a mortgage. We've come up with six that fit a variety of retirement scenarios.

Some approaches benefit from an early start, so plan as far ahead as you can. Other mortgage-free retirement options can be pursued even if you're close to signing up for Medicare and Social Security.

Some retirees don't mind a mortgage, be it for the tax write-offs or to prevent too much money being tied up in home equity.

But if your goal is the peace of mind that comes with paying off your home loan before you reach retirement, check out these six ways to retire without a mortgage.

Make extra mortgage payments

Over time, a few bucks here and there tacked on to your mortgage payment can translate into thousands of dollars saved on interest, and years shaved off the repayment period. The trick is to find small ways to cut corners on other household expenses so that you can apply those modest savings toward your mortgage.

Simply swapping out traditional incandescent light bulbs for LEDs, for example, can save you \$100 a year over 10 years in

energy costs. A programmable thermostat can save you up to \$180 annually.

A little extra goes a long way. A \$225,000 mortgage at 5 percent over 30 years works out to a monthly payment of about \$1,200 (excluding taxes and insurance). You'll pay about \$210,000 in interest alone over the life of the home loan.

But put an extra \$100 a month toward the same mortgage, and you'll pay nearly

See **NO MORTGAGE**, page B-19

Home care

From page B-17

people who will help fight for you to get the right company," said Gillespie, of Orlando, Fla. "Do not take no for an answer."

Yet a Medicare official did not acknowledge any access problems. "A patient can continue to receive Medicare home health services as long as he/she remains eligible for the benefit," said spokesman Johnathan Monroe.

But a leading industry group contends that Medicare's home healthcare policies are often misconstrued.

"One of the myths in Medicare is that chronically ill individuals are not qualified for coverage," said William Dombi, president of the National Association for Home Care and Hospice, which represents nearly half of the

nation's 12,000 home care providers.

Some legitimate concerns

Part of the problem is that some agencies fear they won't be paid if they take on patients who need their services for a long time, Dombi said.

Such cases can attract the attention of Medicare auditors who can deny payments if they believe the patient is not eligible or they suspect billing fraud. Rather than risk not getting paid, some home health agencies "stay under the radar" by taking on fewer Medicare patients who need long-term care, Dombi said.

And they may have a good reason to be concerned. Medicare officials have found that about a third of the agency's payments to home health companies in the fiscal year

ending last September were improper.

Shortages of home health aides in some areas might also lead an overburdened agency to focus on those who need care for only a short time, Dombi said.

Another factor that may have a negative effect on chronically ill patients is Medicare's Home Health Compare ratings website, www.medicare.gov/homehealthcompare/search.html. The site includes grades on patient improvement, such as whether a client got better at walking with an agency's help.

That effectively tells agencies who want top ratings "to go to patients who are susceptible to improvement," Dombi said.

This year, some home care agencies will earn more than just ratings. Under a Medicare pilot program, home health firms in nine states will start receiving pay-

ment bonuses for providing good care, and those who don't will pay penalties. Some criteria used to measure performance depend on patient improvement, Holt said.

Another new rule, which took effect in January, prohibits agencies from discontinuing services for Medicare and Medicaid patients without a doctor's order. But that, too, could backfire.

"This is good," Holt said. "But our concern is that some agencies might hesitate to take patients if they don't think they can easily discharge them."

Kaiser Health News, <https://khn.org>, is a nonprofit news service covering health issues. This article was written with the support of a journalism fellowship from New America Media, the Gerontological Society of America and the Silver Century Foundation.



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No mortgage

From page B-18

\$40,000 less in interest and retire the loan five years early.

Refinance your mortgage

A surefire way to trim the bill on your home loan is to refinance your mortgage to a lower rate for an equal or greater period of time. You'll enjoy reduced monthly payments and less strain on your bank account.

Not a bad idea if money is tight. What you won't gain by doing this is a mortgage-free retirement, however.

To pay off your mortgage early via refinancing, you'll need to switch to a shorter-term loan. Let's say you're 50 years old and you have 25 years left on an original 30-year, \$225,000 mortgage at 5 percent and still owe around \$200,000. You'd pay about \$155,000 in interest on the original mortgage over the remaining quarter century — and be mortgage-free at 75 years old.

For about \$320 more per month, plus one-time closing costs, you could refinance to a 15-year mortgage at 4 percent and save \$87,000 in interest. And, of course, you'd be mortgage-free a decade earlier — at 65 years old.

Downsize your home

Think about it: At a time when you're supposed to be enjoying the simple life, do you really need a formal living room, separate dining room and two spare bedrooms that you never set foot in? If your answer is no, think about downsizing.

The beauty of downsizing to a smaller home in the same area is that you don't need to say goodbye to your friends, family and community. Of course, beauty can also be found in the fact that you might be able to pay cash for your new, smaller abode. That means no mortgage.

And don't limit your notion of downsizing. Just because you spent the past 30 years in a traditional ranch doesn't mean you need to purchase another ranch with less square footage.

Check out conventional alternatives (condos, townhouses) as well as unconventional options (houseboats, RVs or even "tiny retirement homes").

Relocate to a cheaper city

Can't find the right place at the right price to retire in your hometown? Retire somewhere cheaper. Sure, there will be sacrifices, but what you'll give up in familiarity you'll make up for financially.

The best places to retire combine ample activities with affordable real estate. And moving to an affordable locale will boost the odds that you won't have to take out a new mortgage.

Home prices aren't the only factor when considering relocation. You need to weigh taxes, too. In New Jersey, for example,

property taxes alone run \$7,452 a year on a typical home. You'd pay just \$1,346 in Georgia, one of the 10 most tax-friendly states for retirees in the U.S.

Feeling adventurous? You might be able to pay even less for a home and enjoy lower living expenses if you retire overseas. Look into bargain-priced and retiree-welcoming countries such as Belize, Costa Rica, Mexico and the Philippines.

Get a roommate

Don't discount the financial advantages of taking on a roommate. By letting out a spare bedroom and applying the rent you collect to your mortgage, you can knock years off the time it'll take to repay the loan.

An extra \$250 a month toward a \$150,000, 30-year mortgage at 5 percent will erase the debt 12 years early. Even an extra \$100 a month retires the mortgage six and a half years early.

The benefits to your bottom line extend beyond the mortgage. Rental income can help defray the cost of utilities (gas, electricity, phone, cable, Internet), maintenance and other home-related expenses. GoBankingRates, a personal-finance website, puts the cost of maintaining the average home at \$1,204 a month.

As a bonus, a roommate can help with chores and provide companionship.

Rent instead of owning

A guaranteed way to retire without a mortgage is to sell your current home at a profit and use the proceeds to rent a place to live in during retirement. Although it might seem as if you'd just be writing a check to a landlord instead of a lender, the differences between renting and owning are considerable.

Among the advantages of renting in retirement: no lawn to mow, no leaky roof to replace, no property taxes to pay, and no equity tied up in illiquid real estate. There's also no residential albatross around your neck preventing you from moving around as you wish in retirement.

You can even save a few bucks on living expenses, such as insurance, when you rent. The average annual premium for renters insurance is \$188, compared with \$1,173 for homeowners insurance, according to the Insurance Information Institute.

As for losing the ability to deduct the interest you pay on your mortgage — a popular argument in favor of homeownership — keep in mind the new tax law lowers the amount of debt on which homeowners can deduct interest (though it grandfathers in existing mortgages up to \$1 million).

Further, the doubling of the standard deduction starting with 2018 returns means fewer taxpayers will find that it pays to itemize.

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April 9 through May 16

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10–10:30 A.M.

Six-week Session Fee: \$30

During this class, simple yet effective techniques are used to improve balance and agility and reduce your risk of falls. No props are used, so exercises may easily be performed at home.

Reservations are requested by April 6. Check-in begins at 9:30 a.m. on April 9, and the class fee is due at that time.

HEALTHY LIVING CLASS: “MINDFUL MEDITATION”

April 11 through May 16

WEDNESDAYS • 11–11:30 A.M.

Six-week Session Fee: \$20

Recent scientific studies have shown that mindful meditation changes the brain in astonishing ways—promoting greater focus, reduced anxiety, increased compassion and improved well-being. Experience guided, mindful meditation in a quiet space.

Reservations are requested by April 8. Check-in begins at 10:30 a.m. on April 11, and the class fee is due at that time.

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TUESDAY, APRIL 17 • 2–3 P.M.

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Preceded by complimentary lunch at 12:30 p.m.

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SMOOTH MOVE SEMINAR: “HOW TO SELL YOUR HOME FOR TOP DOLLAR”

TUESDAY, APRIL 24
11 A.M.–12:30 P.M.

In this highly engaging presentation, you'll get the inside scoop on how to sell your home for top dollar. Learn about the local real estate market and gain insights on how to approach the sale of your home, including tips on timing, pricing, sorting through your possessions and home improvements with the best rate of return.

Reservations are requested by April 22. Check-in begins and hors d'oeuvres served at 10:30 a.m.



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Top tips for filing your 2017 tax return

By Kevin McCormally

All the hoopla about the tax law signed by President Trump can obscure a sneaky little secret: The rules pertaining to the 2017 tax return you're working on now are almost exactly the same as they were before Congress gave us the biggest tax overhaul in more than 30 years.

Although 41 percent of respondents to a recent poll thought otherwise, almost all of the changes, including reduced tax rates, will apply for the first time to the return you file next spring.

Yes, the new tax law will allow 30 million or more taxpayers who have regularly itemized deductions to switch to the standard deduction next year. But if you itemized last year in doing your 2016 taxes, you'll probably do so on your 2017 tax return as well.

SALT deductions one last time

One of the most valuable deductions for itemizers is the write-off for state and local taxes (SALT). And, one of the most controversial changes for 2018 is the \$10,000 annual cap on SALT deductions. (The same

dollar limit applies to both single and joint returns.)

But for your 2017 return, there is no limit. You can deduct all the state and local income tax you paid or, if it gives you a bigger break, your state and local sales taxes. You can also write off all the local property taxes you paid on any number of homes you own.

Congress banned taxpayers from making an end run around the crackdown by prepaying 2018 state income taxes ahead of the January 1 change in the rules. But the lawmakers were silent about prepaying *property* taxes, sparking a rush in many high-tax jurisdictions (including some around here) to do just that.

What if you are among the rush of homeowners who wrote checks in hopes of beating the deadline?

Maybe you win. Maybe you lose. The IRS announced in late December that such prepayments would be deductible on 2017 returns only if the 2018 taxes had been "assessed." Taxpayers couldn't just estimate what they'd owe and write a check to the

county treasury.

Because jurisdictions handle assessments and billings differently, there's no one-size-fits-all answer to whether prepaid property taxes are deductible. If you prepaid, check with local authorities.

The seemingly savvy move of prepaying taxes to grab the deduction could backfire for some taxpayers if the extra write-off triggers the alternative minimum tax. The AMT bans the deduction of state and local taxes.

And note this: Although the new law specifically prohibits prepaying state income tax, that doesn't affect your right to deduct a fourth-quarter estimated state tax payment due in January. If you paid such a bill by December 31, write it off on your 2017 return.

Medical expense break

At one point last fall, the House of Representatives voted to abolish the deduction for medical expenses. In the end, though, the new law actually sweetens this break, and does so retroactively.

For 2017 and 2018, you can write off medical expenses to the extent they exceed 7.5 percent of your adjusted gross income. But note, the previous 10 percent threshold returns in 2019.

The cost of medical insurance, including Medicare premiums, counts toward this itemized deduction.

If you're self-employed, as a consultant in your semi-retirement, for example, you may have a shot at an even better deal. As long as you are not eligible for medical coverage through a job — either your own or a spouse's — you can deduct the cost of medical insurance on the face of the Form 1040 even if you don't itemize. If you qualify, the full cost is deductible, with no 7.5 percent-of-AGI reduction.

Whether as an itemized deduction subject to the threshold or a self-employed write-off that's not, qualifying medical costs include part of what you paid for long-term-care insurance. The limits for deducting those premiums in 2017 are age

See **TAX RETURNS**, page 28

How to avoid huge, surprise medical bills

By Tom Murphy

The winter's nasty flu season may smack patients with a financial side effect: surprise medical bills.

People who wind up in the emergency room or need an ambulance can be blindsided by hefty, unexpected charges. This often happens after patients visit a doctor or hospital outside their insurance network.

Insurance deductibles that reset every January and must be paid before coverage begins can make these invoices even more painful.

Here's a look at the issue and some tips for dealing with surprises:

Complicated network

Insurers form networks of doctors, hospitals and others and then negotiate rates with them. Doctors cannot bill outside those agreed-upon rates for in-network care.

For out-of-network care, however, providers can bill patients the difference or leftover balance between what the insurer paid for the care and what was charged.

On top of that, many insurers also make

customers pay separate, higher deductibles for out-of-network care before they will provide coverage. Then they tend to cover less of the remaining bill than they would have for in-network care.

The end result could mean a bill topping several thousand dollars, depending on the coverage and the care a patient needs.

Some plans even provide no coverage for non-emergency care outside their network. That's more common with individual coverage sold on the Affordable Care Act's insurance marketplaces.

Networks in those marketplaces also have gotten particularly narrow in recent years, which makes it easier for patients to end up with an out-of-network provider.

Source of confusion

When you're on the way to the ER, patients are focused on getting help and not always researching their coverage. Even if a patient chooses an in-network hospital, the doctor delivering care there may be out of network.

For more complicated cases, the odds of

that happening increase. A doctor assisting in a surgery may be out of network, and so might the anesthesiologist.

A woman may give birth with help from an in-network doctor. But the baby may wind up in neonatal intensive care, where a doctor outside the network treats it.

Ambulance rides are another case where a patient may have little control over who provides the care. "You call 911, and the ambulance that shows up is the ambulance you take," said Erin Fuse Brown, a Georgia State law professor who researches medical billing.

How to avoid, or deal with, surprises

If you're having a planned surgery or procedure, check ahead with both your insurer and the hospital or doctor to make sure they are in network. Also, ask about any physicians that may assist with the procedure.

If you wind up with a surprise bill, check first for errors in what was charged, or if you have been billed out of network by mistake.

Then ask if the claim can be processed again as in-network care, especially if you had no way of knowing it was out of network beforehand.

If that fails, some hospitals may be willing to negotiate discounts or put you on a payment plan.

In some markets, the law may be on your side. New York, California and several other states prevent providers from dropping surprise bills on patients unless the person had agreed to out-of-network care ahead of time.

But there are no federal laws that govern surprise medical bills. And those state laws don't apply to some forms of insurance, like the coverage millions of people receive from large employers, said Kevin Lucia of Georgetown University.

At the very least, don't ignore a surprise medical bill. A hospital may report your account to a credit agency or turn it over to a debt collector who sues or tries to have your wages garnished.

"It's not going to go away," said Fuse Brown. —AP

Tax returns

From page 27

40 or younger, \$410; age 41 to 50, \$770; age 51 to 60, \$1,530; age 61 to 70, \$4,090; and age 71 and older, \$5,110.

No changes for alimony

You may have heard that the new law scraps the deduction for alimony paid to a

former spouse. That's true, but only for divorce decrees signed after the end of 2018. If you paid alimony in 2017, it's still deductible whether you itemize or not.

And the old rule that requires recipients to report alimony as taxable income is still on the books, too. Don't try to get a head start on this change by failing to report alimony on your 2017 return. Your ex still has to report your Social Security number

on his or her Form 1040 so the IRS knows to look for a corresponding income amount on your return.

Step-up basis survives

When Congress talks about abolishing the federal estate tax — and there was a lot of talk about that in 2017 — a lot of people worry about what that would mean for a tax break tightly tied to death: the step-up in basis for inherited assets.

Although the federal estate tax applies to the estates of only a tiny percentage of those who die each year, the step-up rule helps out everyone who inherits stocks, bonds, mutual funds, real estate or other assets.

Rather than abolish the estate tax, the new law basically doubles the estate-tax exemption, so even fewer estates will have to pay it. For those who die in 2018, just over \$11 million can be passed to heirs tax-free (\$22 million for couples). And the lawmakers left the step-up rule unchanged.

Looking back to 2017, if you sold assets

you had inherited, remember that the basis for figuring your gain or loss is the asset's value at the time your benefactor died. The tax on any appreciation up to that time is forgiven.

Congress estimates that this break will save taxpayers about \$35.6 billion this year. It's nice to know it will be around in the future, too.

Do-over for Roth IRA conversions

The new tax law eliminates the safety net that used to let folks who converted traditional IRAs to Roth accounts change their mind. When you convert, you must pay tax on funds shifted to a Roth. (That's the price you pay so that Roth payouts will be tax-free.)

It used to be that if the account lost money, say, or you fell into a lower tax bracket, you had until October 15 of the following year to "recharacterize" the account by moving the money back to a traditional IRA. Doing so erased the tax bill on the conversion. You could then reconvert the funds later at a lower tax cost.

Going forward, though, Roth conversions are irreversible. Although it was unclear at first, the IRS said folks who converted accounts in 2017 have one last chance to recharacterize.

If a do-over would be a profitable move, you have until October 15, 2018 to reverse the conversion. If you recharacterize before you file your 2017 return, you avoid the need to pay tax on the converted amount and retrieve it later with an amended return.

Report gains

If your long-term capital gains and qualified dividends are taxed at 0 percent, don't assume that means you don't have to report them to the IRS. For 2017, that glorious rate applies to qualifying investment income of taxpayers who find themselves in the 10 or 15 percent tax bracket, with taxable income up to \$37,950 on single returns and \$75,900 on joint returns.

But you have to report the income on your tax return, and it's included in the taxable income figure that determines if you qualify for this break. Report gains and dividends on the face of the Form 1040 and use the Schedule D worksheet to apply the 0 percent rate.

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How to spot scams in the mail and online

By Sean McDonnell

There is no shortage of ways for crooks to try to separate you from your money. All it takes is letting your guard down for one moment, or overlooking the warning signs of fraud, for scammers to steal your personal information.

In 2016, thieves stole more than \$16 billion from 15.4 million consumers, according to a report by Javelin Strategy & Research. Older adults are frequently the targets. A report published last August in the *American Journal of Public Health* found that one in 18 older Americans falls victim to a financial fraud or scam each year.

As a financial adviser to many retired clients, I can attest that identity theft and cybersecurity are among the top financial concerns of older adults.

It's now common for me to talk with clients not about their portfolios, but about a suspicious email or letter. I've also been the target of financial scam attempts myself.

In the past couple of months, I've encountered three types of scams for the first time. All told, I've learned to decipher the tell-tale signs of financial scam artists.

Here are three real-life examples of financial scams, and how to tell when someone is trying to take advantage of you.

Your long-lost relative

Although digital data breaches and pandemic malware get the headlines, thieves continue to use old-fashioned forms of communication, such as the phone and regular postal mail, to deceive their victims.

You should have seen the looks on my teen sons' faces when I showed them the letter that arrived in our mailbox. It was sent from Alfred Consultants in Newmarket, Ontario, and it detailed some fantastic

news — my recently deceased ancestor, James McDonnell, had left me \$4.2 million.

The letter looked official. It had the consultant's name in big bold letters. It was marked "private and personal" and it even listed a reference number.

The consultant explained in the letter that he was already in possession of the funds and could easily transfer them to me. My boys were excited about our newfound wealth and asked how soon we would get the money.

That's when I pointed out the letter's many flaws, which are also prevalent in spam emails:

- There were many grammatical errors and inconsistencies. For example, the letter omitted proper salutations and my first name. It was addressed not to "Sean" or "Mr." but to "Dear McDonnell." Further, the contact email provided was bernardoconsultants@gmail.com, which is not consistent with the company's name, Alfred Consultants. (Not to mention, using a gmail address rather than an official company email address is suspicious in itself.)
- The consultant requested that we only communicate by email or fax — not by phone or mail. That's a red flag suggesting they are attempting to avoid federal anti-fraud laws.

- While I do have multiple ancestors named James, it's also a common name that could have been easily pulled from public records or simply guessed.

- The consultant should not already have possession of the funds, even if they really existed, for obvious reasons.

- Finally, the consultant had already deemed me as the sole heir, instead of first trying to determine if I was of any relation to the late James McDonnell he spoke of.

While it may seem that these apparent

mistakes are the work of an unintelligent scammer, there's actually a method to the ineptitude. Fraudsters purposefully place errors in letters and emails to quickly weed out more discerning individuals who are least likely to give up valuable personal information.

Needless to say, my sons' dreams of shiny new sports cars for their 16th birthdays were dashed. But they learned the valuable lesson that things that seem too good to be true often are.

Social media quizzes

Social media is, well, social. Every day we share photos and experiences with our friends and family. But, unknowingly, we may be also sharing valuable information with unwanted strangers. With more than 2 billion active users worldwide on Facebook alone, scammers are all over social media platforms, searching for users to con.

One popular ploy used by scammers are

those quizzes and surveys people frequently complete and share. They typically promise a free gift, or offer to reveal what movie character you're most like or what city you should live in.

All you have to do is answer what seem like innocuous personal questions, such as: What's your favorite color? Who was your favorite teacher? What's the name of the street you grew up on? Who was your best man/maid of honor? What was the model of your first car? And, so on.

Take a moment to think about these questions. You may realize they are familiar. That's because many websites require you to answer similar security questions before you can gain access to things like your bank or credit card account. What seems like a harmless gimmick is a way for scammers to collect personally identifiable information that can be used to de-

See **SPOT SCAMS**, page 30

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Spot scams

From page 29

fraud you.

By filling out one of these surveys, you could unwittingly be giving crooks the keys to your money. Further, people often click “accept” on the terms and conditions of a social media site or app without a second thought, granting permission to pass on their data.

When in doubt, never click on an unfamiliar link or widely share your personal details. Consider even setting your social profiles to private so that you can better

control who sees your posts.

Social media can be a great way to keep in touch with family and friends, but always be careful with what you share. There’s no way to know who is keeping watch.

Warning! Warning! Click this link!

Imagine that while you’re reading this article, a window pops up on your computer screen that said: “*Microsoft Warning Alert*: Your computer has been hacked! Please call us immediately at 800-555-5555. Do not ignore this critical alert. If you close this page, your computer will be disabled. If you do not call in the next five

minutes your data will be lost.”

Scammers like to try to use our emotions against us. In this case, preying on our anxiety when an alert suddenly appears.

A friend of mine recently received a warning message just like it, and with no time to spare, quickly called the number listed. A member of the “Microsoft Security Team” informed him that he did, indeed, have a breach on his computer.

They told him they could clean the hard drive remotely for \$550. All he needed to do was provide his banking information and then click on a link in an email they would send, which would allow remote access to his computer.

The red flags in this scam are relatively easy to spot. First, Microsoft is not going to contact you about a hack on your individual computer.

Second, no one other than a legitimate financial institution should ever ask for your bank account information.

Finally, no one with good intentions will solicit you for remote access to your computer. Once in, scammers can further infect your computer with malware and steal any personal information that you may have stored or that you enter thereafter.

Commands to take immediate action to resolve an issue should be met with a healthy dose of skepticism. Better yet, always treat anyone or anything that involves your money or personal information with the utmost caution.

Ask a lot of questions. When in doubt, seek the advice of friends or relatives.

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No pension? How to make your money last

By Anya Kamenetz

Delay retirement until age 70. Invest in stocks, not bonds. And draw down your retirement account savings in line with IRS rules on required minimum distributions (RMDs), which start at 3.6 percent a year at age 70 1/2.

That's the safest recipe for retirement planning, according to a new analysis ("How to Pensionize any IRA or 401(k)") from the Stanford Center on Longevity at Stanford University.

Steve Vernon, who calls his strategy Spend Safely in Retirement, has spent his career as a consulting actuary for big companies' retirement plans. For this report, he used statistics to actuarially compare 292 different retirement strategies.

"There is no perfect income solution for retirement, and people can shoot holes in anything you suggest," he said. But "this one came out looking pretty good."

Take Social Security at 70

The first dictate of his strategy — pushing retirement to age 70 — is probably the biggest stumbling block psychologically for a lot of people. But Vernon's calculations show that about the worst thing you can do for your long-term planning is take early Social Security benefits at age 62.

For every year you delay up to age 70,

you get more in monthly benefits for the rest of your life. And that's a good deal for most people with today's life expectancies. "You get a better deal if you can wait," Vernon said.

The only time he would endorse taking the distribution early is if you have a terminal illness. Even folks who are overweight or smokers should keep working as long as they can, he said.

However, it's OK to leave a high-powered job and work just to cover living expenses for most of your 60s. Even delaying until age 68 will capture a lot of the benefit here, too.

Stick with stocks

The second big insight is that this plan essentially treats Social Security as the guaranteed-income portion of your retirement portfolio.

Classic portfolio planning theory prescribes shifting from all stocks in your early working years, to a mixture of stocks and bonds as you get older, and finally to nearly all bonds at retirement. Vernon's calculations show that there is no need for this.

For most people with less than a million dollars at retirement, Social Security will represent 66 to 80 percent of your retirement income — and, again, that is a guaranteed, predictable monthly amount. (This analysis doesn't take into consideration

the chances of Social Security going away any time soon.)

Vernon's top recommendation for investment allocation (again, based on actuarial projections) is a 100 percent stock index fund at retirement. But he knows that idea will freak a lot of people out, so he's willing to permit using a "target-date fund" instead. [These funds automatically adjust their allocation among stocks, bonds and cash investments based on an expected year of retirement.]

How to draw down savings

Finally, the third piece of the puzzle is how much money to take out of your retirement funds every year once you do retire.

Vernon said too many people have a

haphazard approach. They either sip their drink too slowly and die with money in the bank, or take it down in big gulps and have nothing for a rainy day.

People can spend a lot of money on an annuity that promises guaranteed income, but Vernon said that's one of the worst things you can do because of the high costs.

Instead, create a predictable income stream out of your own savings by following the IRS RMD standards for 401(k) plans, traditional IRAs and certain other defined-contribution plans. [These are designed to annuitize your withdrawals to help your money last for the rest of your life expectancy.]

This rule of thumb will help you calcu-

See **PENSION**, page 32

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Will doing your own estate plan cost heirs?

By Liz Weston

Estate planning mistakes can be expensive to fix — that is, when they can be fixed at all.

That's the thought that haunts New York attorney Mari Galvin, whether she's creating an estate plan for a client or confronting the aftermath when people didn't properly plan.

"People think, 'Oh, I have a simple life,' but you have to understand (that if) you make a mistake and you have unintended results, you can't bring the person back to sign a new will," said Galvin.

Galvin is currently sorting out the \$12 million estate of a man who thought his situation was straightforward enough to plan with do-it-yourself software. His mistakes left his executors without enough cash to pay the estate's taxes, which has led to conflicts among the heirs, delays and considerable lawyer fees.

"It's an absolute mess," she said.

For many, though, do-it-yourself options may be better than not having any plan. A 2016 Gallup Poll survey found that only 44

percent of Americans have a will, which means most don't have a plan to guide their families or determine who will take care of minor children.

People who don't have estate plans are stuck in denial, sure, but many are also intimidated by the perceived complexity and cost.

"There's so many people out there who are just too afraid of the process, don't understand it, don't know where to start, that they're doing nothing," said Chas Rampenthal, general counsel for the self-help site LegalZoom. "That right there is a real tragedy, in my view."

Online advice

Fortunately, there's middle ground between doing it all yourself and paying thousands of dollars for a lawyer.

LegalZoom, for example, offers users the option to consult with an independent attorney while using its software. A basic will without legal advice costs \$69, while a bundle that includes advice is \$149.

At Rocket Lawyer, another self-help

service that runs on a subscription model, users pay \$40 a month for planning software and unlimited access to attorneys.

Prepaid legal plans, often offered by employers, may be another alternative. (Quicken Willmaker, among the best-known software products, doesn't offer advice as part of its \$70 cost, but its publisher, Nolo, offers a directory of lawyers that users can hire to review their wills.)

Using an attorney

Going straight to an attorney will be costlier, but prices vary. A basic will might be \$300 to \$1,000. The cost for a living trust, which is an alternative to wills designed to avoid probate, starts at about \$1,500 and goes up from there, depending on an estate's complexity.

Jennifer Sawday, an estate planning attorney with TLD Law in Long Beach, California, said people can save money by asking CPAs or other tax professionals for referrals, and looking for attorneys who advertise, since they may still be building their practices.

"Understand that most estate plans are actually drafted by software programs, so what you are paying for is the advice on the documents you need, having the documents prepared correctly, and having the deeds for your real estate recorded for

you," Sawday said.

One of the most valuable services an estate planning attorney can provide, Galvin said, is the opportunity to discuss your situation with an expert who has seen many estate plans in action and who knows what can go wrong.

"With an online form, you have choices. But what you lack is this consultation of being able to say to someone, 'Walk me through this. Let me get this comfort level of how this would play out for me really for my family,'" Galvin said.

Even those advocating self-help options warn that some situations aren't appropriate for DIY. These cases can include people with multimillion-dollar estates, disabled children who require special needs trusts, blended families (especially where there may be animosity between the kids and the new spouse), property in foreign countries, and complex family businesses, Rampenthal said.

Other people can use software to at least get started on the process, with the idea that they can hand it off to an attorney, if necessary. What's most important is to get it done.

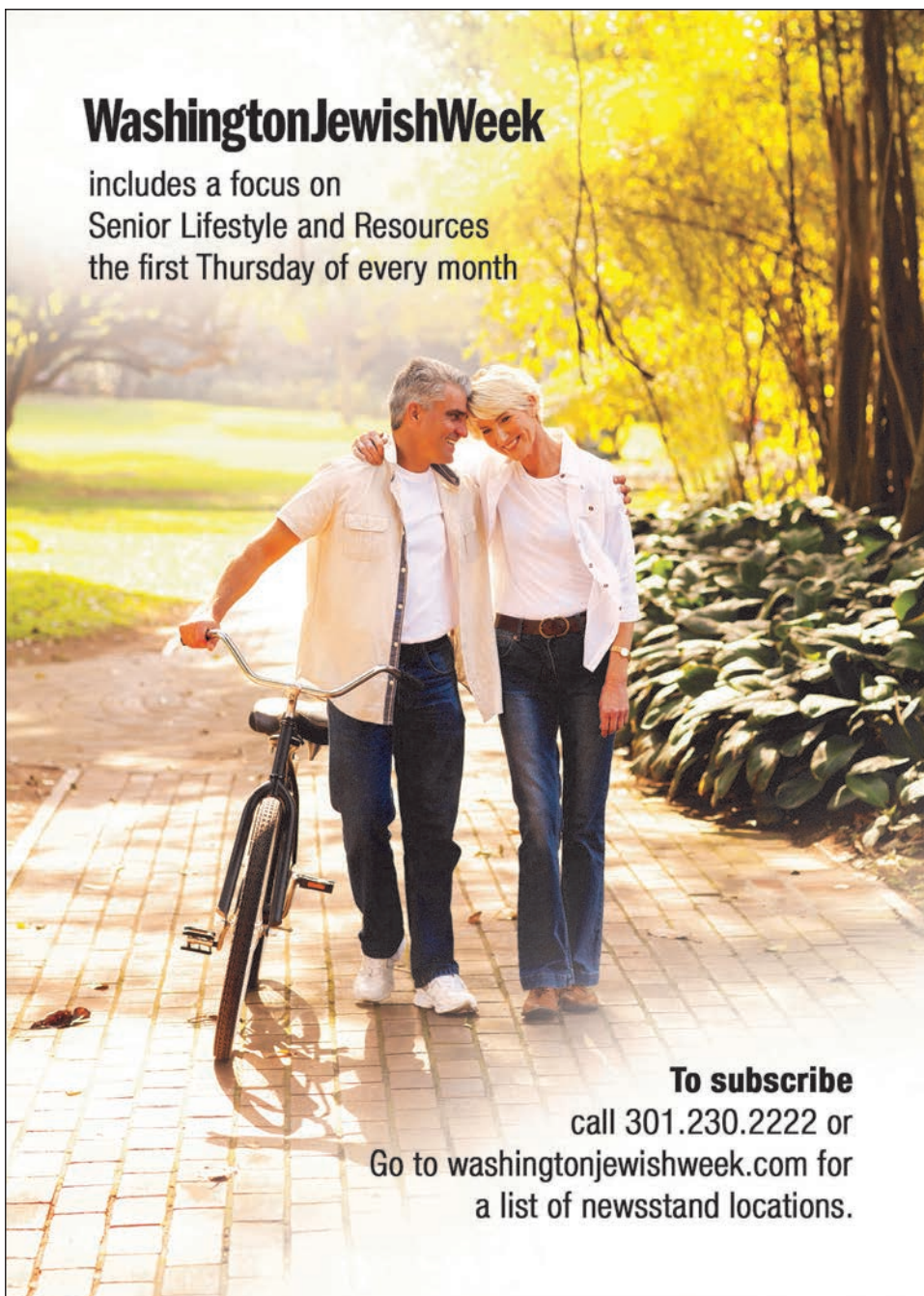
"One of the most loving things you can do," Rampenthal said, "is not make people guess at what you wanted."

— *Nerdwallet via AP*

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Pension

From page 31

late your monthly budget in retirement. If needed, you can start looking now for ways to reduce living expenses.

The Spend Safely in Retirement system is so simple that people should be able to enact it on their own. "This is a way that people who don't work with a financial ad-

viser can generate income from an IRA or 401(k)," he said. "And it's also a strategy that any 401(k) operator can put in their plan."

To read the full report, go to <http://bit.ly/no-pension>.

Anya Kamenetz welcomes your questions at diyubook@gmail.com.

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How to negotiate a car if you hate haggling

By Philip Reed

A short stint as a car salesman taught me that dealers are pros who negotiate all day for a living — and they always have the home field advantage.

Later, while buying dozens of test vehicles for an automotive website, I was on the other side of negotiations, and experienced the tricks dealers use to pressure buyers.

I've found that simple, non-confrontational negotiating tactics can even help car shoppers who hate to haggle still get the best deal possible. These strategies, combined with online tools, can keep car shopping from turning into a battle with the dealer.

Here are five ways to level the playing field:

1. Know your numbers

In the car business, there's a saying: "Hit 'em with high numbers — then scrape them off the ceiling and make a deal." But if you have a good idea of what you should pay for a car, this trick won't work.

Picture this: The dealer said an SUV is \$27,500, but your research found the current price is \$24,500. Do you think you'll have trouble saying no?

Research the key numbers first, and that knowledge will guide you through the negotiation and depersonalize the interaction, since you're relying on data rather than opinion or emotion to establish the sales price.

Here are the numbers you should know:

- The current market value of the car you want to buy, which you can research on sites like Edmunds, Kelley Blue Book or TrueCar

- Any incentives you might qualify for, such as customer cash back or low-interest financing

- The trade-in value of your current car

- Estimated fees and local sales tax

With these figures, you can determine a target price to empower you in negotiations.

2. Negotiate remotely

Once you test drive the car and know what you want, leave the dealership, as you can do almost everything else from home.

This means that if you don't like the numbers or how you're being treated during a negotiation, you don't have to physically leave the dealership. Instead, you can just say goodbye if you're on the phone, or simply stop email or text communications.

To use this approach, call the dealership and ask for the Internet department. Or email the Internet manager through the company's website.

Often the response to a remote query will be, "Come on down! We'll take care of

you!" Instead, say: "I already test drove the car and I know what I want. Now, I'm shopping for my best price."

3. Shop your price

Once you get a price from one dealership, you can "shop" it by contacting other dealers for a quote. Tell the other dealers that you already have an offer in hand. Dealers often test competitors prices so they know what figure they'll have to offer to win the sale.

A dealer might say, "We'll beat any competitor's price." Instead of tipping your hand and giving them a number to beat (so they can shave off a few hundred bucks), just ask for their best price.

4. Be unpredictable

Salespeople are encouraged to control customers by pressuring them into a test drive, getting them into a sales office, and working to close the deal quickly. If you prefer to visit a dealership to hammer out a deal — which I don't recommend — make sure you're calling the shots.

A quick way to show you can't be controlled is to be unpredictable. When you make an offer on a car, and the salesperson leaves to "take the offer to my boss," you should also leave the sales office. Tell the salesperson, "I need to get something from my car." Or leave without explanation and walk around the showroom. Believe me, they'll find you in a hurry.

5. Negotiate with your feet

I had a retired friend with time on his hands who liked to go to dealerships, kicking the tires on a new car. He let the salesman talk awhile, and then he would walk out — twice. On the third visit, my friend bought the car, figuring the salesman negotiated himself down to his lowest offer.

Another friend of mine brought his restless 2-year-old into the sales office. When negotiations stalled, he picked up his child and prepared to leave. That simple move dropped the price \$750. Remember, body language can speak louder than words.

Make sure enticing offers are really as good as they appear. Before you agree to any deal, ask for a breakdown of fees to see the total — or the "out the door" — price.

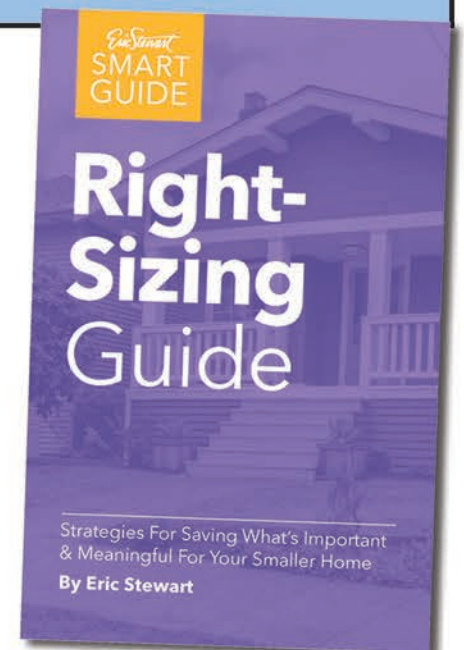
In some cases, dealerships insert bogus charges or inflate the documentation fee to try to take back some profit they gave away. Once you know the total price, and if it still looks good, you can buy with the confidence of knowing that you're a savvy negotiator.

— AP

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Lose weight while enjoying the food at Deerfield Spa in Pennsylvania. See story on page 36.

How tiny Andorra enchants its visitors

By Glenda C. Booth

We were sitting on a bench-sized rock in a sunny, mint-green meadow sprinkled with wildflowers, scattered evergreens and granite outcroppings. About 1,000 feet up in the distance, the silhouettes of horses appeared on the ridge — one, two, another, then another — a herd of 50 or so wild horses.

They gently picked their way down a twisty mountain path, then to the meadow's edge before they galloped by, trailed by their herder and his dog. Their tinkling bells sounded like Chinese music, zinging off the mountain ridges.

This is Andorra, a 181-square-mile, high-altitude country (technically a principality) squished between France and Spain in the eastern Pyrénées Mountains. The country's boundaries have remained unchanged since the 12th century.

It's one of the smallest and least-visited countries in the world. In fact, seven Andorras could fit in Rhode Island.

Andorra has only 77,000 residents, and no airport or train station. Historically, sheep and cattle farming supported Andorrans. Today, tobacco is the main crop, grown on small, flat plots between mountains.

To Europeans, it's a popular skiing destination. It's also known as a tax-haven and duty-free shopping mecca. The official language is Catalan.

Mountains and valleys

The first thing that hits you about An-

dorra is its mountainous terrain of soaring peaks and steep valleys. The mountains are split by two main valleys that join at the capital, Andorra La Vella.

Here, you can channel Maria von Trapp, the aspiring nun from *The Sound of Music*. In summer, the hills are very much alive, when wildflowers explode, lakes thaw, and wildlife emerges from hibernation. The average altitude is 6,548 feet; the highest peak, around 8,860 feet.

In Andorra there are more than 70 lakes across four geographical zones: Mediterranean, montane, sub-alpine and alpine. The country boasts 1,500 plant species, 600 species of mushrooms, and wildlife such as roe deer, chamois, marmots, boars and bearded vultures. The Madriu-Perafita-Claror Valley, a glacial valley known as the "spiritual heart" of the country, is a UNESCO World Heritage Site.

The arresting landscapes of the Pyrénées, a chain of 72 soaring peaks, inspired 19th-century explorer Henry Russell to write, "It is to the Pyrénées that the smiles of the artist and the heart of the poet will always turn." Strolling, hiking or just sitting still and contemplating are bound to bring out the poet in most people in this high-elevation paradise.

Unique governance

Andorra is a parliamentary principality with two governing co-princes, the bishop of Urgell from a region of Spain and the president of France. It is the only country in the



Hiking is a popular way to explore the tiny principality of Andorra, located between France and Spain in the eastern Pyrénées Mountains.



The 12th century Romanesque Church of Sant Esteve is located in the old quarter of Andorra's capital city, Andorra la Vella, alongside the parliament building.

world with two nominal heads of state. Andorrans approved the first written constitution in 1993.

When Spanish dictator Francisco Franco tried to take over the country during the Spanish Civil War, France came to Andorra's defense. During World War II, Andorra remained neutral. In fact, it was an escape route for smugglers, Allied soldiers, the French resistance and others fleeing from occupied France.

Albert Villaro, a local historian, said, "Andorra has had lots of opportunities to be eaten by Spain and France." But tiny Andorra has clung to its independence and unique personality.

This little country is especially proud of its pre-Romanesque and Romanesque buildings that have outlasted those in most European countries.

Romanesque churches are typically small, unpretentious and plainly decorated — a style that flourished between the 11th and 12th centuries. For example, Sant Esteve Church in Andorra la Vella's historic center has a typical Romanesque, semi-circular apse.

The Santa Coloma Church in Santa Coloma, with a rectangular nave and quadrangular apse, is the country's oldest church. The nave was built in the 8th or 9th century, and a Lombard-style bell tower was added in the 12th century.

The Romanesque Sant Antoni de la Grella bridge spans the Valira Nord River, follows the Royal Road that linked La Masana parish with the capital city. [FIX?]

Modern, busy capital city

Surprisingly much of Andorra la Vella, the capital and home to 22,000 people, feels like Hong Kong. It's got a modern, bustling, commercial center with more than 2,000 stores hawking duty-free goods — designer clothes, shoes, jewelry, perfume, electronics and myriad tobacco products, from ash trays to two-gallon bags of cigarette filters.

Offering some respite from the frenetic shopping scene, the parliament building off the main shopping strip is a stone building lined with pine. Locals view its debating chamber as a monument to small government because of its minimal decoration, a dozen or so chairs and a table.

The Casa de la Vall, built as the vicar's home in 1580, used to house the parliament, but today is open for public tours. It reflects the style of Catalan nobility of that era.

Old Town, Barri Antic, an 18th century warren of narrow, cobblestone streets, tiny squares and low stone buildings, is well worth a wander. This was the heart of the city when it was a bit more than a vil-

Andorra

From page 34

lage. Visitors don't have to be churchgoers to enjoy organ music most mornings at the Church of Sant Esteve.

Exploring historic sites

Many museums and historic sites provide glimpses into Andorra's intriguing culture and history.

In the village of Sispony, today's Museum Casa Rull was once a four-level house, built in 1620. With audio guides, visitors start in the cellar where food was preserved, including all parts of the pig. Level one features a kitchen, kneading room and stone oven. One of the most important houses in the parish of La Massana, it was passed down through many generations.

Farming was difficult in this alpine environment, visitors learn. There were two seasons — "nine months of winter and three months of hell," the working season, an exhibit explains. From October to spring, people survived largely on cabbage and turnips.

The country's pre-industrial metallurgy heritage is featured in the Iron Museum, the Rossell Forge in La Massana, housed in a building dating from 1842. A video explains extracting, working and marketing iron, and the process of iron making from wood to charcoal to ingots.

The working iron furnace heats to 2,372 degrees Fahrenheit, and museum staffers

hammer ingots into desired shapes. Tourists who really want to get into iron can explore the "Iron Route," which starts in La Massana and includes an iron mine.

The Tobacco Museum in Sant Julià de Lòria, home of the former Reig Tobacco Factory from 1909 to 1957, recounts the central role of that product in the economy. Visitors can see tools, machines and essences used in making tobacco products.

For 20th century amusements, the Motorcycle Museum in Canillo pays homage to this popular two-wheeler. Museum promoters tout the "hint of that gasoline smell any motoring fan can spot a mile off."

Go take a hike

One of Andorra's major draws is hiking, self-guided or guided. Summer trekkers are rewarded with eruptions of wildflowers, mysterious mushrooms, black pines, rhododendrons, wild roses, heather, wild thyme aromas, snow patches, and waterfalls that roar and tumble down the mountainsides.

There are trails crossing lush meadows and snaking up and down gently rising paths. There are rocky, steep climbs over boulders, and scree for all levels of hiking prowess.

By using the 30 spartan shelters (six offer services) around the country, hikers can explore the route of the Grand Raid des Pyrénées (GRP), an annual race held each August over six or seven days.

Sorteny Valley Natural Park is a spectacu-

lar alpine, 2,666-acre landscape of high mountains, pristine lakes, roaring streams and 800 plant species. Around 50 are unique to the Pyrénées, including wild tulips and Pyrénéan lilies.

Flowing through the park is the highest river in Andorra, the Sorteny, at 8,792 feet. Observant visitors can absorb not only the magnificent, but also the minute, like new tadpoles squiggling in alpine pools and bees pollinating bursts of alpine gentians. Lucky visitors might spot chamois (a goat-like animal), ermine, roe deer and marmots.

Two of the highest peaks in the country are in this park. Atop one mountain is one of the country's most famous sculptures, by Pere Moles, "the Estripagecs" — five large metal structures that have the form of estripagecs, metal bars with irregular side spikes often built into Andorran windows to block intruders. The spikes are in-

tended to rip the thieves' jackets.

Vallnord Mountain Park, a ski resort in winter, has a summer gondola lift from mid-June to mid-September. It also offers mountain biking and buggy excursions through the mountains in warmer months.

Tourist offices can suggest ecotourism routes and outdoor activities for all ages, tastes and abilities. Taking the tourist bus over multiple routes from Andorra la Vella is an easy way to see much of the small country.

The relative isolation and high elevations of Andorra have spurred a somewhat unique cuisine accented by French and Catalan influences. One traditional appetizer is crusty bread smeared with half a fresh tomato, a garlic clove, salt and olive oil.

Typical dishes involve wild mushrooms. Mountain trinxat (potatoes, cabbage, bacon

See **ANDORRA**, page 36

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A weight-loss spa with delectable cuisine

By Fyllis Hockman

I'd never heard of Lo-Wei (low-weight, get it?), a unique exercise class that combines yoga, strength training and flexibility. But it stretched my body in ways my mind never thought possible.

But it is only one of almost three dozen fitness classes offered as part of the dawn-to-dusk workout, weight loss and education focus of the Deerfield Health Retreat and Spa in East Stroudsburg, Pa., where my friend Kathy and I recently spent three nights.

This all-inclusive, one-of-a-kind experience is a nearly four-hour drive from downtown Washington, yet it claims to be the closest such destination spa.

The education aspect offered almost as many options as fitness classes. OK, I wasn't all that interested in the discussion on Pilates as an aid for back pain, or the importance of self-massage. But just the fact that it was offered — along with lectures on sleep deprivation, portion control, top 20 exercise mistakes and many other top-

ics — was impressive.

Fitness classes galore

The first morning's dilemma? Should I start with a sunrise hike, morning stretch, water aerobics, Pilates, yoga or a circuit class? I followed morning stretch with Butts and Guts — and all I kept thinking was, "Man, am I going to feel this tomorrow!" which right there is a high recommendation for the class. Kathy, a pool enthusiast, started her day with a water aerobics Pilates class.

You're never far from food at Deerfield — three meals and two snacks included daily — and our first exposure at lunch upon arrival was a tomato Florentine soup filled with veggies. I thought if everything else is this good (and it was), I'm never going home! But more on that later.

Time for more exercise. I'm a novice

yoga-ite so admittedly I had some difficulty visualizing the cleansing of my lungs, but I could still appreciate the relaxing — and, oh yes, centering — nature of the exercise as I learned to follow the instructor admonishing me to "enjoy the stretch."

But I'm a veteran hiker, and beginner, intermediate and advanced hikes are offered, depending on the day. We were forewarned that the Beginner Hike was a stroll in the park compared with the Intermediate, and admittedly the guide took one look at Kathy and me (age 70-plus can be deceiving) and tried to talk us out of it. But our experience on the Appalachian Trail over the years stood us in good stead, and the hike was not only eminently doable but beautiful as well.

See **WEIGHT-LOSS SPA**, page 39



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Andorra

From page 35

and garlic) and game stews are popular. Meats include pork, ox, lamb, goat and horse. Cured meats like botifarres and llonganisses (sausages) are specialties.

For non-skiers, the optimal time to visit is May to September. Year-round, Andorra's average low temperature is 28 degrees Fahrenheit and its high is 82 degrees. The weather changes quickly, so dressing in layers is prudent. Pack accordingly.

Andorra offers one of Europe's true rocky mountain highs, a semi-remote country where civilization has left large expanses of towering mountains alone to thrive, where brilliantly-colored wildflowers erupt in the summer, where critters big and small live unharmed by humans, where gentle winds whistle through alpine forests.

Maria von Trapp and her melodious troupe may not sweep down the mountainsides in song, but the songs of nature enchant and Andorra delights nonetheless.

If you go

Visit www.visitandorra.com for basic information, including lodging, transportation, tours and sites.

One of the easiest ways to see the country from June 1 to Oct. 31 is by tourist bus, with seven different itineraries through all seven parishes. Visit www.visitandorra.com/bus-turistic.

There are regular buses from the closest cities. Barcelona, Spain, is 129 miles away, while Toulouse, France is 114 miles. Visit www.andorraybybus.com.

The least expensive flight from the Washington area to Barcelona in early May is \$1,124 on British Airways from BWI.

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Look at ratings to avoid the worst airports

With airport ratings, checking out the “best” list doesn’t really matter much. After all, if you want to go to Albuquerque, the fact that Orlando Airport earns better scores doesn’t help much.

At the other end of the scale, however, looking at the “worst” airport lists can sometimes help you decrease your risk of problems and hassles:

- At a multi-airport city, you might want to try for a flight to/from the better of the alternatives.

- If you’re making a connection, you might want to select an itinerary that avoids the least friendly hub airports.

Bad big airports

According to the latest J. D. Power survey of U.S. airport customer satisfaction, a few rate well below average for their size:

- The lowest-rated mega airports are New York/JFK, Chicago/O’Hare, Los Angeles, and Newark.

- The lowest-rated large airports are Philadelphia and New York/La Guardia; in fact, La Guardia scores lowest of all airports in the report.

- The lowest-ranking medium airports — the smallest that Power studied — are Columbus, Omaha, San Antonio, Kahului, Cleveland, and Hartford-Springfield. But all six earn scores that are well above the average scored in the larger two groups.

Cities with a choice

You have no real alternative in most U.S. cities. If you’re heading to Philadelphia, for example, you can’t escape its low-scoring airport. But seven big U.S. metro areas provide two or more alternatives, some

with varying satisfaction scores:

- Chicago: Midway outscores O’Hare by at least a little bit.

- Dallas-Ft. Worth: Love Field outscores International, but both score well.

- Houston: Both airports score well.

- Los Angeles: Burbank and Orange County outscore International; Long Beach isn’t scored.

- New York: All three mega airports earn embarrassingly low scores, but JFK does somewhat better than La Guardia or Newark, which are the only airports scoring below 700 on Power’s 1,000-point scale.

- San Francisco: International outscores Oakland and San Jose, but all score reasonably well.

- Washington: Baltimore, Dulles and Reagan National all score well and about the same.

Traffic concerns

A new consideration in airport choice is emerging: avoiding city traffic congestion. Urban traffic jams have become so annoying that “other side of town” airports are starting to become important.

In the San Francisco Bay area, for example, traffic across the Golden Gate Bridge and through the city has become so bad for folks heading to/from Marin and Sonoma that airlines have recently added a bunch of new destinations and flights at Santa Rosa.

Seattle traffic has become bad enough that Alaska has decided to start flying to/from Everett, north of the city center, with other lines to follow.

And you see frequent reports from folks

in Georgia, who want to open a new Atlanta airport north of the city.

Although access to Manhattan is terrible, travelers heading to/from some parts of the New York area can minimize traffic problems by flying at Islip, Newburgh, or White Plains, despite much fewer flight options.

J. D. Power scores can also help influence choice of hub airports:

- Avoid hubbing in New York/Newark or New York/JFK on any airline connections if alternatives are available. Both airports are especially difficult for connections between different airlines.

- American’s hubs at Charlotte and Dallas-Ft. Worth International outscore its hubs at Chicago/O’Hare and Philadelphia.

- Delta’s main hubs at Atlanta, Detroit,

Minneapolis-St. Paul and Salt Lake City all score well.

- United’s hubs at Newark and Chicago/O’Hare both score poorly; Houston/ Bush, San Francisco and Washington/ Dulles are better alternatives when they work.

The Power study did not include any foreign airports, but Munich has become Europe’s consensus “best hub.” Low-fare travelers also find Reykjavik an easy airport to navigate, although rapid traffic growth is apparently creating some crowding.

At this point, Asia’s many big, new airports all make hubbing relatively easy, although you can expect some long walks.

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By Ed Perkins



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Weight-loss spa

From page 36

And then, of course, it's time for the "Morning Boost" snack because, after all, it's been at least two hours since we last ate. But in truth, we rarely had the time or inclination to fit snacks into our schedules. We opted instead for a little circuit training to add some cardio and weights to the mix.

Low-calorie feasts

And then there's lunch. There are multiple choices for each meal, plus daily specials, all calorie counted. Dinners — salad, entrée, veggie, dessert (and ohhh, those desserts!) total 600 calories (half of the 1200 we were allotted each day). Plus, of course, the aforementioned snacks. Are they sure this is also a weight loss center?

And it is, as many guests attested. Despite the campfire at the fire pit with s'mores. (OK, all sugar-free but still...)

Then there was the cooking class with Karen, the nutritionist, who kept up an informative patter about the pros and cons of multiple foods. I found out that all rice contains arsenic, which is nutritional information I could have done without.

She made jerk chicken with mango salsa, rice with pecans, and asparagus. It was like eating another whole dinner — but was a mere extra 200 calories. And the rice was so tasty it was easy to rationalize ingesting the life-threatening ingredient.

I felt obligated to actually count my day's intake at least once — I choose a day that didn't include either the cooking class, s'mores, or the Saturday night Mocktails.

Still, it consisted of breakfast of bruschetta omelet with cheese plus cantaloupe balls; lunch of Mexican corn soup, a huge plate of cottage cheese, tuna salad and fresh fruit; and dinner of spinach salad with strawberries and walnuts, baked fish with string beans, and ice cream with a sweet strawberry topping. Throw in some half and half with my morning coffee and, voila — 1065 calories. Hard to believe. Plus, I was stuffed.

But still, there are more workouts on the horizon. As I headed to class one day, I overheard a guest excitedly exclaim: "Just being in the hammock is one of my favorite places." I hardly even knew there was a hammock.

And that's one of the most appealing aspects of Deerfield. If you want just to relax and de-stress, that's fine. If you want to work your butt off, that's fine, too.

But I didn't have time to think about it as a Cybex Circuit class was calling, followed by Core on the Floor, which one older participant characterized as "elder abuse."

I discovered that, contrary to popular belief, the core extends well beyond the abs and includes butt, back, lats, spine, obliques and every body part in between — all of which were unmercifully tested. Getting up off the floor was the biggest challenge.

But don't worry — all classes offer easier options to accommodate every workout preference.

Another option unknown to me was Tabatas, a high-intensity interval training class. In between all this, Kathy found more time for her pool aerobics, including a 90-minute Restorative water class which was equivalent to walking four miles. According to Kathy: "Constant motion without excessive effort combine for a total body workout." She was water-logged but happy.

But what also makes the Deerfield experience so special is the ambiance, the camaraderie, the laid-back atmosphere where everything feels natural and comfortable. At times in the evening, after that night's lecture or other activity, folks just hung out in the lounge.

With 80 percent of guests being repeat customers, staying anywhere from three days to two months, the talk often turns to war stories accumulated over the years. It felt very much like a family.

And that includes the staff, from whom a love for the spa readily radiates. That due

in large part to owner Joan Wolff, whose mother started Deerfield in 1979. I was surprised to find out there was no tipping allowed.

As Joan explained: "The wait staff, trainers, masseuses and housekeepers are never tipped as much as they deserve, so it's all processed into their salaries." Which might explain why most of her staff have been there for more than 10 years.

So what do you need after a full day of hiking, weight lifting, water aerobics and

yoga? A massage, of course. So naturally that's also included.

The next day, Kathy dragged me kicking and screaming to the car — but not until we had enjoyed another two meals and four classes before we left.

A three-night, all-inclusive, weekend stay, double occupancy, ranges from \$770 to \$1,145 per person. Deerfield is open from mid-April to late October.

For more information, visit www.deerfieldspa.com or call 1-800-852-4494.

BEACON BITS

Apr. 19

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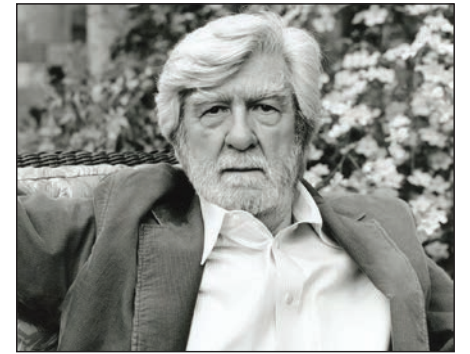
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Arts & Style



Read poems by prolific Maryland poet Stanley Plumly and other local laureates on pages 44-46.

Allison Janney finally wins her first Oscar

By Lindsey Bahr

The Academy Awards seemed like a formality when it came to the best supporting actress category this year.

Since the world devoured Allison Janney's brilliantly acidic performance as Tonya Harding's abusive mother in *I, Tonya*, she has won nearly every major award she's been up for — including a BAFTA, a Screen Actors Guild award, a Golden Globe and a Critics' Choice prize.

Perhaps the only surprising fact is that this was the first Oscar nomination ever for the 58-year-old actress, who has seven Emmy and Screen Actors Guild Awards to her name (and two Tony nominations). Though she has been in Oscar-winning movies such as *Juno* and *The Help*, the attention for those films did not revolve around her.

"I kind of thought maybe this moment had eluded me in my career, that I just wasn't getting the kind of roles in films that were giving me, getting me recognition," Janney reflected recently.

Part written for Janney

And it's all thanks to her longtime friend, screenwriter Steven Rogers, who

had the idea to seek out the life rights to Tonya Harding's story.

He had two demands for whoever was going to help get the movie made: First, no one was allowed to rewrite him. Second, Janney was to play LaVona Golden.

He'd known Janney for decades, since he met her at New York's Neighborhood Playhouse School of the Theater when he was only 17 (she's just a few years older than he), and had written parts for her before. But it hadn't worked out yet.

"I said, 'I want it in writing or it's a deal breaker.' I said it before she had even read the script or even said she would do it," Rogers said. "But I knew. I was like, 'This time, I'm finally going to get her.'"

It might not seem like the most flattering thing to have your good friend think of you as the chain-smoking, bitter, abusive and overall controversial matriarch to the most infamous figure skater in history. A mother who tells her young daughter to "skate wet" after she pees her pants on the ice, and regularly hits her.

But Janney was thrilled. "I've played a lot of mothers in my life," Janney, who stars as a recovering alcoholic on the CBS sitcom

"Mom," said late last year. "But never anyone to the degree that this one was messed up."

Rogers, who used accounts of Tonya Harding and her ex-husband Jeff Gillooly to inform the screenplay and story, never actually met LaVona Golden while he was writing the script. Harding told him that she didn't know if her mother was dead or alive. (She is alive and continues to deny abuse allegations.)

Thus the character in *I, Tonya* is based on an amalgamation of interviews, documentary footage from 1986 (in which LaVona conducts her interview with a bird on her shoulder), stories from Harding and Gillooly, and some artistic license.

"It's a pretty hard character, and I

See **JANNEY**, page 42

Allison Janney shows off the Best Supporting Actress Oscar she won in March for her role as Tonya Harding's acerbic, abusive mother in *I, Tonya*.



The Wiz

book by William F. Brown; music and lyrics by Charlie Smalls; from the story *The Wonderful Wizard of Oz* by L. Frank Baum; choreographed by Dell Howlett; directed by Kent Gash

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Janney

From page 41

hope the reason he wanted me to play her was because I would try my hardest...to find her humanity," Janney said. "A lot of that was written in what Steven wrote in

the [part where Janney, as LaVona, speaks directly] to the camera. That gave me a lot of clues as to who she was.

"She's a woman who gave her whole life to her daughter. Every penny she made went to her daughter's skating. She sees herself as a woman who tried her hardest to

give her daughter a better life than she had. Those scenes helped me find her humanity, helped me find what made her a human being, not just an on-the-page monster."

A complex character

For Janney, the experience of disappearing behind this woman who never smiles and never apologizes was liberating. And she found the nuance behind the steely exterior.

"My heart broke a little for her watching all these interviews, because I could see under her denial the hurt that's there," Janney said. "When she said 'I don't care, I could care less that we don't talk on the phone,' it's like, 'of course you do.'"

Janney even enjoyed the test of acting while trying to ignore the bird perched on her shoulder for the scenes where she's talking directly to the camera, in what she describes as the "Defending Your Life" sequence.

"It's like the bird heard me and said, 'Oh

yeah?' Let's see if you can ignore me when I'm putting my head in your ear," Janney said, laughing. "I thought this is exactly the kind of humor that is perfect for this movie. I kind of loved it; as much as it was irritating me, it was also fueling me as I was trying to get my side of the story across."

Janney was distraught about not being able to have met her subject. She had a laundry list of questions she would have wanted to ask. What kind of upbringing did she have? What were her mother and father like? What happened with each of her four husbands? And, perhaps most importantly: What did she want to do when she was growing up? Did she have her own dreams?

"That would have been great to know," Janney said. But instead she used Rogers' script as her guide, and it served her well on the road to the Oscars.

She said she is "grateful" for this moment. "Maybe this will break open my personal ceiling in the film world, that I might get more kinds of roles like these: interesting, challenging, important roles," Janney said.

—AP

BEACON BITS

Apr. 14+

GALLERY TALK AND RECEPTION

Michael Clark (a.k.a. Clark Vinson Fox) has been an influential figure in the Washington art world for more than 50 years. He was inspired by the Pop, Op, Conceptual and Minimalist art movements and by the Washington Color School. He will be interviewed on April 14 from 5 to 6 p.m. at the American University Museum at the Katzen Arts Center located at 4400 Massachusetts Ave. NW, Washington, D.C. The discussion will be followed by a reception from 6 to 9 p.m. Both are free and open to the public, but space is limited and RSVP is required. Go to <http://tinyurl.com/AlperClark>. His exhibition runs from April 3 to May 27.

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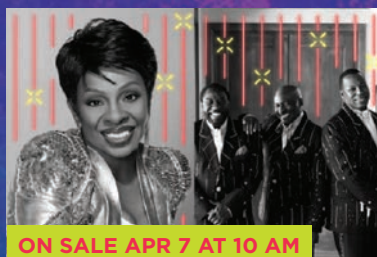
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BEACON BITS

Apr. 12

ART AND LUNCH

Fairfax Art League will hold an art and lunch meeting on Thursday, April 12 from 10:30 a.m. to 2:30 p.m. at Old Town Hall, 3999 University Dr, Fairfax, Va. Bring lunch and enjoy the company of other artists. This event is free and open to the public. New members are welcome. For more information, visit www.fairfaxartleague.net or call (703) 587-9481.

Apr. 22

ARTIST OPEN HOUSE

Residential building Watson Place is holding a neighborhood artist open house on Sunday, April 22 from 2 to 5 p.m. Invite your friends and neighbors to the show, where eight local artists will showcase their designs on a variety of mediums, including metal, quilt, acrylic, jewelry, stone and pottery. Watson Place is located at 3900 Watson Pl. NW, Washington, D.C. Food and drinks will be available. For more information, call (202) 965-4369.

Apr. 7+

SUPPORT GROUPS

Haven of Northern Virginia is offering a free six-week support group for widows and widowers, beginning Saturday, April 7, and a general bereavement support group beginning Wednesday, April 11. Registration is required. For more information and registration, call (703) 941-7000 or email havenofno-va@verizon.net.

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Up and raring to go at the crack of dawn

It was 8 a.m. on the East Coast. I was poised over my computer keyboard, stuck for an answer to a student's question.

So I picked up the phone and called the guy who would know — a former colleague from ages ago who had become an expert in the appropriate field.

He answered on the first ring.

"Didn't wake you, did I?" I asked.

"Are you kidding?," he replied. "I'm halfway through *The New York Times*."

Did I mention that my former colleague lives in Seattle, where it was 5 a.m. when his phone jingled? Still, I didn't hesitate to call, and I shouldn't have. My friend is proof positive of something that all of us realize as we get older: We don't sleep as much, or as long, as we once did.

Medical science can explain this very well. As our metabolisms change, our sleep patterns often change, too. We no longer always need eight solid hours of sack. Most of us get by with seven, or fewer.

And it isn't just a matter of total hours of sleep in each day. As we age, we tend to sleep in chunks — five hours at night, say, followed by a 90-minute nap in the afternoon.

This isn't some wackadoodle new-age way to rewrite biology. It's a matter of oldsters listening to their bodies. If five plus 1.5 is enough, we'll know it.

But my pal in Seattle is proof positive of a theory I've been incubating for ages. Here's Levey's bid for a Nobel Prize:

Not only do oldies need fewer hours of sleep, but we are snap-crackle awake once

we arise. And we tend to arise at hours like 5 a.m., unimaginable when we were teenagers and young adults.

After my Seattle expert supplied the answer I knew he'd know, I asked him how often he arises at 5 a.m.

"Every single blessed day," he said.

Does he ever sleep later than that?

"I can't," he said. "I get ants in my pants at around 4:45. Don't even need an alarm clock anymore."

What about when he travels?

"No difference."

Doesn't he leave a wake-up call with hotel operators if he has an early flight to catch, just to be on the safe side?

"No need. If I have to get up at 5, I'm up at 5."

I told him I was exactly the same. Not only do I stir at 5 on the button, regardless of time changes, regardless of what I did or didn't eat or drink the night before. But as soon as I'm awake, I'm ready to rock and roll.

I often lumber into my study at 5:02 a.m., right after teeth are brushed, and start to work.

Yes, I brew myself a coffee somewhere around 5:25, and then another at about 7. But that's just a reflex. I don't need the java jolt.

I'm running on pure energy until at least 9 a.m. I often tell my editors and clients that I do eight hours of work in the first four hours of my day.

My Seattle pal has his own Nobel prize-contending theory. He thinks that 5 a.m. sharpness is the Lord's revenge for all those late hours we all used to keep during high school and college.



HOW I SEE IT

By Bob Levey

"We burned so many candles at so many ends that our bodies have had to compensate," he told me. "Our bodies knew that all those all-nighters were unnatural. So they're getting back to a kind of equilibrium."

As good an explanation as any, I suppose. But I've checked with doctors and scientists, and they aren't buying.

There's never a single explanation for any aspect of the human body, one doc told me. Another pointed out that no two people are the same. "I'm sure I could find

many septuagenarians who'd brain you if you called them at 5 a.m.," this doc said.

Maybe so, professionals. All I know is that I'm writing this long before the sun comes up. No coffee. No alarm clock. No sweat.

And as soon as I'm done, I'll call my pal in Seattle and read him these pearls. If he doesn't answer on the first ring, I'm a monkey's uncle.

Bob Levey is a national award-winning columnist.

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Poets

From page 1

psychotherapy practice. She uses poetry in her practice and elsewhere because “it gives words so that voice can emerge and be heard. For those who feel marginalized, it brings the voice to center stage.”

Kaplan, 61, has taught at American University and at the George Washington University School of Medicine, and is now in the second of her three-year term as poet laureate.

She understands her role as poet laureate to be a practical one. “Poetry, in my thinking, is a bridge to yourself and to others...So I began my tenure with a task to build bridges in our community using poetry.

“I have had poetry readings where I invited young and old, diverse colors, reli-

gions and viewpoints to share their stories and thinkings via poetry.”

The readings are often built around specific themes, such as community, the environment, domestic violence, mental health and culture. Kaplan has read, listened to and created poetry in libraries and classrooms, in art galleries and in dance studios.

Katherine E. Young, Arlington, Va.

Katherine Young, 55, who also translates Russian poetry and prose, is the city’s inaugural poet laureate.

“Rather than conferring the title as an honorific after a long and illustrious career, Arlington took a different tack,” she said. “They wanted a poet to be an advocate for literary arts...someone who could reach out in the community and build

bridges that hadn’t existed before in supporting poetry.”

As such, in addition to sharing her poetry in schools and at readings, Young is working to integrate poetry into other community events, such as the Columbia Pike Blues Festival.

“I like to remind people that poetry is part of the fabric of civic life — not just poetry reading, which for many people is offputting. I like to interweave it into other facets of life,” she said.

Young sees a resurgence in interest in poetry in the Washington area, exemplified by the growing number of venues where poetry can be read and discussed. That includes the six area Busboys and Poets restaurants and the biennial national poetry festival Split this Rock, which will be held in Washington April 19-21. (See “Celebrate National Poetry Month” on page 47.)

Part of the renewed interest in poetry has been recent political turmoil, according to Young. “Times when things go wrong, people call for poets. Poets [have been] energized by the election,” she said.

Young also sees the enormous popularity of the Broadway hit musical *Hamilton* and its more spoken style of rap as a sign that people are interested in engaging with the oral tradition of poetry.

Young’s advice for budding poets of any age is to not self-censor, and be open to sharing

We Are All

By Wendi Kaplan

We are all immigrants, travelers, seekers. Look around this bus—you can see yourself in every eye, every heart. Each journey calls for courage.

emotions.

“You have to somehow turn off that inner editor, those outside eyes. You have to say, ‘Whatever I do, it has to be real and come from the heart,’ and not be embarrassed,” she said.

See **POETS**, page 45

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Dutch Elm

By Stanley Plumly

I miss the elms, their “crowns of airy dreams,” as Virgil calls them, their towering cathedral branching spread into a ceiling above the lonely sidewalks of Ohio where the first elm deaths were reported in America. I miss in particular the perspective looking down the distances of all those Elm-named streets disappearing into dusk, the last sun turned the stained blue of church windows. I miss standing there, letting the welcome dark make me invisible. I miss the birds starting to sleep, their talking in their songs becoming silent, then their silence. I even miss not standing there. And I miss a life of nothing but such moments, as if they’d never happened and all you had to go on was their memory and the feeling in the memory forgotten but brought back again and again because you miss someone you loved forever.

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Poets

From page 44

“Try not to be a critic, try just to be a writer. If you want to write poetry, you have to read poetry. And not just on page, spoken word poetry as well.”

Stanley Plumly, Maryland

Stanley Plumly, 78, founder of the Master of Fine Arts Program in Creative Writing

at the University of Maryland, College Park, calls himself a “reluctant poet laureate.” The president of the University of Maryland asked Plumly if he would consider the post, “and I felt I owed him a favor,” he recalled half-jokingly.

Plumly has held the job since 2009 and has visited schools across the state.

“Students are fascinated by the thought that a grown man would devote his life to poetry,” he said. “It’s something they

never really thought about.”

Although he has been at the University of Maryland for 30 years, Plumly has also taught at Princeton, Columbia, the University of Iowa, and the University of Michigan. He counts among his students former U.S. and Virginia Poet Laureate Rita Dove,

and David Remnick, editor of *The New Yorker*.

Plumly started writing poetry as a teen in his native Ohio, “as much an act of innocence as necessity. You need to do it in

See **POETS**, page 46

Find your inner poet

Wendi Kaplan, poet laureate of Alexandria, Va., offers these suggestions for those who would like to try writing poetry or take it up again after a long break:

1. Read poetry! Read old favorites and also read new poets to stretch yourself. Remember children’s poetry — these poems will speak to you too!

2. Create the time to write — even if you feel you have nothing to say.

3. Sit somewhere and observe. Write your observations, what you see and sense. Notice what you see, and then look again. Keep looking until you can actually see. Keep listening until you actually hear. Listen to leaves and rocks. Watch the wind.

4. Observe yourself. What do you notice as you sit with yourself? What questions arise? What feelings and

thoughts? How does your body speak?

5. Listen to the voices within and put them on paper.

And then, if you care to share your poems with the world, you can enter up to three in the Beacon’s online Celebration of the Arts competition between April 2 and June 29. (Entry fee: \$10/item.)

To enter the online competition, convert your poem to a pdf image and then to a jpg photo. Or print out your poem and take pictures of it with a digital camera or smartphone (use one photo per page).

Then go online to mdfedart.com/BeaconCelebration to register for the competition and upload your poem(s). Winners will be announced in August.

For questions about the process, call Roger King at the Beacon at (301) 949-9766.

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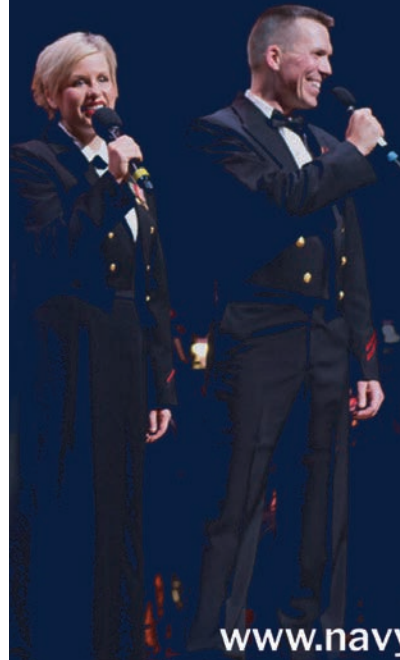
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Photo by Margo Schuman

Carrie Compton (Soffe) and the North American tour cast, photo by Matthew Murphy.

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Poets

From page 45

order to come to terms with experiences that otherwise seem lost in chaos.

"The emotional focus and higher premium on language is what drew me to poetry, though I believe that imaginative prose can be no less demanding as an art." To that end, Plumly has published three works of nonfiction as well as numerous poetry collections.

His *Old Heart: Poems* was a finalist for the National Book Award in 2007. In his 2013 collection, *Orphan Hours*, he reflects

on his own cancer diagnosis and mortality. In *Against Sunset*, published in 2016, he addresses the theme of endings — from deaths of friends, to the close of the day.

His 2014 nonfiction book, *The Legendary Dinner*, imagines an evening 200 years ago spent with Romantic poets William Wordsworth and John Keats and essayist Charles Lamb. This summer, he will publish his latest nonfiction work, *Elegy Landscapes*, which explores the paintings of J.M.W. Turner and John Constable.

No matter how styles of poetry change over the centuries, its power endures, said Plumly, who lives in Frederick, Md.

"Poetry's role is the same as it's always been: to give depth and reality and truth to our common experience, in a language that moves us. Whatever its political or social or cultural implications, [they] are secondary or irrelevant to how it speaks to the heart."

As for his own plans as a writer? "A poet never retires," he said.

Merrill Leffler, Takoma Park, Md.

Merrill Leffler has a degree in physics. After graduating in the early 1960s, he went to work at the NASA Langley Research Center in Hampton, Va.

He had hoped to join the newly inaugurated Peace Corps after college, but his father asked him to stay close to home instead because his mother had recently passed away. It was then that he started writing poetry.

After moving to the Washington area, he founded a literary magazine called *Dryad*, which evolved into the Dryad Press, which primarily publishes books of poetry.

Leffler, 77, also started a series of poetry readings at the Takoma Park Library. With his wife, fellow poet Ann Slayton, they created the library's Spring for Poetry walk. Each spring, the event posts poems on the city's streets by poets famous and less well known. The posters are illustrated by graphic design students from the Montgomery College School of Art and Design. The program is now in its 12th year.

As poet laureate since 2011, Leffler has written poems for citywide events, including a program honoring the late activist and mayor of Takoma Park Sam Abbott, and last year for a sanctuary city teach-in.

Leffler's poems sometimes spring from his journal entries, and he recommends that new poets try writing down feelings, dreams or inspiration from a book or article they read.

"Over all these years, I haven't sat down to write poems, but just to write in my journal. Every once in a while, that writing

Driving to Juniata for David Hutto

by Katherine E. Young

Up there's the interstate, peeping through trees. Down here among hollows, satellite dishes, a man on his deck guzzles beer, wishes he were driving that highway. His fancy speeds past the graveyard of riding mowers, the three-foot ceramic gnome squatting on the lawn beside a cabin whose mailbox reads "Yablonski" — speed's his algorithm for life, for freedom. I don't know where America lives, but I know in my bones she's down here, among red-lacquered barns, weed-choked byways, plank bridges. She bleeds through the landfills, the tiered ridges of doublewides, the hand-lettered placards with directions to Jesus: be patient. Go slow.

(first published in *qarrtsiluni*)

leads to my breaking the sentences into lines, into rhythms, and one word leads to another. That's the beginning," he said.

It may be days or weeks later that he returns to these entries and finds something that has enough importance to him that he shapes it into a poem.

"Poetry gives voice, often a concentrated intensity, to experience. Poems are there when we are in need...How often, in a time of crisis or pleasure, do we turn to a poem that we know or that we discover, and say, 'Yes, that's it!'" Leffler said of poetry's power.

"As William Carlos Williams wrote, 'It is difficult / to get the news from poems, / yet men die miserably every day / for lack / of what is found there.'"

A Short History

By Merrill Leffler

Listen —
do you hear the music
in the earth that
makes us run? Of
birth and death
and in between the little
violences lifting their
scarred hands
in one poor truce after another?



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BEACON BITS

Apr. 22

CHORAL CONCERT

Robert Shafer will celebrate his 50th anniversary as a

Washington-area choral conductor with Handel's "Laudate pueri dominum" and four other works at City Choir of Washington's concert on Sunday, April 22 at 4:30 p.m. at National Presbyterian Church in Washington, D.C. To honor the occasion, the City Choir concert will feature Metropolitan opera soprano Danielle Talamantes, dancer Brynt Beitman, soprano Crossley Danielle Hawn, countertenor Geoffrey Silver, tenor Allan Palacios Chan, and baritone Erik Grendahl. There is plenty of parking at National Presbyterian Church, 4101 Nebraska Ave. NW, Washington, D.C. Tickets, ranging from \$15 to \$50, can be purchased at www.citychoir.org.

Ways to celebrate National Poetry Month

April is National Poetry Month, and there are numerous readings and events throughout the area in celebration. Many venues also offer poetry events year round. Here are a few options.

Split This Rock Poetry Festival

This biennial festival will take place April 19 to 21. Subtitled Poems of Provocation & Witness, the event gathers more than 700 poets and activists for readings, workshops, panel discussions, youth programming, open mics, plus a book fair and a party.

Tickets cost \$85 for single day admission or \$200 for the entire festival. Events are held at various locations in Washington, D.C. To learn more, see www.splitthisrock.org.

Kensington Day of the Book Festival

This free annual festival will be held on April 22 from 11 a.m. to 4 p.m. and includes a full day of poetry readings, including by Takoma Park Poet Laureate Merrill Leffler at 1 p.m. The outdoor festival is held rain or shine on Howard Avenue in Kensington, Md. See <https://dayofthebook.com> or call (301) 949-9416 for more information

Library of Congress

The Library of Congress has a robust roster of poetry events. On April 19 at 7 p.m.

U.S. Poet Laureate Tracy K. Smith will present a program called "Staying Human: Poetry in the Age of Technology," a conversation with Ron Charles, editor of *Washington Post's* Book World and host of the library's "Life of a Poet" series.

This event is free and open to the public. Tickets are required via Eventbrite at <http://bit.ly/SmithPoetry>. Book sales and signing will follow. It will be held in the Coolidge Auditorium on the ground floor of the Library's Thomas Jefferson Building, 10 First St. SE, Washington, D.C. For more information, call (202) 707-5394 or see www.loc.gov/poetry

Cafe Muse

This free monthly poetry and music event is organized by World Works, a non-profit literary organization. On April 16, from 7 to 9 p.m., poets Susan Lewis and Barbara Goldberg read the works of the late Washington poet Elaine Magarrell. The event takes place at the Friendship Heights Village Center, 4433 S. Park Ave., Chevy Chase, Md. To learn more, see www.wordworksbooks.org/events.

Busboys and Poets

Each of the six restaurants and bookstores in this Washington-area chain has weekly open mic poetry readings that often

sell out. On the day of the event, \$5 tickets can be purchased online at <http://busboysandpoets.com/poetry> starting at midnight, and in the restaurant starting at 10 a.m.

Beltway Poetry Quarterly

Beltway Poetry Quarterly is an online literary journal that showcases the literary community in Washington, D.C. and the Mid-At-

lantic region. It is the only journal to focus solely on this area. The site also includes local poetry news and a list of events.

There are two or three issues a year. One is a themed issue with an open call for entries.

Once a year, it invites a local guest editor to create an issue. See www.beltwaypoetry.com.

FROM PAGE 48

ANSWERS TO SCRABBLE

SCRABBLE BRAND GRAMS SOLUTION									
A ₁	F ₄	F ₄	A ₁	B ₃	L ₁	E ₁	RACK 1 =	65	
S ₁	U ₁	R ₁	P ₃	L ₁	U ₁	S ₁	RACK 2 =	59	
W ₄	E ₁	L ₁	F ₄	A ₁	R ₁	E ₁	RACK 3 =	76	
T ₁	U ₁	I ₁	T ₁	I ₁	O ₁	N ₁	RACK 4 =	57	
U ₁	N ₁	A ₁	W ₄	A ₁	R ₁	E ₁	RACK 5 =	62	
PAR SCORE 255-265							TOTAL	319	

ANSWERS TO CROSSWORD

S	O	B	S		M	A	T		S	A	F	E	S			
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M	R	S		E	I	N		O	L	E		C	B	S		
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	R	U	S	H	I	N	B	E	E	T	S	O	U	P		
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A	T	I	E		E	D	T		D	F	W					
K	E	G		T	U	B		V	O	O		C	U	E		
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S	L	Y	A	S				O	N	E			S	O	A	R

ANSWERS TO JUMBLE

Jumbles: BATHE GUARD SUBMIT FORMAL
Answer: When the sculpture was unveiled, critics said it was – FOR THE "BIRDS"

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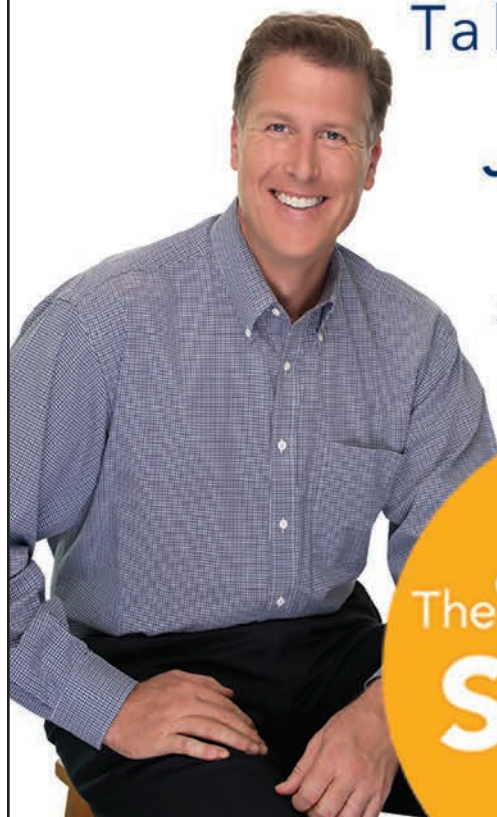
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PUZZLE PAGE

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A ₁	A ₁	E ₁	L ₁	F ₄	B ₃	F ₄			
U ₁	U ₁	L ₁	S ₁	S ₁	P ₃	R ₁			
A ₁	E ₁	E ₁	W ₄	L ₁	R ₁	F ₄			
I ₁	I ₁	O ₁	U ₁	N ₁	T ₁	T ₁			
A ₁	A ₁	E ₁	U ₁	R ₁	N ₁	W ₄			

RACK 1
RACK 2
RACK 3 Double Word Score
RACK 4
RACK 5 3rd Letter Triple

PAR SCORE 255-265
BEST SCORE 319

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE[®] Players Dictionary, 5th Edition.

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com.

02-07

Scrabble answers on p. 47.

JUMBLE

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

AHTEB

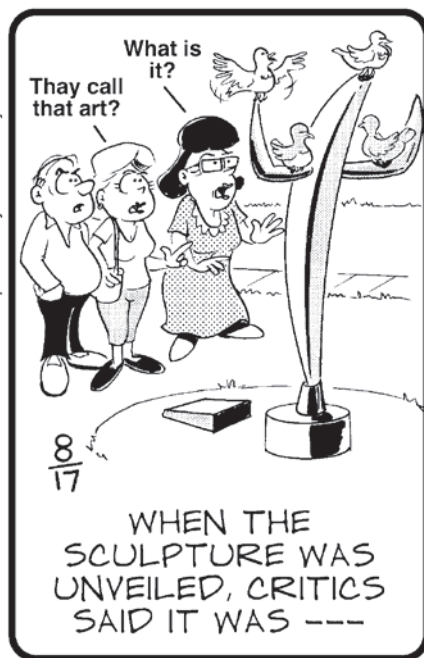
RAGUD

BITSUM

MARFOL

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THAT SCRAMBLED WORD GAME
by Mike Argirion and Jeff Knurek



WHEN THE SCULPTURE WAS UNVEILED, CRITICS SAID IT WAS ---

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

A:

Jumble answers on p. 47.

Crossword Puzzle

Daily crosswords can be found on our website:
www.TheBeaconNewspapers.com
Click on Puzzles Plus

Fast Food

Stephen Sherr

1	2	3	4	5	6	7	8	9	10	11	12	
13					14		15		16			
17					18				19			
20				21				22				
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45				46			47			48	49	50
			51	52			53			54		
55	56					57				58		
59						60				61		
62						63				64		

Across

- Weeps
- Yoga accessory
- Ocean's Eleven targets
- Mr. E Coyote, to pals
- Man from Sudan
- TV teaser
- "Thanks ___!"
- Get on one's nerves
- Nick at Nite broadcast, usually
- Fast ... dairy/seafood
- Scarecrow and ___ King
- IRS term for "Employer Identification Number"
- "Wow; what a great matador", briefly
- 23 Across network
- SCIENCE center
- Response to a ques.
- Lower-case end to TN state capital
- ... appetizer
- Smell or taste
- Annual HS volumes
- Little map in a big map
- ... sidedish
- End in ___
- Ft. Sumter summer setting
- Busiest airport in TX
- Ice beer container
- Ice cream container
- ___-doo economics
- Numberless billiard ball
- ... veggies
- The U in UHF
- The U in ICU
- Legal document
- Long-distance runner
- Slight advantage
- Real head-scratchers
- ___ a fox
- First across in every puzzle
- Use a hot-air balloon

Down

- Bee plentiful
- Wildcatter
- 'net diaries
- ___ poor example
- Gin and vermouth
- Suffix with parliament-
- After-bath powder
- Indulgent outing
- Greek god who could have used anger management classes
- Take back a house
- Bird which lays two-pound green eggs
- Cain, to Adam
- Tell the truth
- Giggle sound
- Ultimatum ender
- Royal and baby
- Natl. Bourbon Heritage Month
- ___ Really Going Out with Him?
- Monastery leader
- "The future ___!"
- Consumed a second time
- Not looking good
- Two-time Outstanding Drama Emmy winner in the 90's
- ___ tat
- 60-ft. tall Washington state
- Fifth book of the OT
- Chosen child
- Peter and Paul (but not Mary)
- Victorious hand-gesture
- Knickknack
- Erie canal city, inside the word NAUTICAL
- Poly-___ blend fabric
- Output of the liver
- Opposite of ecto-
- Those that violate Ben Franklin's sleep advice
- Speaker's filler words
- "___ Abner"

Answers on page 47.

Letters to editor

From page 2

Do their emotions overwhelm their rational thoughts about firearms?

Gerald Schneider
Kensington, Md.

Dear Editor:

I read with great interest your publisher's column, "This one is on us," in the March issue of the *Beacon*. I did not read your prior article on the same issue published the month before.

I am a resident of Rockville Town Center since October 2017, having moved here from Lakewood Ranch, Fla., where I retired in 2005 after a 30-year practice of internal medicine in Rochester, NY.

In addition to caring for my patients in the traditional sense of diagnosing and treating disease, I was also their advocate and defender, protecting them against an even greater danger that is our fragmented, unorganized, and dysfunctional health-care 'system.'

I put much of my guidance and advice in that regard in writing under the title *Practice Health Defense*. Just as many of us have accepted the concept of driving defensively to reduce the likelihood of the motor vehicle highway killing us, so I created the principle of us, as patients, behaving defensively to reduce the likelihood of the healthcare superhighway killing us.

Not a bad idea when you learn that the third leading cause of death in the U.S., after heart disease and cancer, is medical errors.

That said, your experience with doctors is an example, in part, of not practicing Health Defense, and exposure to an indifferent physician.

You knew what you wanted when you went to your doctor, but the white-coat got you, and you left with what the doctor wanted.

I've been a physician, and I've been a patient, and it is tougher to be the patient.

Louis Siegel, M.D.
Rockville, Md.

Dear Editor:

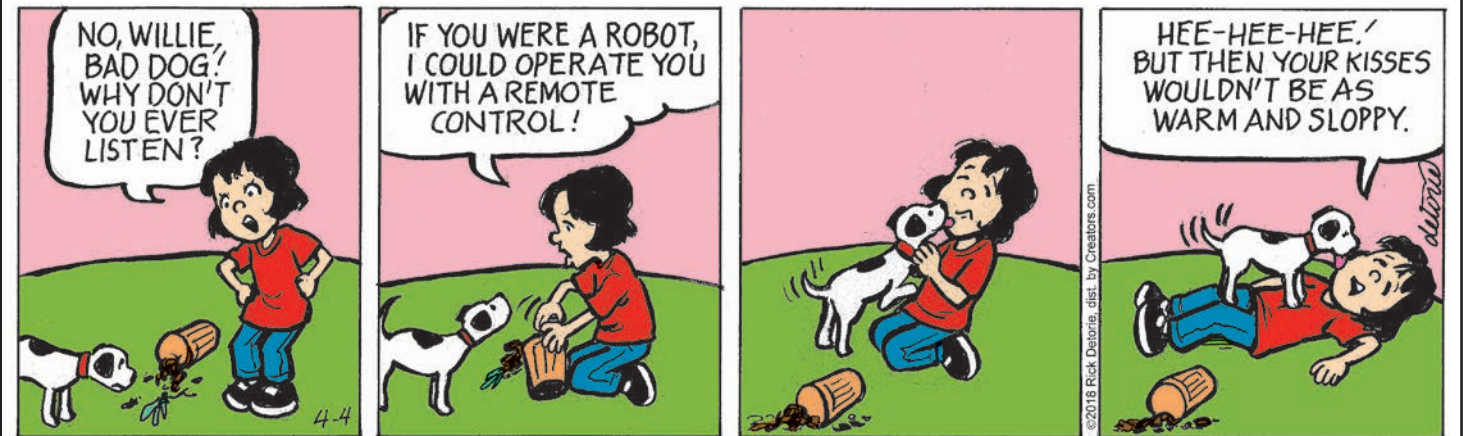
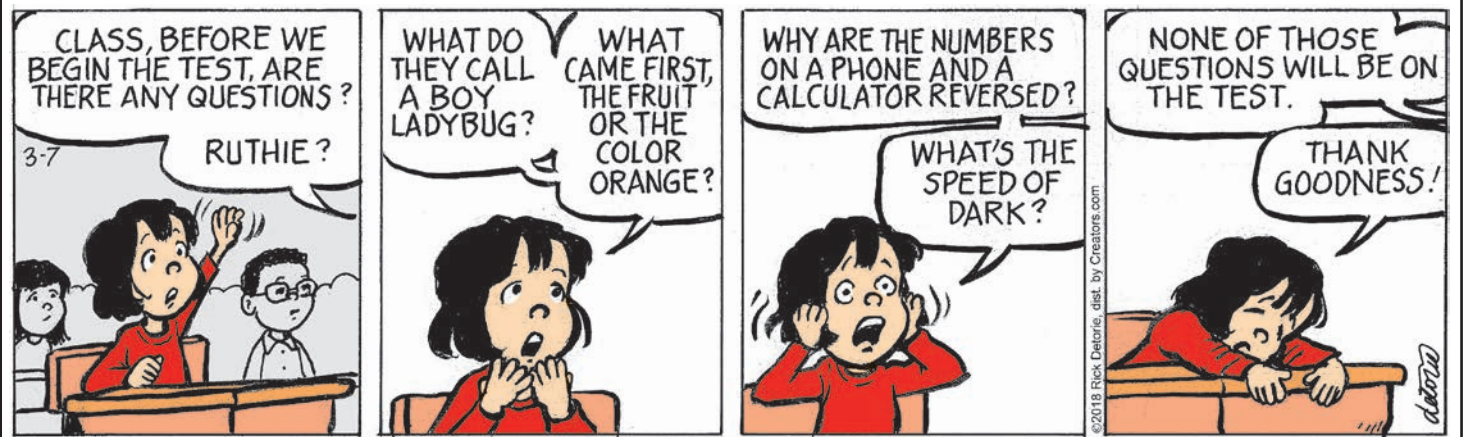
On any given day, in the studios of Arlington Independent Media you will find those reluctant to retire pursuing their dreams of producing radio and TV programming.

But that could soon end. AIM's members, producers, volunteers and friends are facing an existential threat in the form of an Arlington County Government-proposed 20 percent cut to the funds the station receives beginning July 1, 2018.

When the new Comcast cable franchise was written, the county failed to earmark 1 percent of gross cable revenue for AIM as it had in previous franchises. Instead AIM, a regional asset, was promised ongoing support from the state communications tax that would be reduced over time as revenue dropped due to cord cutting and other economic pressures on the communications industry.

Members and staff were told in meetings with Arlington County officials at the highest levels that we should expect a 5 percent reduction in funds each year until the cable

ONE BIG HAPPY *By Rick Detorie*



franchises expire in December 2021.

Instead of the manageable cuts that were expected, the County Manager's budget proposes to slash that figure by 20 percent, or roughly \$90,000, putting at risk the basic functions needed to run the program and keep the lights on.

The participants at AIM are from every age group and background, but the senior population is one of the largest demographics that enjoys and volunteers at the station.

The radio and TV shows AIM members produce cover all subjects, places and types — from drama to sci-fi, music, news, science and health, as well as many national groups and religions. The staff and members become close friends, almost like family, and we watch out for one another.

I urge your Arlington, Va. readers to take a moment and write an email to countyboard@arlingtonva.us and let them know how important independent media is to you, and how vital the station is to ensuring that seniors' voices are heard.

Mary Fantucchio
Arlington, Va.

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The *Beacon* does not knowingly accept obscene, offensive, harmful, or fraudulent advertising. However, we do not investigate any advertisers or their products and cannot accept responsibility for the integrity of either. Respondents to classified advertising should always use caution and their best judgment.

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SEEKING ANGEL: MANAGER, ADMINISTRATIVE, Jill-of-all-trades, caregiver — (one job, no nursing). For: warm, smart, bedridden senior woman, Takoma Park home. Approximately 20 hours/week on 3-4 non-consecutive days, 3-8 p.m. Four years minimum (long-term only). Mid-April start. Requires: 5 years office (MWord documents, Director, or equivalent); 1 year caregiver (unpaid okay), managed house, excellent English, computer savvy, laptop, cell phone, care. For detailed ad, email circlewoodshome@aol.com.

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LEISURE WORLD — \$279,000. 3 BR 2 FB M with rough in for half bath, GARAGE, in "Fairways." Updated kitchen, built-in in closets. New Windows, steps to the elevator. 1480 sq ft. Stan Moffson, Weichert, Realtors, 301-254-5825.

LEISURE WORLD — \$199,000. 2BR 2 FB "J" model with GARAGE, close to the elevator, table space kitchen, full size w/d, enclosed balcony. 1317 sq ft. Stan Moffson, Weichert, Realtors, 301-928-3463.

LEISURE WORLD — \$229,000. 2 BR 2FB "GG" model in "Greens" with Garage. Rare 1st-floor unit with outside patio plus enclosed balcony. Updated kitchen and baths. Golf course and pond view. 1210 sq ft. Stan Moffson, Weichert Realtors, 301-928-3463.

LEISURE WORLD — \$417,500. 2BR + Den 2 FB "Q" in "Overlook." One of a kind gas cooking. Upgraded table space kitchen, Golf Course view from enclosed balcony. 1520 sq ft. Stan Moffson, Weichert, Realtors, 301-928-3463.

LEISURE WORLD — \$159,000. 2BR 2FB "Warfield" model on ground floor, enclosed patio, opens to green space, updated table space kitchen, 1043 sq ft. Stan Moffson, Weichert, Realtors, 301-928-3463.

LEISURE WORLD — \$139,000. 2BR 2FB "Warfield" model, on 2nd floor, enclosed balcony, table space kitchen, 1043 sq ft. Stan Moffson, Weichert, Realtors, 301-928-3463.

For Sale

DINING ROOM TABLE AND 6 CHAIRS, \$125. Mahogany desk, leather top, \$175. Small dresser, 3 pc and mirror, \$60. Sleep sofa, good condition, \$95. Book case, \$25. Mirror, \$35. Call 301-438-8389.

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For Sale

ROYAL COMPENHAGEN AND BING AND GRONDAHL Christmas plates 1964-1985, also commemorative plates and an 8-piece Russell Wright dinner dish set. Call 240-688-6769.

2 SALVADOR DALI woodblock prints from Dante's Divine Comedy. Signed and framed. Asking \$900 for the pair. Can email pictures if desired. Call Steve, 410-913-1653.

Health

PORTABLE OXYGEN CONCENTRATOR — May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 855-851-0949.

PAID RESEARCH STUDY: Participants needed for research study at the University of Maryland, College Park. Seeking healthy adults age 55-80 with either (1) extensive meditation experience or (2) no prior meditation experience to study the link between bacteria in the gut and day-to-day behavior. If you qualify and enroll, you will earn \$25/hour for 2 sessions of up to 1.5 and 2.5 hours, respectively. For eligibility info, contact us at 301-202-4834 or BrainBodyStudy@gmail.com.

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Miscellaneous

ENJOY 100% GUARANTEED, DELIVERED to-the-door Omaha Steaks! Save 75% plus get 4 more Burgers & 4 more Kielbasa FREE! Order The Family Gourmet Buffet — ONLY \$49.99. Call 1-844-302-3754, mention code 51689JCT or visit www.omahasteaks.com.

Personals

SILVER SPRING GAL SEEKING A KIND, sensitive, fit gentleman in his early 70s for meaningful friendship. I am an attractive woman in my 70s and enjoy many artistic interests. Would love to share concerts and dinner. Email caroldance62@aol.com.

ANN AYLIAN, PLEASE CALL Reuben Hamasian, 301-770-4606.

Personals

LOVELY WOMAN, 50s, SHAPELY LADY, young at heart, seeking to meet and date a very attractive SMW, age 50s or 60s, a gentleman. Prefer brawny build, who is caring, sincere, courteous, compassionate, affectionate, stable, secure and lives a healthy, active lifestyle, non-smoker. Have fun dates, laughter, friendship, possibly more. 703-863-5564. Please leave a nice message with phone number for reply.

Personal Services

TURN YOUR SILVER AND OLD GOLD jewelry into cash and do something good for yourself. Gold 4 Good (8241 Georgia Ave., Suite 100, Silver Spring, MD 20910) buys gold and silver jewelry, including broken pieces, all sterling silver, gold watches and gold and silver coins. I will come to your house and give you a free evaluation of what I can pay. If you decide to sell, I can buy your items at that time, but there is no obligation. Licensed with both Maryland and Montgomery County (lic. #2327). Call Bob, (240) 938-9694. Gold 4 Good pays an additional 5 percent to all sellers who are veterans of the US Army, Air Force, Navy or Marine Corps. And we extend the same courtesy to their spouses. We honor our servicemen (and their spouses). Gold 4 Good is a Maryland licensed precious metals dealership, not a pawnshop or private home based business.

NEED HELP RUNNING ERRANDS? Like grocery shopping, pharmacy pick-ups, chores at home and more? Maison@Werk is an errand running service for seniors based in the D.C. Metro area. LGBT senior friendly and welcoming. 713-927-3780 or maisonatwerk@gmail.com. <https://maisonatwerk.wixsite.com/website>.

PROFESSIONAL ORGANIZER: Ready for spring cleaning? Overwhelmed with "stuff?" Gain peace of mind by de-cluttering, identifying time-wasters, organizing photos, paper piles. 228-332-0961. Lizperk2@yahoo.com.

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Wanted

CASH FOR RECORDS, CDs AND TAPES. Best price guaranteed. Free appraisals. All types of music, 33, 45, 78 & CDs. Call Steve 301-646-5403. Will make house calls.

MONEY, TIME TO SELL! Make the right choice. Call Greg, 717-658-7954. We buy costume and other jewelry, coins, antiques, watches, art, paper money, toys, bottles, etc. No middleman, no fees, no overhead means more money for your stuff. Give me a call, and let's do business. 717-658-7954.

Wanted
<p>TIRED OF POLISHING YOUR SILVER? Turn it into cash, which does not tarnish. I will come to your home and give you a free evaluation of what I can pay. I buy all gold and silver jewelry, including broken pieces, all sterling silver, gold and silver coins, gold watches, etc. I am licensed with both Maryland and Montgomery County (lic. #2327). If you decide to sell, I can buy your items at that time, but there is no obligation. Call Bob, Gold 4 Good, 8241 Georgia Ave., Suite 100, Silver Spring, MD 20910, (240) 938-9694. Gold 4 Good pays an additional 5 percent to all sellers who are veterans of the US Army, Air Force, Navy or Marine Corps. And we extend the same courtesy to their spouses. We honor our servicemen (and their spouses). Gold 4 Good is a Maryland licensed precious metals dealership, not a pawnshop or private home based business.</p> <p>WE PAY CASH FOR ANTIQUE FURNITURE, quality used furniture, early American art, pottery, silver, glassware, paintings, etc. Single items to entire estates. Call Reggie or Phyllis at DC 202-726-4427, MD 301-332-4697.</p> <p>WANTED: 3 STOOGES, 1959, Bubble Gum Cards + any cards from 1950s. Call John at 301-423-1256.</p> <p>OLD BOTTLES OF BOURBON, RYE AND CHARTREUSE. Seeking full and sealed bottles of vintage bourbon, rye and chartreuse. I am particularly interested in the following proofs: 100, 101, 107, 114. Alex, 443-223-7669.</p> <p>WANTED: OLDER VIOLINS, Guitars, Banjos, Mandolins, etc. Musician/collector will pay cash for older string instruments. Jack, 301-279-2158.</p> <p>BUYING VINTAGE TOYS AND STEREO equipment, tin wind-ups, cast iron banks, peddle cars, Lego, Disney toys, marbles, record players, amplifiers, tube amplifiers, tubes. Betty, 301-219-6201.</p> <p>BUYING VINYL RECORDS from 1950 through 1985. Jazz, Rock-n-Roll, Soul, Rhythm & Blues, Reggae and Disco. 33 1/3 LPs, 45s or 78s, Larger collections of at least 100 items wanted. Please call John, 301-596-6201.</p>

Wanted
<p>ITEMS WANTED: CAUTION! BE SMART. Get 3 estimates before you sell anything of value. Cash paid for quality antiques + mid-century items, including furniture, art, sculptures, toys, jewelry, gold, silver, fishing, military, vehicles, etc. One piece or estate. Compare my estimate before you sell. 301-262-1299.</p> <p>BUYING OLD TOYS, WATCHES, COINS. Also purchasing fountain pens, wristwatches, pocket watches, old toys, dolls, trains, jewelry, comic books, old sports, memorabilia, equipment for baseball, golf, football, tennis, etc. Old books, paintings, military items, knives, firearms, swords, musical instruments, violins, guitars etc. Please call Thomas, 240-476-3441.</p> <p>FINE ANTIQUES, PAINTINGS AND QUALITY VINTAGE FURNISHINGS wanted by a serious, capable buyer. I am very well educated [law degree], knowledgeable [over 40 years in the antique business] and have the finances and wherewithal to handle virtually any situation. If you have a special item, collection or important estate, I would like to hear from you. I pay great prices for great things in all categories from Oriental rugs to Tiffany objects, from rare clocks to classic cars. If it is wonderful, I am interested. No phony promises or messy consignments. References gladly furnished. Please call Jake Lenihan, 301-279-8834. Thank you.</p> <p>BUYING MILITARY MEMORABILIA WW2, WW1, Civil War uniforms, weapons, photos and items associated with US, German, Japanese or items of other Military History. DAVE, 240-464-0958.</p> <p>STAMP COLLECTIONS, AUTOGRAPHS purchased/appraised - U.S., worldwide, covers, paper memorabilia. Stamps are my specialty - highest price paid! Appraisals. Phone Alex, 301-309-3622. Stampex1@gmail.com.</p> <p>COLLECTOR BUYING MILITARY ITEMS: Helmets, weapons, knives, swords, bayonets, web gear, uniforms, etc. from all wars and countries. Also Lionel Toy Trains, and coin operated machines. Will pay top prices for my personal collection. Discreet consultations. Call Fred, 301-910-0783.</p>

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Deadlines and Payments: Ad text and payment is due by the 20th of each month.
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Private Party Text Ads: For individuals seeking to buy or sell particular items, or place a personal ad. Each ad is \$15 for 25 words, 25 cents for each additional word.

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The Beacon, D.C. Classified Dept.
P.O. Box 2227, Silver Spring, MD 20915-2227

For information about display advertising, or to request a media kit, call (301) 949-9766.

Wanted
<p>MILITARY ITEMS WANTED: Collector seeks to purchase military uniforms; flight jackets, patches, insignia, medals, etc. from the Civil War through Vietnam. Especially seeking U.S. Army Air Corps, USMC, Airborne, and German/Japanese/Italian items from WWII. ALSO BUYING old Boy Scout, Airline Items, Toys, Lighters. Call Dan, 202-841-3062.</p> <p>LADY WHO LOVES FINE CHINA and crystal would like to buy yours. Especially interested in figurines and dishes by the following makers: Herend, Johnson Brothers, Lenox, Lladro, Meissen, Rosenthal, Royal Copenhagen, Shelley, Spode, Wedgwood, Baccarat, Lalique and Waterford stemware and miscellaneous. Bone China cups and saucers and quality dog and cat figurines. 301-785-1129.</p>

Wanted
<p>CASH FOR JEWELRY: Buying jewelry, diamonds, gold, platinum, silver, watches, coins, flatware, etc. Ask for Tom. Call anytime, 301-654-8678 (reg. 883).</p> <p>CASH FOR ESTATES, PARTIAL ESTATES, DOWNSIZING. I buy a wide range of items. Buy-out/cleanup. Gary Roman, 301-520-0755.</p>

Thank you for reading the Beacon!

ADVERTISERS IN THIS ISSUE

Candidates

David Trone.....3

Computer/Technology Help

TechMedic4u.....5

Dental Services

Friedman, Stephen, DDS16
 Oh, Judy, DDS12

Events

Active Aging Expo.....6
 JCA 50+ Employment Expo.....22-23, 28

Financial Services

Children's National Hospital.....29
 Edward Jones/Chelsi Dildine.....29
 Career Gateway.....29
 Mortgage Network SolutionsB-8

Funeral Services

Going Home Cremation.....44

Government Services

DC Office on Aging25-26
 DC Public Service Comm.....30
 MC31121
 Montgomery County Aging and Disability Services7, 15
 MCDOT6

Home Health Care/Companion Services

Ameristar Healthcare Services . . .13
 A Second Me6
 Best Senior CareB-14
 Holy Cross Home Care And Hospice17
 Options for Senior America32

Housing

Ashby Ponds1, B-10, B-15
 Asheir Homes9
 Aspenwood Senior LivingB-6, B-17
 Atrium Assisted Living15
 Birchwood at Brambleton11
 Brooke Grove Retirement Village.17, 19, B-10, B-12, B-20
 Chesterbrook Residences..B-6, B-17
 Churchill Senior Living12
 Covenant Village.....B-19
 Culpepper Garden21
 Emerson HouseB-16
 Falcons LandingB-5, B-12
 Friendship Terrace.....B-9, B-16
 Gardens of Traville, The.....15
 Greenspring.....1, B-15, B-19
 Homecrest House.....B-4, B-19
 Homewood.....B-3
 Kensington Park.....B-2, B-10
 Landow House39
 Olney Assisted Living.....9
 Park View20
 Quantum Property Mgmt.....B-8
 Riderwood.....1, B-7, B-15
 Shenandoah Senior Living.....B-4
 Sommerset Retirement.....B-7, B-18
 Springvale TerraceB-6, B-9

Tall OaksB-10, B-14
 Victory Crossing16
 Village at Rockville, The9, B-4, B-16
 Vinson HallB-7, B-18
 WaltonwoodB-3, B-12

Legal Services

Farr Law Firm31
 Law Offices of Lee Holdmann28
 Law Offices of Paul Riekhof30

Medical/Health

Medical Eye Center46
 Silver Spring Medical Center19

Miscellaneous

Beacon Celebration Of the Arts.....40
 BeaconSilverPages.com.....14
 Senior Zone.....46
 TheBeaconNewspapers.com.....14

Real Estate

Long & Foster/Eric Stewart33, 47
 Long & Foster/Walter Johnson..B-14
 Re/Max Choice/Bonnie Kyte16
 Weichert/Sue Heyman12

Restaurants

Original Pancake House.....10

Retail/Pawn/Auction

CIRCA31
 Easy Climber Elevator38
 Dan Kugler's Design Center26, 52
 Healthy Back Store10

Quinn's Auction Galleries21
 Perfect Sleep Chair, The.....18
 SAS Shoe10

Skilled Nursing & Rehabilitation

Brooke Grove Retirement VillageB-16
 Manor Care Health Services13
 Village at Rockville, TheB-13

Subscriptions

Beacon Newspaper.....49
 Washington Jewish Week.....32

Theatre/Entertainment

Fairfax Spotlight On The Arts.....43
 F. Scott Fitzgerald Theatre43
 Ford's Theatre.....41
 Kennedy Center45
 New Dominion Chorale44
 Toby's Dinner Theatre41
 US Air Force Band.....43
 US Navy Band45
 Wolf Trap42

Tour & Travel

Eyre Travel36
 Festive Holidays35
 Nexus Holidays35
 Seven Lands & Sea Travel37
 Shillelaghs, The Travel Club37
 Travel West Virginia.....37
 Tripper Bus36
 US Navy Memorial36
 Vamoose.....35



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