

# The Beacon

FREE

IN FOCUS FOR PEOPLE OVER 50

VOL. 31, NO. 6

More than 200,000 readers throughout Greater Washington

JUNE 2019

## Get fit for free if 65 or better

By Michael Doan

You'd never mistake Dottie Longo for a Marine drill sergeant. The 67-year-old fitness instructor encourages her students, including me, with phrases like "if you can," "at your own level" and "don't overdo it." No one is ever asked to "go for the burn."

In a recent class, Longo announced, "I'm doing eight repetitions with my two-and-a-half-pound weights. You can use a lighter weight — or none at all — if you'd like."

So we go at our own pace in my eight-person SilverSneakers class at L.A. Fitness in the Crystal City neighborhood of Arlington, Virginia. Some of us even sing along to the '60s and '70s music during the one-hour, twice-a-week class for people 65 and over.

"A lot of seniors are intimidated by gyms — the layout and all the fitness equipment," Longo said. "Our SilverSneakers class provides them a certain amount of comfort at their particular skill level. That's my job."

### A national program

SilverSneakers is part of a 27-year-old program administered by Tivity Health. Currently, the program can be accessed at 16,000 gyms nationwide.

In the Washington, D.C. area, there are about 60 affiliated health club locations, as well as several SilverSneakers FLEX sites offering classes in such locations as churches, recreation centers and adult-living communities.

Best of all, it is free. In fact, SilverSneakers members can go into most participating gyms and use all of their facilities and join any class.

The costs are covered for Medicare recipients who either participate in a Medicare Advantage plan or have Medicare Supplement insurance from most of the major companies.

However, only 3.6 million of the more

PHOTO BY MICHAEL DOAN



More than 13 million Americans are eligible for free classes and gym memberships through the SilverSneakers program. Instructor Dottie Longo, above, teaches safe, fun classes catered to older adults at an L.A. Fitness in Arlington, Va.

than 13 million people eligible for SilverSneakers are stretching, lifting weights and dancing in classes around the country. Nearly ten million older adults are missing out on a great opportunity to get fit for free.

Why would insurers pay to let you exercise and take classes at Gold's Gym, Planet Fitness or your neighborhood Y? For one

thing, it saves them money.

A researcher for Tivity reported that SilverSneakers participants incurred \$2,144 less in healthcare costs over a three-year period compared to nonparticipants.

And why would participating gyms let

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© MARIA KROVATIN



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# Saving faces

We're all told to be careful with our IDs because of the burgeoning crime of identity theft.

For example, we shouldn't share our Social Security numbers with businesses or publicize our birth date on social media because facts such as these can help thieves access our bank accounts, falsely claim our tax refunds or apply for credit cards in our names.

But there's one aspect of our identity each of us carries at all times that nobody can steal: our face. So, not surprisingly, it was only a matter

of time before technology companies developed a software that would utilize precise facial recognition to improve security.

The software, a type of artificial intelligence, uses algorithms to precisely compute many of the physical characteristics that define each individual face, which it rapidly compares with data from other faces housed in whatever database it is using.

Developed by technology companies like Amazon for commercial and personal uses, facial recognition software now allows travelers to bypass security lines, enables resi-

dents to enter their apartment buildings hands-free, and grants kids entrée to their home even if they lose the key.

One article in this issue, "Walmart is using AI to watch the store," describes how commercial entities are testing ways to make practical use of artificial intelligence to improve the shopping experience and reduce costs.

Is there a spill on aisle 11? Are the lines getting too long at the cash registers? Walmart store managers can use AI to keep tabs on these and thousands of other details throughout the store.

Walmart says it is not currently using the technology to identify individual shoppers or in sensitive spots like the pharmacy or restrooms. But it could.

Ironically, the very singularity of our faces, coupled with our ubiquitous security cameras, makes this technology capable of tracking an individual's movements and identifying them in a crowd, creating a new threat possibly more dangerous than identity theft: namely, loss of anonymity and privacy.

Of course, this ability has many positive



## FROM THE PUBLISHER

By *Stuart P. Rosenthal*

# 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 Richmond, Va. Readership exceeds 400,000.

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uses. It has proven useful for finding lost children and tracking down terrorists and criminals, as when it quickly identified the shooter who murdered five employees at the *Capital Gazette* in Annapolis last year. For this reason, the technology has proven popular with police forces throughout the U.S.

But it is also being utilized by police states throughout the globe.

Recent articles in the press have made us aware how China is using facial recognition technology to keep tabs on billions of its citizens, not only catching criminals in the process, but also protesters and other "undesirables," such as Uyghur Muslims, who have been rounded up and placed in internment camps for "re-education."

So where does that leave us? There is great value in the technology, but the potential for abuse is high.

Congress is currently considering a bipartisan bill that "would ban companies (but not governments) from collecting facial-recognition data without consent," according to the *Washington Post*.

But maybe it's government use of the technology that should be more feared. That's the sentiment behind San Francisco's recently passed city ordinance prohibiting public agencies, including local police, from using facial recognition software to help identify individuals — but not restricting businesses from using it.

In my view, the pros and cons of facial recognition and AI technology mirror those of every advance humans have made from the Stone Age forward.

Since our distant ancestors invented the arrowhead and crude stone knives, we have had weapons with which to protect ourselves from enemies and, alas, to kill anyone we don't like or who has something we want.

It's not the technology, it's the character of the people who use it that matters — and the self-regulation we impose.

Is our society prepared to make judgments about the acceptable use of facial recognition technology by individuals, businesses and governments? And are we capable of enforcing any limits we impose?

We have arguably succeeded in doing that for some technologies (nuclear power) and arguably failed with others (automatic weapons).

Where will we draw the line when it comes to technology that can potentially follow us from cradle to grave, wherever we go, whatever we do?

I'd like to know what you think. Please share your thoughts on this topic, or any other, by sending us a letter to the editor.

## 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 [info@thebeaconnewspapers.com](mailto:info@thebeaconnewspapers.com). Please include your name, address and telephone number for verification.*

**Dear Editor:**

There are many marvelous places to visit in this country, but I object to you touting Alabama, home to racists, homophobes and sexists. Why would you encourage anyone to spend money there?

The article that should be written is one touting the amazing lynching memorial (the National Memorial for Peace and Justice) in Birmingham and the slew of civil rights sites, including the Rosa Parks museum, the Freedom Riders museum and the numerous churches that were sites of racial violence and murder.

**Joyce Siegel  
Rockville, Md.**

**Dear Editor:**

I recently learned that AARP has \$75 million to invest in their Dementia Discovery Fund, which provides "financial capital to companies working on drugs to cure dementia."

It would be wiser to invest these funds in basic research. We really don't understand the cause of dementia, and without this basic information it would seem a waste of money to give it to drug companies unless they are associated with a research center or university.

We need an all-out effort to solve this problem, which not only costs us billions of dollars each year in caring for those afflicted (Medicaid, etc.) but causes endless suffering to the millions of affected individuals and their families.

I suggest that NIH and AARP set up new divisions to study the causes of dementia. To convince every American to donate \$1 for research, they could use the slogan "Remember me. Don't forget to give \$1."

**Hedy Peyser, MSW, ACSW  
Silver Spring, Md.**

**Dear Editor:**

I just read your piece about distracted driving in a parking lot. There is one possible explanation your story did not address: it is highly likely, with all the technology, that people have become so dependent on it they cannot think about their actions anymore.

They have so many "smart" things around them that they do not become smarter at all; they become stupid and do selfish and moronic things. All you need to prove my theory is to drive on MD 295 during rush hour.

**Adam Ritter  
Elkridge, Md.**

# Technology & Innovations

## Technology changes family doctor role

By Tom Murphy

Lisa Love hasn't seen her doctor of 25 years since she discovered telemedicine, which lets her communicate remotely with a physician through her computer or phone.

Love tried such virtual visits last summer for help with a skin irritation and returned for another minor problem.

Now she doesn't feel a pressing need to seek care the old-fashioned way, especially since she also gets free health screenings at work.

No more waiting for the doctor. Convenience rules in healthcare now, where patients can use technology or growing options like walk-in clinics and urgent care centers to get help whenever they need it.

### New ways to interact

A survey last year found that about a quarter of U.S. adults don't have a regular doctor. Some like Love, 62, wonder how much they still need one.

"Telemedicine probably can't do everything...but for most of the things I might ever have, I'm pretty sure they can take care of it," Love said.

Healthcare experts say the changing, fragmented nature of care is precisely why people still need someone who looks out for their overall health, which is the traditional role of primary care physicians like family doctors and internists.

They know patients' medical histories, and they're trained to spot problems that

may be developing instead of just addressing symptoms that prompted the patient's visit.

They also can make sure medications don't conflict with regular prescriptions, and they can help make sense of the information patients dig up with a Google search.

But the nature of primary care is changing as patients branch off to drugstore clinics and urgent care centers. Practices are slowly shifting to more of a team-based approach that focuses on keeping patients healthy and reserves visits with a doctor for the more serious cases.

"The idea that the primary care physician is the one-size-fits-all solution...that's going to change pretty dramatically," said Sam Glick, an executive with the research firm

Oliver Wyman, based in San Francisco.

This evolution began years ago when drugstores started providing flu shots and opening clinics that handle minor issues like ear infections or pink eye. The two largest chains, CVS Health and Walgreens, now run about 1,500 clinics combined.

More recently, employers have started adding worksite clinics, and thousands of urgent care centers have opened around the country to treat emergencies that aren't life-threatening.

Then there's telemedicine, which patients can use to connect to a doctor in minutes without leaving their home or office.

See **TELEMEDICINE**, page 5

## ALZHEIMER'S DISEASE AND DEMENTIA CARE CONSULTATIONS

One-on-one assistance from Diane Vance, programs and services manager of the Alzheimer's Association National Capital Area Chapter

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**BROOKE GROVE**  
RETIREMENT VILLAGE



# Walmart using AI to watch the store

By Anne D'Innocenzio

Inside one of Walmart's busiest Neighborhood Market grocery stores, in Levittown, N.Y., high-resolution cameras suspended from the ceiling point to a table of bananas. They can tell how ripe the bananas are from their color.

When a banana starts to bruise, the cameras send an alert to a worker. Normally, that task would have relied on the subjective assessment of a human, who likely doesn't have time to inspect every piece of fruit.

Welcome to Walmart's Intelligent Retail Lab — the retail giant's biggest attempt to digitize the physical store.

## 1000s of cameras

The thousands of cameras are a key feature of the lab, which recently opened inside this 50,000-square-foot store. Walmart envisions using them, combined with other technology like sensors on shelves, to monitor the store in real time so its workers can quickly react to replenish products or fix other problems.

The technology will also be able to track when shelves need to be restocked or if shopping carts are running low. It can spot spills on the floor and even detect when cash registers need to be opened up before long lines start forming.

Walmart hopes to start scaling some of

the new technology at other stores in the next six months, with an eye toward lowering costs and prices. As the shopping experience improves, the retailer expects to see higher sales.

"We really like to think of this store as an artificial intelligence factory, a place where we are building these products, experiences, where we are testing and learning," said Mike Hanrahan, CEO of Walmart's Intelligent Retail Lab and co-founder of Jet.com, purchased by Walmart three years ago.

"If we know in real time everything that's happening in the store from an inventory and in stock perspective, that really helps us rethink about how we can potentially manage the store."

Hanrahan said the cameras are programmed to focus primarily on the products and the shelves at this point. They currently do not recognize shoppers' faces, determine the ethnicity of a person picking up the product, or track the movement of shopper, he said.

## Privacy concerns

There are signs throughout the store alerting and educating shoppers about how the store is being used as a lab. Still, the cameras could raise privacy concerns.

"Machine learning fundamentally finds



PHOTO BY SUMINI/SHUTTERSTOCK

and matches patterns," said Steven M. Bellovin, professor of computer science at Columbia University and an expert on privacy, who hasn't seen the new Walmart AI Lab. But he said companies run into trouble when they start to match the behavior to a specific customer.

Hanrahan said Walmart has made sure to protect shoppers' privacy and also emphasized that it does not have cameras at the pharmacy, in front of the rest rooms or in its employees' breakrooms.

Walmart's new living lab marks its second in a physical store. Last year, Walmart's Sam's Club opened a 32,000-square-foot lab store, the quarter of a size of a typical Sam's Club store. It's using the store to test new features surrounding its Scan & Go App, which lets customers scan items as they shop and then buy from their phones, skipping the checkout line.

The retail lab is the third project from

Walmart's new incubation arm, created after the Jet.com acquisition as a way for the discounter to shape the future of retail. It follows the launch of Jetblack, a shopping by text service aimed at affluent shoppers in New York.

Hanrahan said the company is embracing the labs in stores because it can better understand the real ways that technology affects customers and workers. It also wants to educate shoppers.

Walmart has made a point to not hide the technology. Small educational kiosks are set up throughout the store. It plans to bring in local schools and communities.

Despite the signs and visible cameras, many shoppers including Marcy Seiberger from Wantagh, N.Y., didn't seem to notice or care.

"I am not bothered by it," Seiberger said. "If technology saves me money, I would be interested." —AP

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# Telemedicine

From page 3

## Saves time and money

Love said she's hooked on virtual visits. They only cost \$42, or less than half the price of an office visit under her insurance plan.

"I like technology and I like new things and I like saving money," Love said. "It was worth it to me to try it."

About 25% of adults don't have a regular doctor, the nonprofit Kaiser Family Foundation found last year. That jumps to 45% for those under age 30.

On top of all the competition for patients, the field also is fighting a shortage of doctors as medical school students opt for higher-paying specialties.

Primary care practices have adjusted by adding physician assistants or nurse practitioners to handle annual physicals and other routine care.

They're also creating teams that help them take a broader look at patient health. Those teams might include mental health specialists who screen for depression and health coaches who can improve diet and exercise.

The idea is to keep patients healthy instead of waiting to treat them after they become sick.

"We want to do as much outside the walls of the clinic as we can," said Stanford University's Dr. Megan Mahoney, noting that this push depends on insurers expanding what they will cover.

Doctors also are continuing to focus more on coordinating care for people with complex health needs.

Bryant Campbell's care team includes a primary care doctor, a pharmacist and specialists to help manage his chronic liver condition and rheumatoid arthritis. He said his team members talk frequently to avoid problems like duplicate tests, and their approach gives him more confidence.

"I sometimes think as patients we feel isolated in our healthcare, and this team-based approach helps a patient be as involved as you need or want to be," he said.

## Email or phone consults

Doctors say the expanded scope of their practices is changing how they interact with patients.

Dr. Russell Phillips frequently responds to email or cellphone questions from his patients. He also refers them to clinics for minor issues like urinary tract infections.

The Harvard Medical School professor said primary care is evolving into more of a flowing, virtual relationship where patients have more frequent but briefer contact with their doctor's office instead of just office visits maybe twice a year.

"Getting medical care is such a complex activity that people really need somebody who can advise, guide and coordinate for them," Phillips said. "People still really want a relationship with someone who can do that."

—AP

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**On Thursday, June 13, from 10 a.m. to 1 p.m. Montgomery County will hold its 9th annual Senior Safety Forum.** It will take place at the Holiday Park Senior Center, 3950 Ferrara Drive in Silver Spring. The forum provides useful information to prevent elder abuse and scams. All are invited to attend. You'll meet representatives from County government and other businesses and organizations in a social and fun setting with live music, door prizes and free bag lunches. The forum is being held in recognition of World Elder Abuse Awareness Day, which is on June 15.

**The Senior Safety Forum is coordinated by Montgomery County's Elder/Vulnerable Adult Abuse Task Force members:** State's Attorney's Office, Police, Health and Human Services, Fire & Rescue, and the Office of the County Attorney.

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- Remember that scammers often use a technique called "spoofing." Spoofing provides a fictitious number that looks familiar to you on your caller ID.
- Do not send money. Beware of anyone asking you to wire money or buy gift cards and provide them with information from the card.
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# Fitness & Health

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## WHERE'S THE BEEF?

Meat-free burgers may taste good, but are they better for us or the planet?

## 'Zombie cells' may play big role in aging

By Malcolm Ritter

Call them zombie cells — they refuse to die.

Scientists actually call these senescent cells. They start out normal but then encounter a stress, such as damage to their DNA or a viral infection. At that point, a cell can choose to die or basically enter a state of suspended animation (hence the popular term “zombie cell”).

The problem is that senescent cells, though they no longer replicate, still release chemicals and proteins that can harm nearby normal cells. That's where the trouble starts.

As these cells and their proteins build up in your body, studies suggest, they promote aging and the conditions that come with it, such as osteoporosis and Alzheimer's disease.

Researchers are studying drugs that can kill these cells and possibly treat the problems they bring.

Basically, the goal is to fight aging itself, which hopefully will delay the appearance of age-related disease and disabilities as a group, according to geriatrics specialist Dr. James Kirkland of the Mayo Clinic in Rochester, Minnesota. That's in contrast to

playing a “whack-a-mole game” of treating one disease only to see another spring up, he said.

### Promising studies in mice

The research has been done chiefly in mice, where drugs that eliminate senescent cells — known as senolytics — have been shown to improve an impressive list of conditions, such as cataracts, diabetes, osteoporosis, Alzheimer's disease, enlargement of the heart, kidney problems, clogged arteries and age-related loss of muscle.

Mouse studies have also shown a more direct tie between senescent cells and aging. When drugs targeting those cells were given to aged mice, the animals showed better walking speed, grip strength and endurance on a treadmill.

Even when the treatment was applied to very old mice, the equivalent of people ages 75 to 90, it extended lifespan by an average of 36 percent.

Researchers have also shown that transplanting senescent cells into young mice basically made them act older: their maximum walking speed slowed down, and their muscle strength and endurance decreased. Tests showed the implanted cells

converted other cells to zombie status.

### Will drugs work in people?

Earlier this year, the first test of senolytics in people was published by Kirkland and his colleagues, and provided some tantalizing results.

It involved 14 patients with idiopathic pulmonary fibrosis, a generally fatal disease that scars the lining of the lungs. Risk rises with age, and the lungs of patients show evidence of senescent cells.

In the preliminary experiment, after three weeks of treatment, patients improved on some measures of physical fitness, like walking speed. Other measures, however, did not show improvement.

Still, the results were encouraging and “it really raises enthusiasm to proceed with the more rigorous studies,” said Dr. Gregory Cosgrove, chief medical officer of the Pulmonary Fibrosis Foundation, who played no role in the study.

The field of zombie cells is still young. But Kirkland estimates at least a dozen companies have formed or have launched efforts to pursue treatments. He holds shares in one.

Apart from age-related diseases, senolytic drugs might be useful for treating premature aging among cancer survivors that brings on the early appearance of some diseases, said Laura Niedernhofer of the University of Minnesota.

### Don't try this at home

Some of these drugs have been ap-

proved for other uses or are even sold as supplements. But Niedernhofer and Kirkland stress that people should not try them on their own, nor should doctors prescribe them for the uses now under study, because more research has to be done first.

Niedernhofer said the best drugs may be yet to come. The goal is not to prevent stressed cells from turning into zombies, she said, because they may become cancerous instead. The aim is to trigger death of cells that have already transformed, or to limit the harm they do.

And what about giving senolytic drugs to healthy people who want to ward off aging? That's possible but a long way off, after studies have established that the drugs are safe enough, she said. On the other hand, “we may not get there,” Kirkland said.

In any case, experts are impressed by the research so far. “I think this is very exciting,” said Dr. George Kuchel of the University of Connecticut Center on Aging in Farmington. The results from animal studies are “very spectacular. It's very compelling data.”

Nir Barzilai, a researcher of aging at the Albert Einstein College of Medicine in New York, said he believes targeting senescent cells will play a role in the overall effort to delay, stop and maybe reverse aging.

So much research suggests they promote aging that “we know that it should be true,” he said.

—AP

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## SilverSneakers

From page 1

these SilverSneakers members swim in their pools, lift their weights and join their yoga classes?

Simply put, gyms need members, and it doesn't matter whether individuals or insurance companies pay the fees. Also, older adults often use the clubs at otherwise quieter times of day.

At Gold's Gym on Layhill Road in Silver Spring, Maryland, SilverSneakers classes, which they call Fit for Life, are very popular, according to front desk manager Shannon Roundtree.

"That class is full almost every time. It's like they're friends," Roundtree said of the participants. "A lot of people like to use their SilverSneakers membership at our gym because they're around people their own age."

### A workout with new friends

Each Tuesday and Thursday morning, I bike or drive to my L.A. Fitness, pick up weights, rubber balls and a chair (for a few seated exercises), and get ready to rumble.

Longo kicks off class with light aerobic activity, such as marching or dance steps, for about 15 minutes to get us warmed up. Then she often has us lift weights or roll rubber balls along our limbs to lightly stretch our muscles.

Sometimes we do gentle yoga-like postures on the floor to strengthen our backs. "Engage your abs," she reminds us.

Two classmates in their 60s, Jeanne Iglesias and Jane Petofsky, like to sing along to the Motown and disco songs. "Forever Young" seems appropriate. So do "Ain't No Stopping Us Now" and "Solid as a Rock."

And everyone laughs when "Sugar Shack" comes up because they know I

hate the song. (But I happily sing along with my new exercise friends anyway.)

"One of my goals was to help people to be part of a community together and want to come to class," Longo said, "and to strengthen their bodies and feel good about it."

Longo, a retired mortgage underwriter, has been teaching since October, when another L.A. Fitness instructor encouraged her to get certified.

After taking a class in basic fitness, she applied to SilverSneakers and took its online courses and an exam to become certified. Then L.A. Fitness hired her as an instructor. (Details on how to become an instructor are available at [silversneakers.com](http://silversneakers.com).)

Teaching classes "has given me more self-confidence than I have ever had," Longo said. "I have exercised all of my life. But when you get up in front of a class, it is a new ball game. I have to remember what is coming next in the routine, and I have to keep to the beat of the music."

tensity. Some also emphasize cognitive health and fall prevention techniques.

SilverSneakers members are a dedicated bunch, according to Kurt Lawson, customer service manager of the Dupont Circle location of Washington Sports Clubs in Washington, D.C. (Their location in Bethesda, Md., also accepts program participants.)

Although Lawson's gym doesn't offer specific classes for older adults, SilverSneakers members can take any of the classes offered and use the equipment. "Generally, the people who are SilverSneakers members use the facility quite a bit," Lawson said.

"One of my SilverSneakers members comes in twice a day," he noted. "One day I saw her birthdate, and I'm like, 'Wait a minute, she's in her 70s!' She doesn't look like it because she's in here all the time, working out."

Health club members younger than 65 can join any SilverSneakers classes offered by their gym, too. Michelle Abboud, 51, joined one of my classes. "I get to work out my support muscles and get structural stability, which complements the Zumba classes I take during the rest of the week," she said.

So how do I feel after taking the class? Well, good! It covers most of the stretching and weight training I need. Because I already ride a bike, the class's short aerobic activity is perfect. I like the people and the gym atmosphere, and my back trouble is less likely to reoccur.

When he was exactly my age, 77, my arthritic grandfather told me, "Mike, don't get old." But back then, they didn't have fitness programs like SilverSneakers.

I plan to defy my grandfather and grow old anyway. Someday.

To find out if you are one of the 13 million people eligible for a free SilverSneakers membership, and to find nearby locations, visit [silversneakers.com](http://silversneakers.com), email [support@silversneakers.com](mailto:support@silversneakers.com) or call (866) 584-7389.

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### Each class is tailored to ability

Like all SilverSneakers instructors, Longo adjusts the class to the level of all participants. She wants to challenge members, but not beyond their comfort level.

"I want everyone to know they can sit down on the chair and exercise if they wish," she said. Even people in wheelchairs can participate.

One advantage of the class is the weight training, which many studies have suggested is key to longevity. "It's one thing even healthy older adults don't do," Longo said. "They walk, they do yoga, but they don't understand that weight training is also really important to maintain muscle mass as we age."

The class Longo teaches is considered "classic" SilverSneakers, but there are a variety of classes offered at other gyms in the area, including Latin dance, yoga, water aerobics and so-called BOOM classes — three half-hour sessions per week with higher in-

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# Topical pain relievers can replace pills

By Howard LeWine, M.D.

**Q: My arthritis primarily affects my hands. Aleve helps but I don't want to rely on it every day. There are so many pain relieving skin creams. How do you choose?**

**A:** You are wise to consider alternatives to oral naproxen (Aleve, Naprosyn), ibuprofen (Advil, Motrin) or other oral nonsteroidal anti-inflammatory drugs (NSAIDs). Long term use of these can lead to stomach and intestinal ulcers, internal bleeding and kidney damage, and they potentially increase the risk of heart attack and stroke.

Topical analgesics are pain relievers that are applied to the skin instead of taken as pills. The most effective topical preparations do contain an NSAID. But topical NSAIDs pose less risk than the oral drugs because they result in lower NSAID blood levels.

Applying a topical NSAID concentrates the medicine near the pain site. So they can be very helpful for the more superfi-

cial joints like the hands, knees, ankles, feet and elbows.

While only a small amount enters the bloodstream, topical NSAIDs may be off-limits to people at high risk for side effects. This would include people with a history of ulcers, internal bleeding and kidney disease.

Of the different topical NSAIDs, prescription strength ones contain a higher concentration of active ingredients.

Most studies have been done on diclofenac (Voltaren, generic versions) gel; and the research shows the gel can be as effective for arthritis in the hands and knees as the oral formulation of the drug.

### OTC products less effective

There are many other types of topical pain relief products available over-the-counter. Typical ingredients include menthol, camphor, methyl salicylate and capsaicin. Some combine a couple of these chemicals.

While they are generally safe, many people find minimal if any symptom improvement. Menthol and camphor are harmless substances that create a pleasing sensation that counteracts pain, but they don't influence the underlying cause or inflammation.

There's little rigorous research into methyl salicylate's effectiveness as a pain reliever. There definitely is some absorption of methyl salicylate and it's metabolized into salicylic acid, similar to aspirin. This should have some effect on pain and inflammation.

People who have an aspirin allergy or take medications that interfere with blood clotting should check with their doctor be-

fore using a product containing a salicylate.

Capsaicin is the stuff that makes hot peppers so fiery. Rubbing it on the skin theoretically overloads the pain sensing circuits. While causing a burning sensation, little actually gets absorbed and the effectiveness of over-the-counter capsaicin is questionable.

*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 health.harvard.edu.*

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## Health Shorts

### Diabetes drug may slow kidney disease

A drug that's used to help control blood sugar in people with diabetes has now been shown to help prevent or slow kidney disease, which causes millions of deaths each year and requires hundreds of thousands of people to use dialysis to stay alive.

Doctors say it's hard to overstate the importance of this study and what it means for curbing this problem, which is growing because of the obesity epidemic.

About 30 million Americans and more than 420 million people worldwide have di-

abetes, and most cases are Type 2, the kind tied to obesity. It occurs when the body can't make enough or properly use insulin, which turns food into energy.

This can damage the kidneys over time, causing disease and, ultimately, failure. In the U.S., it's responsible for nearly half a million people needing dialysis and for thousands of kidney transplants each year. Some blood pressure drugs lower this risk, but they're only partially effective.

The study, published recently in the *New England Journal of Medicine*, tested Janssen Pharmaceuticals' drug Invokana, a daily pill sold now to help control blood sugar, to see if it also could help prevent kidney disease when added to standard treatments.

For the study, about 13,000 people with Type 2 diabetes and chronic kidney disease from around the world were to be

given Invokana or dummy pills. Independent monitors stopped the study early, after 4,400 people had been treated for about 2.5 years on average, when it was clear the drug was helping.

Those on the drug had a 30% lower risk of one of these problems: kidney failure, need for dialysis, need for a kidney transplant, death from kidney- or heart-related causes, or other signs that kidneys were failing.

For every 1,000 people taking the drug for 2.5 years, there would be 47 fewer cases of one of these problems, researchers estimate.

Rates of serious side effects were similar in the drug and placebo groups including leg, foot or toe amputations, a concern raised by a previous study of Invokana. One side effect, when the body can't produce enough insulin, was more frequent among those on Invokana but rare overall.

The drug costs about \$500 a month in the U.S. Out-of-pocket costs for patients may be different, depending on insurance.

Janssen, which is part of Johnson & Johnson, sponsored the study, and many of its authors work or consult for the company.

In recent years, several studies have found that Invokana and some similar drugs can lower heart risks. The new results, showing that Invokana also may stall or prevent kidney failure, expand the potential benefits of the drug.

—AP

Their meta-analysis of 11 aspirin therapy clinical trials involving more than 157,000 healthy individuals since the 1980s found the drug doesn't reduce deaths, heart attacks or strokes.

Worse, low-dose aspirin users were also about 50 percent more likely to have major bleeding compared with those who did not use aspirin, the researchers concluded. Major bleeding was defined as blood loss that required hospitalization, surgery or transfusion, as well as all brain-related bleeding.

Some 40 percent of U.S. adults over age 50 use aspirin for the primary or secondary prevention of cardiovascular disease, according to a 2016 study.

Aspirin prevents blood clots from forming, which can reduce the risk of a stroke or heart attack. But it can also be a hazard: Blood that doesn't clot easily can raise the risk of a hemorrhagic stroke or internal bleeding.

The analysis affirms more broadly the findings of three large-scale, randomized clinical trials done elsewhere and published earlier this year. Like the current meta-analysis, those studies concluded that aspirin had no effect on death rates but caused more bleeding among otherwise heart-healthy patients.

Some studies of aspirin's potential cardiovascular benefits emerged in the 1980s but subsequent research revealed its limitations and potential hazards.

Patients who are on a daily aspirin regimen or are considering it for cardiovascular issues should talk to their healthcare provider to help them balance potential risks and benefits.

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See **HEALTH SHORTS**, page 13



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# Many types of orthotics relieve foot pain

By James P. Ioli, D.P.M.

Many people come to my office complaining of foot pain from conditions such as bunions, hammertoes, a pinched nerve (neuroma) or heel pain (plantar fasciitis).

I perform a thorough evaluation and examination, and together we review the origin, mechanics and treatment plan for the specific problem or issue. The patient usually asks if they need an orthotic and, if so, which type would be best.

I recommend a foot orthotic if muscles, tendons, ligaments, joints or bones are not in an optimal functional position and are causing pain, discomfort and fatigue.

## Three major types

Foot orthotics can be made from differ-

ent materials, and may be rigid, semirigid, semiflexible or accommodative, depending on your diagnosis and specific needs.

Most of my discussions center around three types of foot orthotics: over-the-counter/off-the-shelf orthotics, "kiosk-generated" orthotics, and professional custom orthotics.

Over-the-counter (OTC) or off-the-shelf orthotics are widely available and can be chosen based on shoe size and problem (such as Achilles tendinitis or arch pain).

Kiosk orthotics are based on a scan of your feet. A particular size or style of orthotics is recommended for you based on your foot scan and the type of foot problem you are experiencing. They may help with heel pain, lower back pain, general foot

discomfort or for a specific sport.

For custom prescription orthotics, a health professional performs a thorough health history, including an assessment of your height, weight, level of activity and any medical conditions.

A diagnosis and determination of the best materials and level of rigidity/flexibility of the orthotics is made, followed by an impression mold of your feet. This mold is then used to create an orthotic specifically for you.

The difference between OTC/kiosk and custom orthotics may be likened to the difference between over-the-counter and prescription reading glasses.

A person of average weight, height and foot type, and with a generic problem such

as heel pain, usually does well with an over-the-counter or kiosk orthotic. They are less expensive and usually decrease pain and discomfort. However, you may have to replace them more often.

Someone with a specific need, or a problem such as a severely flat foot, may benefit from custom prescription orthotics. While more expensive and not usually covered by insurance, they generally last longer than the OTC or kiosk types.

## Start with better shoes

Before investing in orthotics, I recommend spending your hard-earned money on quality, properly fitted shoes specific

See **ORTHOTICS**, page 13

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June 13

### THE ART OF BREATHING

Learn breathing exercises to reduce stress, anxiety and pain as well as increase overall health, mindfulness and emotional well-being. The free class will be presented by licensed occupational therapist and yoga/meditation instructor Jill Cummings on Thursday, June 13, at 1 p.m. at Arlington Mill Senior Center, 909 S. Dinwiddie St., Arlington, Va. To register, call (703) 228-7369.

June 20

### PLAN YOUR TRIP ONLINE

Visit the Holiday Park Senior Center on June 20 at 1 p.m. for "Tech Thursday" and learn how to use online travel sites. The center is located at 3950 Ferrara Dr., Silver Spring, Md. For more information about this free program, call (240) 777-4999.

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## Health shorts

From page 10

### Harvard, MIT to boost research on cannabis

Harvard University and the Massachusetts Institute of Technology will share what's being called the largest private donation supporting research into marijuana and its effects on the human brain.

The \$9 million gift from Charles Broderick, an alumnus of both universities, will be split evenly between researchers at Harvard Medical School and the School of Science at MIT.

The schools said the donation will fund research into the biology of cannabinoids, the chemical compounds in marijuana, and their effects on brain development, behavior and overall health.

The schools cited "critical gaps" in knowledge about cannabis even as the legalization movement spreads.

Broderick has invested in several large North American marijuana companies and

said he hopes to fill the "research void" in the science of cannabis. —AP

### Less fat, more fruit cuts breast cancer risk

A large experiment suggests that trimming dietary fat and eating more fruits and vegetables may lower a woman's risk of dying of breast cancer.

It involved 49,000 women and spanned two decades, and is more reliable than many other studies that just observe how people eat and draw conclusions.

At the start, women were getting one third of daily calories from fat. One group lowered that to 24% after one year and to about 30% after eight years.

Two decades later, those who trimmed fat intake had a 21% lower risk of dying of breast cancer. The diet change did not affect the risk of developing the disease, though.

Results were reported in May by the American Society of Clinical Oncology.

—AP

## Orthotics

From page 12

for your work or athletic activities.

You may be surprised to learn that many people have not had their feet professionally measured at a shoe store in years. As we age, our foot length and width changes. And sizing may not be consistent between brands; the same size 9 1/2 narrow shoe may differ significantly from one manufacturer to another.

If your pain or discomfort does not improve with new shoes, try over-the-counter or kiosk orthotics for a period of time. If you see improvement, fine. If not, see a healthcare professional for an evaluation for custom prescription orthotics.

### When custom orthotics are best

In my experience, certain groups of people benefit from an examination performed by a healthcare professional and a prescription for custom orthotics.

These include people with diabetes who

have loss of feeling in their feet, people with poor circulation, and people with severe foot deformities caused by arthritis. In fact, Medicare has a program that covers 80 percent of the cost of diabetic shoes and orthotics because studies have shown that they decrease the chance of developing an open sore that can lead to amputation.

In summary, if you feel you know what is causing your foot pain, you don't fall into any of the groups that benefit from professional custom orthotics, and you already wear a properly fitted pair of shoes, go ahead and try the OTC or kiosk orthotics. For most people, these will provide relief.

After taking these steps, if you notice no improvement in your condition, then seek out the advice of a healthcare professional.

*James P. Ioli, D.P.M., is a contributor to Harvard Health Publications.*

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# Health claim rejected? Consider an appeal

By Tom Murphy

Patients are often shocked when their insurance company denies coverage for a procedure or treatment, especially if that leads to a bigger-than-expected bill.

These rejections can be fairly common, and people may not put up their best fight to get the decision reversed.

Odds are tough, but denials can be resolved with phone calls or a formal appeal, which healthcare experts see as more of a last resort. Here's a look at the issue.

## Few fight claim denial

Health insurers denied nearly 43 million claims in 2017 in part of the individual insurance market, and patients appealed well under 1% of those decisions, accord-

ing to the nonprofit Kaiser Family Foundation, which analyzed data on care sought inside an insurer's coverage network.

It didn't analyze why people left denials unchallenged or how many were reversed without the need for an appeal.

Kaiser senior fellow Karen Pollitz said previous studies from the foundation show that many patients took some step to contest a claim denial, but most were unsuccessful.

Other research has found that low appeal rates also are common with other forms of coverage, such as Medicare Advantage plans.

Some patients may not take action because they're intimidated by the process or don't have the energy because of their treatment.

Appeals can involve work that may include writing letters, gathering documents and enlisting a doctor's help. In most cases, patients have to appeal first to the insurer before seeking an outside party's review of the case.

Many may not bother appealing because they don't understand their coverage. Co-insurance payments, high deductibles and other out-of-pocket expenses can make it hard to know what insurance should have covered when the bill arrives.

"They may feel something is wrong, but they don't know what's wrong," said Emily Bremer, a health insurance broker in St. Louis.

## Start with phone calls

Bremer said a written appeal to an insurer should be the last resort.

Patients should first try calling both the insurer and care provider. That can lead to a quick resolution if the denial occurred because a medical biller entered the wrong code or an insurer mistakenly classified a doctor as being outside its network.

"The majority of cases we run into are misunderstandings," Bremer said.

More complicated denials, like those where the insurer says the care was not medically necessary, probably can't be resolved with a simple phone call. But feder-

al law gives patients the right to appeal insurance decisions, Pollitz said.

## Keys to successful appeal

Odds are slim for those who start an appeal. The Kaiser study found that insurers overturned only 14% of the denials that were appealed.

Patients can boost their chances by doing research and building their case. The insurer's explanation of benefits — that complex statement that usually arrives before a bill and can be found online — will lay out why a claim was denied and how to contact the insurer.

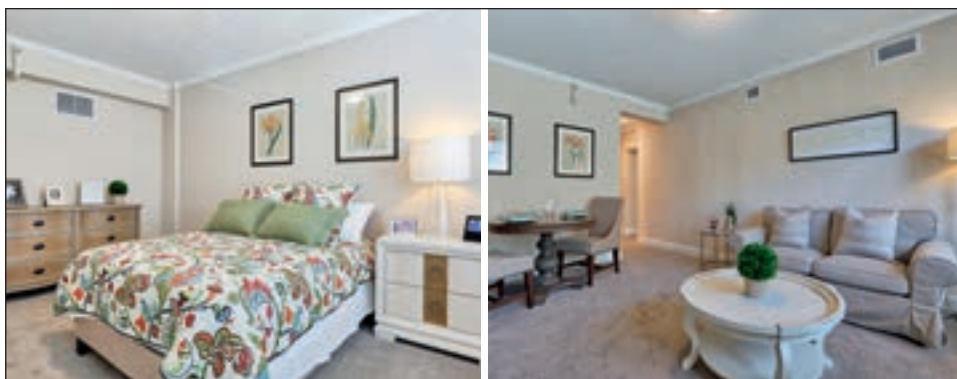
Bremer recommends that patients write the insurer, saying specifically that they want to appeal the coverage decision. They should lay out the facts about why the treatment or procedure should be covered instead of arguing that the decision was unfair.

Supplying medical records for the care under question and getting help from the doctor are both crucial, she added.

Patients also should abide by any deadlines and use certified mail or fax to make sure the appeal is received.

Many markets have consumer assistance programs that can help patients prepare their appeal and navigate the process.

See **CLAIM APPEAL**, page 15

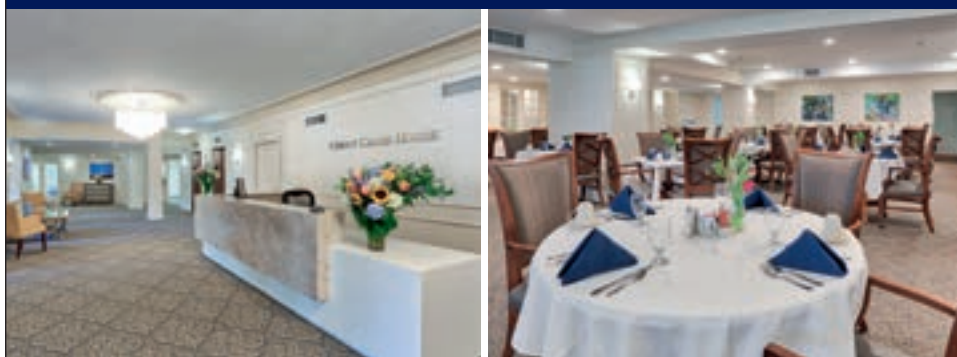


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# How to choose a good home stair lift

Dear Savvy Senior,

Can you recommend some good stair lift companies? I have a difficult time getting up and down the stairs and am interested in purchasing a stair lift for my house. I could use some help choosing one.

— Arthritic Ann

Dear Ann,

A good home stair lift is an excellent solution for those with mobility challenges who have trouble with steps. A stair lift will carry you up and down the stairs in a safe seated position, providing easy access to the second story or basement level of your home.

To help you choose a quality stair lift that meets your needs and budget, here are a few shopping tips, along with some top-rated companies that make them.

## Types of lifts

There are two basic types of stair lifts that are sold today: straight and curved. The type you need will depend upon the design of your staircase.

A straight stair lift is one that travels in a straight line up a flight of stairs uninterrupted by landings, bends or curves, and costs between \$2,500 and \$5,000 installed.

Curved lifts, however, are much more elaborate and will go around corners, bends and changes in direction. Curved lifts are also much more expensive, typical-

ly running between \$8,500 and \$15,000 or more depending on the complexity of the installation.

You also need to know that all stair lifts mount to the stair treads, not to the wall, so they are very sturdy and can be installed in almost any home.

If you are a large person, you may need to get a heavy-duty lift with a wider seat and bigger lifting capacity — all companies offer them. Or if you're tall, find out about raising the seat height during installation.

Most stair lifts available today also have seats, armrests and footplates that fold up out of the way, and swivel seats that make getting into and out of the chair easier.

They also come with standard safety features, such as seatbelts, braking systems and footrest sensors, push-button or rocker-switch controls located on the armrest for easy operation, and "call send" controls, which allow you to call or send the unit to the other end of the stairs. Make sure the lift you choose has all these features.

Depending on the company, you may also have the option of choosing between an electric (AC) or a battery powered (DC) stair lift. Battery powered units charge at the base station (some recharge anywhere on the track), are quieter, smoother and better than electric lifts, and will work even if there's a power failure in the home.



**SAVVY SENIOR**  
By Jim Miller

## Claim appeal

From page 14

Patients should keep their doctor's office updated so bills aren't sent to collec-

tions prematurely.

If an appeal is denied, prepare for a second round. Patients can ask for a third party to look at the case.

—AP

## Where to shop

While there are many companies that make and sell stair lifts, some of the best, based on reputation and customer satisfaction ratings, are Acorn ([acornstairlifts.com](http://acornstairlifts.com), 866-247-7072), Bruno ([Bruno.com](http://Bruno.com), 800-454-4355) and Stannah ([Stannah-Stairlifts.com](http://Stannah-Stairlifts.com), 888-465-7652).

Unfortunately, original Medicare does not cover stair lifts, nor do Medicare supplemental (Medigap) policies. But some Medicare Advantage plans may help pay.

There are also many states that offer Medicaid waivers that will pay for lifts for those that qualify, and the VA offers cash grants to veterans with disabilities for home safety improvements.

To save money, you may want to consider purchasing a used or refurbished model. Or, if you need a stair lift for only a short period of time, consider renting one. Most companies offer these options, and many offer financing programs, too.

To get started, contact some stair lift companies who will put you in touch with a dealer in your area. All dealers provide free in-home assessments and estimates and can help you choose an appropriate lift.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of The Savvy Senior book.

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# Fighting depression with caffeine, drugs

By Howard LeWine, M.D.

**Q: Is there any evidence that drinking coffee or other caffeine beverages helps depression?**

**A:** Yes, there are some studies that demonstrate an association between caffeinated coffee and a lower depression risk.

One example comes from the Nurses' Health Study that began more than 20 years ago. When the nearly 51,000 women were enrolled, none of them had depres-

sion.

As just one small part of the study, researchers determined how many of the women later developed depression, and compared their caffeine intake to determine whether it affected risk.

Within the next ten years, 2,607 women were diagnosed with depression or had started taking antidepressants. The researchers found an inverse dose-response relationship between caffeine intake and mood: the more caffeine a woman ingest-

ed per day, the lower the likelihood that she developed depression during the study period. The women who were least likely to develop depression were drinking about five cups of coffee per day.

In a more recent study, researchers evaluated coffee consumption and depression risk in over 14,000 young adults. The study participants who consumed at least four cups of coffee per day showed a lower risk of depression than participants who drank less than one cup of coffee per day.

These researchers also assessed the association between regular and decaffeinated coffee consumption and the risk of depression. They did not find a reduced depression risk with any amount of decaffeinated coffee.

While the results of these studies are interesting, they do not prove that regular coffee or other sources of caffeine can prevent or treat depression.

Despite no proof, caffeine has a plausible biological explanation for why it might benefit people with depression. Caffeine gets absorbed in the stomach and small intestine and is then distributed throughout the body, including the brain. The amount circulating in the blood peaks 30 to 90 minutes after it's ingested, and just trace amounts are around eight to 10 hours later.

Once it reaches the brain, caffeine probably has multiple targets, but the main one seems to be adenosine receptors. After attaching to these receptors, caffeine sets off a chain of events that affects the activity of dopamine, an important neurotransmitter involved in mood.

Caffeine also indirectly affects two other neurotransmitters, serotonin and acetylcholine, which can play an important role in depression.

The possibility that regular coffee might enhance mood and even be an adjunct to mild depression treatment is intriguing. It adds yet another to the growing list of positive associations of coffee drinking and health.

**Q: I take Prozac for depression. It has definitely helped, but it makes me feel flat, less emotionally responsive. Is this common?**

**A:** Like you, to treat depression the majority of people take one of the most commonly prescribed antidepressants called selective serotonin reuptake inhibitors (SSRIs), such as fluoxetine (Prozac). These drugs help lift the sadness and can bring back more enjoyment of life.

But sometimes SSRIs go beyond improving mood and make a person feel too little emotion. Some people feel like they've lost the richness of daily life.

Serotonin is one of the brain's chemical messengers. It works along brain circuits that regulate mood and anxiety. SSRIs — including fluoxetine (Prozac), sertraline (Zoloft), paroxetine (Paxil), fluvoxamine (Luvox), citalopram (Celexa) and escitalopram (Lexapro) — help boost the availability of serotonin in the brain. This in turn helps those brain circuits tamp down uncomfortable moods.

Scaling back the intensity of moods is often the goal. It's a huge relief if you're very irritable, easily upset, or feeling overly burdened by stress.

But for some people, the reduction in intensity can be experienced as a "blunting" or "dulling" of their emotions. You might not cry at a movie's happy ending or laugh with the same gusto. Or you might feel apathetic and not get the same kick out of doing things

See **DEPRESSION**, page 19

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# What you eat may affect skin cancer risk

By Christine Yu

One in five Americans will get skin cancer in their lifetime. For an extra layer of solar protection — sunscreen is a must! — pair these foods with safe sun practices.

## Get red tomatoes (not red-faced)

Use summer's abundance of this fruit to your advantage. A British study found that people were less susceptible to sunburn after eating 1/4 cup of tomato sauce daily for 12 weeks. (Even one bad burn raises your risk for skin cancer.) Bonus: The sauce was made with olive oil, which may help your body absorb more of the beneficial carotenoids.

These natural compounds that give tomatoes their red glow also protect the plant from the sun's harsh rays. Researchers suspect eating them may have a similar effect on our own skin.

Plus, recent research in mice suggests that eating a serving of tomatoes daily slashes nonmelanoma skin cancer rates by half.

## Head to the C

Vitamin C isn't just for fending off colds. UV rays produce free radicals — unstable compounds in your body that can damage the DNA in skin cells, leading to skin cancer. Vitamin C, however, neutralizes those

free radicals.

German researchers found that people who got 180 mg. per day of this nutrient (the amount in half a large yellow bell pepper or two cups of strawberries) improved their skin's free-radical scavenging activity by 37 percent. And in existing cases of melanoma, studies have found that vitamin C may slow tumor growth.

## Caffeinate

Kick back in your beach chair with a cold-brew coffee in hand. Drinking four cups of java a day may cut your risk of melanoma — the deadliest form of skin cancer — by 25 percent compared to forgoing coffee, according to a study in the *Journal of the National Cancer Institute*. And coffee may help prevent other types of skin cancer, too.

Scientists believe that the main benefit comes from the caffeine, which guards skin cells against sun damage and prevents them from turning cancerous. Animal studies have also shown protective effects from several other components in coffee, including polyphenols.

## Be smart about sunscreen

Of course, the best skin cancer prevention is to avoid the sun.

If you'll be outdoors, apply sunscreen

right. Most docs recommend lotion over sprays. (It's harder to get adequate, consistent coverage with a spray, especially outdoors on a windy beach. Still, it's better than nothing!)

Use about an ounce (almost a golf-ball-size amount) on exposed areas, and reapply after two hours or right after swimming.

Pro tip: Put sunblock on at home before you pull your swimsuit on so you hit everywhere.

Most people under-apply sunscreen, cutting its effectiveness in half, so go with an SPF of at least 30. But know that grabbing the SPF 150 isn't necessarily better.

SPFs over 50 offer only marginally more sun protection than those in the 30 to 50

range, and experts say a high SPF can lull you into a false sense of security, so you might not use enough.

*[Ed. Note: In addition to following these tips, it's essential to visit your dermatologist once a year for a full body scan. Physicians are able to track any changes in your skin. They can also check places you can't, such as your scalp or ears. At home, be sure to pay attention to any new moles or changes in existing moles. If a mole is asymmetrical, has a variety of shades or is larger than a pencil eraser, it's best to visit a dermatologist as soon as possible.]*

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# How plant-based burgers compare to beef

By Candice Choi

If you want to skip meat, a new era of options is here.

Two companies — Beyond Meat and Impossible Foods — are among several racing to tap into the massive U.S. market of meat eaters by creating plant-based burgers that offer the taste and texture of beef.

But are the plant-based patties better for you — or for the planet? Here's what you might want to know before taking a bite.

## Are they healthier?

As with many questions about diet, it depends. For better or worse, patties from Beyond Meat and Impossible Foods can be nutritionally similar to beef.

Beyond Meat's 4-ounce patty is listed at 270 calories, while Impossible Foods' is listed at 240 calories. Ground beef's nutritional profile can range, but a similarly sized patty with 80% lean meat has around 290 calories.

Protein content is about the same, while

other nutrients vary. Some may like that the plant-based patties have fiber, but dislike that they're higher in sodium.

For overall diet, what matters more might be how the patties are served, whether it's at Burger King, White Castle or elsewhere.

At Umami Burger in New York, for example, a burger with two Impossible patties, cheese and fixings tops 1,000 calories. Few would call it healthy, especially if served with fries and a soda.

"People are going to be fooling themselves into thinking these are not just better, but healthy," said Yoni Freedhoff, an obesity expert at the University of Ottawa.

People also may not realize the saturated fat content of plant-based burgers can be similar to beef ones, he said.

## What's in them?

Beyond Meat's ingredients include pea protein and canola oil. Impossible Food's patties have soy protein and coconut oil.

Impossible says its patties have a flavor and hue similar to beef partly because of soy leghemoglobin, a protein the company makes by genetically modifying yeast.

The meat industry, meanwhile, is appealing to people who prefer simpler ingredient lists. "A beef patty is one natural ingredient: beef," says the North American Meat Institute, which represents meat makers.

## How do they taste?

Taste is subjective, but reviews generally say Beyond Meat and Impossible burgers taste similar to meat.

Christian Acosta, who works in New York, said he's had the Impossible burger several times and can't tell the difference. "It tastes exactly like meat," he said, while

waiting in line to get the burger for lunch.

Unlike with a steak, any discrepancies in taste between beef and the plant-based burgers may be masked by buns, cheese and toppings.

Both Beyond Meat and Impossible Foods have also updated their recipes, and may keep doing so to get even more like meat.

## How much do they cost?

The idea is to eventually make Beyond and Impossible burgers cost the same or less than beef. For now, expect to pay more.

At a Whole Foods in New York, two Beyond Meat patties cost \$5.99, roughly double the price of two ground beef patties.

Impossible burgers aren't yet available in grocery stores. But at a Bareburger restaurant in New York, it's an extra \$3 for either of the plant-based patties.

## Are they better for the planet?

Experts say reducing overall red meat consumption would be better for the planet. Beef is considered taxing on the environment because of the resources it takes to grow crops to feed cows. Cows also produce the greenhouse gas methane, mostly through burps.

Christopher Field, who is at the Stanford Woods Institute for the Environment and who knows the founder of Impossible Foods, noted people don't have to give up meat entirely to make a difference, and that pork and chicken have much smaller environmental footprints than beef.

## What's next?

On the horizon is meat grown in labs by

See **BURGERS**, page 19



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## Depression

From page 16

you enjoy, like playing golf or painting.

Sometimes the blunting affects sexual response. Some people will say they're not having the same sexual pleasure.

It's important to report to your doctor how you're feeling, so you can work to-

gether to make adjustments along the way. Eliminating the blunting effect may just take a change in the medication dose. Or your doctor may switch you to another type of medication.

But don't just stop taking an SSRI without talking with your doctor; you could relapse into depression, or you could experience discontinuation symptoms such as

dizziness, loss of coordination, fatigue, tingling, burning, blurred vision, insomnia, nausea, diarrhea, flu-like symptoms, anxiety and crying spells.

If a medication switch or a dose change doesn't relieve blunted emotions, consider the trade-offs with your doctor's help. Feeling a little blunted may be better than being terribly depressed. It's important to

weigh the options.

*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 [health.harvard.edu](http://health.harvard.edu).*

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## Burgers

From page 18

culturing animal cells, but it will be some time before people can get a taste.

Right now, the solutions used to help cells grow are expensive and limited since they're mainly made for medical therapy purposes, said Bruce Friedrich, executive

director of the Good Food Institute, which advocates for meat alternatives.

Still, regulators have taken notice and the meat industry is watching and mobilizing to "protect beef nomenclature."

Already, Beyond Meat's strong debut as a public company may be confirming the meat industry's concerns.

—AP

### BEACON BITS

June 6+

#### DEMENTIA CAREGIVERS SUPPORT GROUP

The Shepherd's Center of Oakton-Vienna hosts a free support group for caregivers of adult family members with dementia on the first and third Thursdays of each month. Stop by anytime between 10 and 11:30 a.m. at the Unitarian Universalist Congregation of Fairfax, Program Building, 2709 Hunter Mill Rd., Oakton, Va. For more information, contact Jack Tarr at [jtarr5@verizon.net](mailto:jtarr5@verizon.net) or visit [scov.org/files/sptgpflyer\\_2016\\_08.pdf](http://scov.org/files/sptgpflyer_2016_08.pdf).

### BEACON BITS

June 9

#### CLASSIC CAR SHOW

Check out vintage cars and enjoy garden tours, children's activities, raffles, concessions and botanically-themed exhibits at the

Spring 2019 Classic Car Show, supporting the mission and work of the American Horticultural Society at River Farm. The fundraiser takes place on Sunday, June 9, from 9 a.m. to 2 p.m. (Raindate: June 16) Admission is \$20 per show car (pre-registration encouraged), \$10 per personal car for spectators, and \$5 per person for walk-ins and bicyclists. Kids 12 and under are free. River Farm is located at 7931 East Boulevard Dr., Alexandria, Va. For more information, visit [ahsgardening.org](http://ahsgardening.org) or email [development@ahsgardening.org](mailto:development@ahsgardening.org).



## Calling all caregivers!

Learn how to maintain your own well-being so you can give better care to loved ones at this FREE event for family/friend unpaid caregivers:

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# All about jackfruit, sprouted grain bread

By Lori Zanteson and Kristen N. Smith

If you don't know jack (jackfruit, that is) or sprouted grains, it's time you did.

## The folklore

Jackfruit is the largest tree fruit in the world. A single jackfruit averages 35 inches long, 20 inches in diameter, and can weigh more than 100 pounds!

Jackfruit is a native of southwest India but is cultivated around the tropical regions of the world. It's the national fruit of Bangladesh and Sri Lanka, and is a common ingredient in Southeast Asian cuisine.

The versatile jackfruit is increasingly popular in the plant-based movement and is able to be enjoyed both as a sweet fruit and as a savory vegetable and meat substitute, making it easy to indulge in this culinary and nutrient powerhouse.

## The facts

Jackfruit (*Artocarpus heterophyllus*) is part of the mulberry family, along with fig and breadfruit trees. Its greenish-yellow skin is covered in cone-shaped spikes, protecting an inner flesh of bright yellow edible bulbs, a pithy core, and lots of one-inch edible brown seeds.

Depending on variety and ripeness, the flesh may be crunchy, firm or very soft, with a tropical flavor similar to banana and pineapple.

In nutrient density, jackfruit lives up to its size: a one-cup serving is packed with 18 percent DV (DV=Daily Value, based on 2,000 calories/day) of antioxidant vitamin C, 16 percent of anti-inflammatory manganese, and 11 percent DV of satiating dietary fiber.

## The findings

Jackfruit is plump with carotenoids —

powerful plant compounds that give jackfruit its deep yellow hue as well as boosting its disease-preventing activity. Beta-carotene and lutein are part of an impressive 18 total carotenoids in jackfruit (*Plant Foods for Human Nutrition*, 2009).

Another category of plant compound in jackfruit's armory is flavonoids, associated with anti-inflammatory and antioxidant activity. They also may play a role in fighting against Type 2 diabetes complications, including blindness from retinopathy and death from cardiovascular disease (Nutrients, 2016).

## The finer points

Fresh jackfruit is available in the summer and fall, but it can also be bought canned and dried. Slice whole jackfruit in half lengthwise and cut from the stem horizontally, like a melon. Remove the bulbs

and seeds. Bulbs may be eaten fresh, frozen or cooked. [Ed. Note: Canned jackfruit is available at Trader Joe's.]

Young jackfruit has a subtle flavor and is often shredded and used as a meat substitute, especially in curries. It is also roasted and eaten as a vegetable. Try it with barbecue sauce; it mimics a pulled-pork sandwich.

Ripe jackfruit adds tropical flair to salads and desserts like custards and ice cream. Refrigerate a few days or freeze, as jackfruit doesn't keep well.

## Topic 2: What is a sprouted grain?

A sprouted grain has been soaked until it reaches germination, a process which enriches the grain by increasing nutrient levels and may also aid in ease of digestion when it is eaten.

So, what is sprouted grain bread? Sprouted grain breads are giving both bread-avoiders and bread-lovers something to cheer about. This type of bread, made from a variety of sprouted whole grains (including wheat, millet, barley and spelt) and legumes (like soybeans and lentils) is packed with vitamins (including antioxidant vitamins C, E and beta carotene), minerals, protein and fiber.

The high amounts of protein and fiber can help increase feelings of fullness and sustain energy levels longer than foods that are not good sources of these nutrients.

In addition, sprouted grain breads tend

See **SPROUTED GRAIN**, page 23

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## BEACON BITS

**June 10** **MAYO CLINIC ON HEALTHY AGING**

Explore techniques from healthy aging experts at the Mayo Clinic on how to make your later years some of your best ones on Monday, June 10, at 1:30 p.m. The event will be presented by Virginia Hospital Center Gerontologist Gwendolyn Sutton at the Aurora Hills Senior Center, 735 S. 18th St., Arlington, Va. To register, call (703) 228-5722.

**June 27** **JOINT REPAIR AND REPLACEMENT**

Learn about treatment options for joint pain, stiffness or weakness, as well as hospital care for joint replacement surgery patients, from a panel of orthopedists and surgeons. The talk takes place on Thursday, June 27, from 6:30 to 7:30 p.m. at Holy Cross Germantown Hospital, 19801 Observation Dr., Germantown, Md. For more information, call (301) 557-6000.

# Answers re: headaches, calcium supps

Dear Mayo Clinic:

I had an extremely painful headache that was diagnosed as a cluster headache in the emergency department. I was treated with oxygen, and the pain disappeared.

Is it common to treat headaches with oxygen, or is this a treatment specific to this type of headache?

A: If you have cluster headaches and begin having a painful attack, a common and established therapy is using 100 percent oxygen delivered with a face mask. This often relieves the pain within about 15 minutes.

Oxygen isn't known to be useful in other types of headaches. For example, although oxygen has been investigated for treating migraines, there's no good evidence supporting this use.

Cluster headaches are very severe, debilitating headaches on one side of the head that last for 15 minutes to three hours when untreated.

On the same side as the headache, there is often redness of the white of the eye, tearing from the eye, stuffiness or runny nose, swelling of the eyelid, and abnormal sweating of the forehead or face.

Cluster headaches typically occur at the same time each day, including attacks that awaken people at night. It is common for there to be a sense of restlessness or agitation during a cluster attack.

These headaches are called cluster headaches because they often occur in bouts of frequent attacks (cluster periods) that can last from weeks to months, usually followed by remission periods that can last for months and sometimes years.

The cause of cluster headaches isn't completely understood. That said, the pattern of these types of headaches suggests

that abnormalities in the body's biological clock could play a role, likely mediated by a part of the brain called the hypothalamus.

When available, oxygen is usually the preferred therapy for a cluster headache attack. Oxygen has no side effects and can work quickly.

It can be administered in an emergency department setting, or at home using an oxygen cylinder and regulator.

When the oxygen cylinder is not readily available, such as when outside the home, medications called triptans can be used. Since the treatment of a cluster attack must work quickly, use of an intranasal or injectable triptan is typically preferred over tablets taken by mouth.

— Todd Schwedt, M.D.,

Neurology, Mayo Clinic, Phoenix

Dear Mayo Clinic:

My doctor says that exercise is even better than calcium supplements for helping maintain bone density and prevent fractures. Can you explain why?

A: Both calcium and physical activity are important for bone health. But when you consider the net benefits of calcium, especially in supplement form, it's unlikely to serve as a good substitute for regular exercise.

Calcium is an important mineral that your body uses to build and maintain strong bones. Foods that are high in calcium include dairy products, dark green leafy vegetables and certain fish, such as sardines.

Various foods and beverages, such as cereals and fruit juices, may be fortified with calcium and vitamin D, as vitamin D enhances absorption of calcium.

Calcium in supplement form may help people who can't get enough calcium from their diet or those who poorly absorb calcium because of conditions such as untreated celiac disease or bariatric surgery.

However, recent evidence suggests that increasing calcium intake through supplements has a modest and limited effect on bone density.

Calcium supplements also can have certain side effects. They can cause constipation, interfere with other drugs and, at higher doses, may be linked to the development of kidney stones.

Studies even suggest a potential link between excessive amounts of calcium and conditions such as heart disease and prostate cancer.

On the other hand, regular exercise that uses a variety of muscle groups and includes some strength training helps you build a protective framework around your skeleton.

It also helps you move more easily and

improves your balance. Exercise helps decrease your risk of falling and breaking a bone, which is the ultimate concern.

Ingesting the recommended daily amounts of calcium primarily through dietary sources and staying physically active appear to be the best approaches to limit your fracture risk.

— Matthew T. Drake, M.D., Ph.D., Hematology, Mayo Clinic, Rochester, Minn.

Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to MayoClinicQ&A@mayo.edu. For more information, visit mayoclinic.org.

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# Health Studies Page

THE PLACE TO LOOK FOR INFORMATION ON AREA CLINICAL TRIALS

## Study: can exercise improve memory?

By Margaret Foster

If you want to exercise more and help science establish a link between better memory and exercise, there's a study for you at the University of Maryland College Park.

Funded by the National Institute on Aging (NIA), the randomized clinical trial is enrolling 152 participants age 60 to 80 who are physically inactive — that is, peo-

ple who exercise fewer than three days a week. The study will compare the brain function of people before and after six months of exercising for one hour, four days a week.

### What's entailed

Volunteers who qualify for the study will visit Dr. J. Carson Smith's lab at the University of Maryland's Department of Kine-

siology for four hours for some initial tests.

"We're doing cognitive testing and physical function tests to measure gait speed and balance. We also do an exercise stress test where they'll walk on a treadmill," Smith said.

Next, participants will have a magnetic resonance imaging (MRI) scan, which takes about two hours. On a third day, they'll return to the University of Maryland for a 90-minute appointment to have an ultrasound and blood drawn.

Then they'll hit a local gym to start the exercise program. One group of the randomized study participants will start a low-intensity exercise routine and the other will be assigned to do moderate exercise. Both groups will be supervised by a trainer at all times.

The one-hour classes will meet at the Holiday Park Senior Center in Silver

Spring, Md., the University of Maryland in College Park, Md., ACAC Germantown Gym in Germantown, and another yet-to-be-decided location in Howard County. (A D.C. or Virginia location may be available in the future, Smith said.)

The six-month exercise program begins slowly and ramps up gradually. "We start them off two days a week and do a lighter intensity, and then transition them into four days a week. We definitely try to make sure they're successful and doing well," Smith said.

After six months, Smith's team will repeat the three days of testing and scans.

### Builds on past research

Smith's research on exercise's effect on brain function caught the attention of The

See **MEMORY**, page 23

### BEACON BITS

June 6

#### 55+ MEN'S HEALTH EXPO

The North Potomac older adult community celebrates Men's

Health Month with interactive health and wellness screenings and mini classes for men and women. There will also be a classic car show, golf clinic, boxing workout, meditation group and rock-climbing activity for beginners. The event takes place on Thursday, June 6, from 10 a.m. to 2 p.m. at the N. Potomac Senior Center, 13850 Travilah Rd., Rockville, Md. For more information, call (240) 773-4800.

### PAID RESEARCH STUDY: WE ARE SEEKING PEOPLE AGES 65-85 WITH MILD HEARING LOSS OR NORMAL HEARING

Participants needed for a hearing experiment conducted at the University of Maryland, College Park.

Hearing evaluation conducted to determine if you qualify.

Participants will be compensated.

Contact Ms. Carol Gorham (301-405-4236; [hearing@umd.edu](mailto:hearing@umd.edu)).

Check out our website for additional information about the Hearing Research Lab: [www.umdhearinglab.com](http://www.umdhearinglab.com)



NIH Clinical Center needs healthy Caucasian men, 55-75 yrs to join an 11-day inpatient study. Researchers want to learn how the body burns calories when exposed to different temperatures. Compensation provided.

Call the Office of Patient Recruitment at 1-800-411-1222 (NIH study #12-DK-0097, cohort #5). <https://go.usa.gov/xNdkS>

Location: The NIH Clinical Center, America's research hospital is located on the Metro red line (Medical Center stop) in Bethesda, Maryland.

## Healthy Research Volunteers Needed



### BEACON BITS

June 26

#### DECLUTTERING & DOWNSIZING

Come to the Arlington AARP Chapter #284 meeting at 1:15 p.m. on Wednesday, June 26, for a discussion on how to pare down your possessions. The event will take place in the Arlington Central Library's first floor auditorium, 1015 N. Quincy St., Arlington, Va. Non-members are welcome. For more information, call (703) 819-5631.

June 11

#### GARDEN STROLL WITH A MASTER

Take a leisurely walk through Simpson Park Gardens on Tuesday, June 11, from 10 to 11 a.m. as Extension Service Master Gardeners point out a variety of demonstration beds that combine sustainable gardening practices with appealing aesthetics. The free event takes place at the garden, 420 E. Monroe St., Alexandria, Va. Questions? Call (703) 228-6414 or email [mgarlalex@gmail.com](mailto:mgarlalex@gmail.com).

June 13

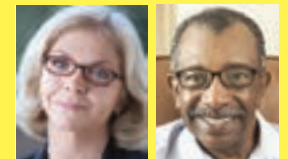
#### VIETNAM SOLDIERS' STORIES

A panel of Vietnam veterans will discuss what it was like to serve in America's most controversial war and how the experience impacted their lives. The free program takes place on Thursday, June 13, at 1 p.m. at Lee Senior Center, 5722 Lee Hwy., Arlington, Va. To register, call (703) 228-0555.



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## Sprouted grain

From page 20

to be popular also for what's missing — they do not contain added sugar, preservatives or artificial ingredients.

One brand of sprouted grain bread, Ezekiel 4:9 (made by Food for Life), contains the following ingredients:

- Organic sprouted wheat

- Filtered water
- Organic sprouted barley
- Organic sprouted millet
- Organic malted barley
- Organic sprouted lentils
- Organic sprouted soybeans
- Organic sprouted spelt
- Fresh yeast
- Organic wheat gluten
- Sea salt

It is important to note that although sprouted grain bread contains an abundance of natural and health-promoting ingredients, is it not gluten-free. In fact, this is a common misconception.

In reality, sprouting of grains can reduce gluten levels somewhat, but it does not eliminate them altogether. People suffering from celiac disease or gluten intoler-

ance should avoid sprouted grain breads unless they can find a confirmed gluten-free product or recipe.

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## Memory

From page 22

*New York Times* last spring. In April, Smith published a study in the *Journal of the International Neuropsychological Society* proving that just one workout session improved the memory of 26 people.

But the study was just the beginning, the *Times* said. It “does not explain how activity alters the brain, although Dr. Smith believes that a surge in certain neurotransmitters and other biochemicals after workouts must play a role. He and his colleagues are hoping to examine those issues in future studies and also zero in on the best types and amounts of exercise to

help us maintain our memories.”

Scheduled to run through April 2023, the new study is co-sponsored by Johns Hopkins and Marquette universities. There's no cost to participate in the new study; in fact, its 152 participants will be paid up to \$400, Smith said. His lab can also provide transportation help or parking validation.

For more information or to volunteer, email [exercisebrainhealth@gmail.com](mailto:exercisebrainhealth@gmail.com) or call (301) 405-2574.

## PAID RESEARCH STUDY

Healthy 65-85 year olds with normal hearing are needed for an MRI study of speech comprehension at the University of Maryland, College Park.



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### BEACON BITS

Ongoing

**CAREGIVER SUPPORT BY PHONE**

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# Make fresh sesame noodles with chicken

By America's Test Kitchen

Much like a Chinese finger trap that lures by appearing to be a toy, sesame noodles are not what they seem. You may think of them as merely a humble bowl of cold noodles, but don't be fooled — just one bite of this recipe and you'll be hooked on these toothsome noodles with shreds of tender chicken, all tossed with a fresh sesame sauce.

The real problem is, good versions of this dish can be hard to find. The cold noo-

dles have a habit of turning gummy, the chicken often dries out, and the sauce is notorious for turning bland and pasty.

After trying a number of ways to avoid this, we found it necessary to rinse the noodles under cold tap water directly after cooking. This not only cooled the hot noodles immediately but also washed away much of their sticky starch. To further forestall any clumping, we tossed the rinsed noodles with a little oil.

To be authentic, the sesame sauce

should be made with an Asian sesame paste (not to be confused with Middle Eastern tahini), but most recipes substitute peanut butter because it's easier to find.

## SESAME NOODLES WITH CHICKEN

Servings: 4

Start to finish: 1 hour

5 tablespoons soy sauce

1/4 cup chunky peanut butter

1/4 cup sesame seeds, toasted

2 tablespoons rice vinegar

2 tablespoons packed light brown sugar

1 tablespoon grated fresh ginger

2 garlic cloves, minced

1 teaspoon hot sauce

1/2 cup hot water

4 (6-ounce) boneless, skinless chicken breasts, trimmed

Salt and pepper

1 pound fresh Chinese noodles

2 tablespoons toasted sesame oil

4 scallions, sliced thin on bias

1 carrot, peeled and grated

Puree soy sauce, peanut butter, 3 tablespoons sesame seeds, vinegar, sugar, ginger, garlic and hot sauce in blender until smooth, about 30 seconds. With machine running, add hot water, 1 tablespoon at a time, until sauce has consistency of heavy

cream (you may not need entire amount of water).

Adjust oven rack six inches from broiler element and heat broiler. Spray broiler pan top with vegetable oil spray. Pat chicken dry with paper towels, season with salt and pepper, and lay on prepared pan.

Broil chicken until lightly browned and it registers 160 F, 10 to 15 minutes, flipping chicken over halfway through broiling time. Transfer chicken to cutting board, let cool slightly, then shred into bite-size pieces.

Meanwhile, bring 4 quarts water to boil in large pot. Add noodles and 1 tablespoon salt and cook, stirring often, until tender. Drain noodles, rinse with cold water, and drain again, leaving noodles slightly wet.

Transfer to large bowl and toss with oil. Add shredded chicken, scallions, carrot and sauce, and toss to combine. Sprinkle with remaining 1 tablespoon sesame seeds and serve.

Nutrition information per serving: 700 calories; 194 calories from fat; 22 g. fat (3 g. saturated; 0 g. trans fats); 101 mg. cholesterol; 2205 mg. sodium; 79 g. carbohydrate; 6 g. fiber; 12 g. sugar; 45 g. protein.

For more recipes, cooking tips and ingredient and product reviews, visit [americastestkitchen.com](http://americastestkitchen.com).

—AP

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# Olive oil reduces risk of cancer, stroke

Olives are something I'm fanatic about. I'll eat any kind, any flavor at any time, day or night. I'm obsessed with them.

Olives are fruits, and both the fruit and the oil have medicinal benefits.

Olive oil is the liquid fat that comes from olives. It is extremely high in oleic acid, which is known to reduce blood pressure. It also contains a good amount of natural vitamin E, carotenoids and oleuropein. That compound has strong anticancer and anti-inflammatory effects.

Extra virgin olive oil, or EVOO, is sometimes referred to as cold-pressed. This type of oil is higher quality, has better flavor and is lower in acid than ordinary olive oil.

When you see "extra virgin" on the label, that means the oil was mechanically pressed out of the olives, as opposed to using chemicals to extract it. When the oil is squeezed and pressed from the olives mechanically, the vitamins, amino acids and fatty acids are not destroyed.

Olive oil consumption may help reduce incidence of cancer, including colorectal,

uterine, breast, prostate, endometrial, ovarian, bladder, lung and pancreatic cancer.

Have you heard of the Blue Zone project? These are areas of the Earth where indigenous people experience health and longevity. Could olive oil be the main reason that residents of Ikaria, in Greece, commonly live 90 to 100 years or more?

The most recent news about olive oil is fantastic. Olive oil contains natural phenolic compounds, which are strong antioxidants and anti-inflammatory agents.

They also have anti-thrombotic activity, which means olive oil helps reduce the formation of blood clots that block the flow of blood to your brain (and/or the heart). Avoiding clots is the way to avoid stroke.

Oleocanthal, a phenolic component of extra virgin olive oil, acts a little bit like the famous drug ibuprofen. Extra virgin olive oil is like a natural NSAID!

New research from March 2019 in obese subjects confirms that eating olive oil just once a week helps lower platelet activation, which reduces the risk of clots. In

turn, this lowers risk of heart attack and stroke.

Could olive oil confer even higher benefits in those who have healthier eating habits, a faster metabolic rate and/or lower BMI? More than likely, yes.

The take-home point is that olive oil appears to have strong health benefits to people who are high risk for stroke.

Don't worry about the fact that it's fat, because it's a healthy fat. One tablespoon of olive oil contains the following nutrition-

al information, according to the United States Department of Agriculture: zero sugar, zero cholesterol, 10 grams of monounsaturated fat and about 120 calories.

Olive oil is among the healthiest natural oils you can consume. I'm not in favor of vegetable oil, rapeseed oil, canola oil or medium-chain triglyceride (MCT) oil.

I do recommend olive, grape seed, avocado, tea seed and pumpkin seed oils.

For more information, visit my website or sign up for my newsletter at [suzycohen.com](http://suzycohen.com).



## DEAR PHARMACIST

By Suzy Cohen

## BEACON BITS

### Ongoing

#### LINCOLN SLEUTHS

Ford's Theatre offers two-hour walking tours of the area where Lincoln's assassination took place. Join "Detective McDevitt" and visit related sites. Tours are at 6:45 p.m. on Wednesdays, Fridays and Saturdays. Tickets to "Investigation: Detective McDevitt" are \$18 and can be reserved by calling (888) 616-0270 or visiting [fords.org](http://fords.org).

### Ongoing

#### GRIEF SUPPORT

Join Haven of Northern Virginia for a free summer workshop, "Your Journey through Grief," on Saturday, July 27, from 2 to 4 p.m. The workshop will be held at 4606 Ravensworth Dr., Annandale, Va. For information or to register, call (703) 941-7000 or visit [havenofnova.org](http://havenofnova.org). The group also welcomes volunteers who can complete a 30-hour training session this fall. To become a Haven volunteer, call (703) 941-7000 or email [havenofnova@verizon.net](mailto:havenofnova@verizon.net).

## Protecting Your Home and Belongings



Whether you are a homeowner or a renter, getting your own place is one of the biggest financial decisions you will make. The Department of Insurance, Securities and Banking (DISB) understands the importance of sorting through all of the options before making financial decisions.

As the District's financial services regulator and consumer advocate, DISB offers programs, financial education resources, tips and other tools to help residents understand financial products and services.

Get answers to your home-related financial concerns. DISB can help connect you to resources for:

- Buying a home
- Renters and homeowners insurance
- Flood and sewer insurance riders
- Help with late mortgage payments
- Understanding reverse mortgages
- Tips for selecting a contractor for home improvements

# Law & Money

## THIS WILL BE YOURS SOMEDAY

Good reasons to talk to your grown children now about their inheritance

## REWARD CARD GOTCHAS

Read the fine print — some gas and grocery purchases often don't count

## HANDLING AN INHERITANCE

Understand the many rules and tax ramifications of inheriting money, property

## FAR TOO COMMON

Be alert to signs of elder abuse and fraud; how to avoid or stop it

## Working longer makes a huge difference

By Liz Weston

Retirement experts frequently recommend working longer if you haven't saved enough. But you may not realize just how powerful a little extra work can be.

Researchers who compared the relative returns of working longer versus saving more last year reached some startling findings. Among them:

- Working three to six months longer was the equivalent of saving an additional 1% for 30 years.

- Working just one extra month was similar to saving an additional 1% for 10 years before retirement.

- Delaying the start of retirement from age 62 to age 66 could raise someone's annual, sustainable standard of living by 33%.

This is potentially great news for people in their 50s and 60s who are able and willing to stay on the job. But younger people shouldn't use the findings as an excuse to ignore their 401(k)s, since many people retire earlier than they planned.

"I would see this as a positive message for people who maybe didn't save as much as they could have and they're wondering what to do," said researcher Sita Slavov, a professor of public policy at George Mason University in Arlington, Virginia, and a faculty research fellow at the Nation-

al Bureau of Economic Research. "I would not use this to advise younger people not to save."

### Boosts standard of living

The study, which Slavov co-authored with her former Stanford University professor John Shoven and two of his other students, Gila Bronshtein and Jason Scott, first compared the effects of saving more, working longer or trimming investment expenses.

They used theoretical households who save 9% of their salary over 30 years starting at age 36. Then they looked at actual households from the University of Michigan's Health and Retirement Study, which tracks thousands of people 50 and over.

The trends were the same: Working longer had the biggest impact on the household's standard of living in retirement.

That makes sense. When you're young, your savings have decades for compounded returns to grow. Likewise, keeping investment fees low means more of your money is available to compound. So, an increase in savings or decrease in expenses can have an outsized impact.

When you're older, your savings have less time left to grow, as the runway ahead of you is shorter. But again, working

longer starts to have the biggest effect.

Most of the benefit comes from delaying the start of Social Security checks, the researchers found, but continued contribution to retirement accounts and delayed withdrawal from those accounts are also factors.

You're not required to start Social Security when you retire, or vice versa, but most people do, Slavov said, so the study was structured to reflect that.

### Delay Social Security if possible

Starting Social Security at 62, the earliest age you can claim retirement benefits, means locking in a permanently smaller check. Your check could be as much as 76% larger if you waited until age 70, when your monthly benefit maxes out.

Delaying increases your checks by about 7% each year between age 62 and what's known as your full retirement age: currently 66, but rising to 67 for people born in 1960 and later. After full retirement age, your benefit rises by 8% each year you delay.

The advantages of delaying Social Security typically are so great that many financial planners now recommend clients tap other resources, including retirement funds, if that allows them to put off claiming it.

Thanks to current low interest rates,

there's no other investment that gives such a high, guaranteed return. And while the larger checks are designed to compensate for the fact that people who claim later will receive fewer payments over their lifetimes, longer life expectancies mean that most people will see more money overall by waiting.

Delaying is particularly advantageous for the higher earner in a married couple and for single people, Slavov's previous research with Shoven found.

Their latest research shows that, overall, lower earners benefit even more from delay than higher earners. Again, that makes sense, because Social Security is progressive. It's designed to replace a larger proportion of lower income people's earnings. The more you rely on Social Security, the more it can pay to wait — if you can.

Slavov acknowledges that job loss, bad health or the need to care for a loved one often can push people into retirement earlier than they planned. (A 2018 TransAmerica study found 56% of the retirees surveyed retired earlier than expected.)

"These results really apply to people who have the option of working longer," Slavov said. "Obviously, that's not going to be an option for everyone."

—NerdWallet/AP

## Make each dollar you spend spark joy

By Sean Pyles

Famous organizer Marie Kondo has inspired countless people to wipe out clutter. Her KonMari organizing method, popularized by her book and Netflix series, lays out how to get more joy from your life and possessions.

This approach can extend to your money, too. Applying her mindset can reduce the financial clutter in your life and help you make a better plan for each dollar. Here's how to "Marie Kondo" your finances.

### Imagine a better future

Before you dive in, commit yourself to the task and visualize what you'll gain. Do you want to spend less on eating out? Are you saving up for a car or a house?

Have a clear picture of your goal — a

zero balance on your credit card, or that new car or home — to stay focused throughout the process.

"If you can create a mental image of what your life with your money will look like on the other side, it's a lot easier to create a path to get there," said Kimberly Zimmerman Rand, a Boston financial coach.

### Understand your categories

Kondo's method of tidying focuses on sorting through categories, like clothing, books and paperwork, and miscellaneous items.

Pull a few months of bank and credit card statements and take the same approach to your three main spending categories: needs, wants and savings.

**Needs:** The non-negotiables, like housing and debt payments, fall into this cate-

gory. These monthly expenses may not bring you joy, but they keep a roof over your head and your credit score afloat.

If this category consumes an outsized portion of your income, see where you can trim. Trading in your car for a less expensive one, for example, could mean an extra \$100 in your bank account every month. That gives you the ability to tuck a little more into savings.

Debt payments may be an unavoidable part of your budget, but you can find ways to make them fit more neatly. If you're sorting through a mess of credit card bills, for example, see about reworking the terms.

By consolidating debt onto a credit card with an introductory 0% interest rate or via a personal loan, you can pay less in interest, though you'll need good credit to qual-

ify. And you'll have less paperwork and fewer monthly payments to manage.

**Wants:** Chances are this category brings you the most joy — but it's also likely where you can trim the most. Expenses like meals out, new clothes or vacations fit here.

Examine your spending on wants and ask if each one brings commensurate enjoyment. If not, trim or cut that expense.

Keeping that money in your accounts could make you happier by reducing financial stress or helping you see progress on retirement savings.

Subscription services are an easy target, according to Brian Walsh, a certified financial planner and manager of financial planning at SoFi, an online lender.

See **SPENDING**, page 27

# Spending

From page 26

“When people start tracking their spending, they may see unused services come up,” Walsh said. “Gym memberships, game memberships, Netflix and Hulu at the same time. These can be easy cuts to make.”

**Savings:** This category can be a little too easy to keep minimal. In fact, four in 10 Americans said they couldn’t come up with \$400 in an emergency or would have to

borrow or sell something, according to a May 2018 report by the Federal Reserve.

Building up your savings helps keep your finances tidy when life gets messy, such as when a sudden car repair pops up. Tucking away even \$50 a month can make a difference.

### Set yourself up for success

Once you’ve tidied up your spending categories, it’s time to set yourself up to achieve financial goals. Streamline your money management and reduce paper-

work you may have lying around.

Automating payments for things like utility bills, loan payments and credit card payments is an easy option. It also protects you from accidentally missing a payment and tanking your credit score.

Shred old financial paperwork, such as bank statements or paid utility bills.

Signing up for digital versions online means there’s no need to keep them. Don’t go overboard, though; you do want to

hang on to tax documents.

To keep up the good habits in the long run, Kristen Holt, CEO of the nonprofit credit counseling agency GreenPath Financial Wellness, recommends focusing on your goals.

“Take steps to set and forget your finances, like automating payments,” Holt said. “And continue to tie your work back to your dream.”

—AP

## BEACON BITS

June 9

### PROPERTY TAX CREDIT WORKSHOP

A property tax credit workshop for homeowners will be held at the Aspen Hill Library, 4407 Aspen Hill Rd., Aspen Hill, Md., on Sunday, June 9, from 2 to 4 p.m. To register, call (202) 285-5837 or email kc@LNF.com. Include “Tax Credit Workshop” in the subject line and your street address in the text of the message.

Ongoing

### THE RIGHT TO VOTE

In celebration of the 100th anniversary of the 19th Amendment, a new exhibit at the National Archives called *Rightfully Hers:*

*American Women and the Vote* explores the generations-long fight that gave women the right to vote. It will be on display through Jan. 3, 2020. The National Archives is located at 701 Constitution Ave. NW, Washington, D.C. and is open every day from 10 a.m. to 5:30 p.m. Admission is free. To learn more, visit [museum.archives.gov/rightfully-hers](http://museum.archives.gov/rightfully-hers).

June 12

### HOW TO PAY FOR LONG-TERM CARE

Iona’s Take Charge/Age Well Academy is offering a free presentation with certified senior and wealth management adviser Rick

Gow on how to afford the costs of long-term care. The workshop takes place on Wednesday, June 12, from 4 to 6 p.m. at Iona Senior Services, 4125 Albemarle St. NW, Washington, D.C. Parking is available in the neighborhood, and the Red Line’s Tenleytown Metro stop is one block away. To register, visit [iona.org/event/ltc-options-2019](http://iona.org/event/ltc-options-2019) or contact Lena Frumin at [community@iona.org](mailto:community@iona.org) or (202) 895-9420.

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## CONGRATULATIONS!

You’ve filed your taxes (or at least extensions,) and now you can use that financial information for another important activity: creating or updating your ESTATE PLAN. A lot has changed, including tax laws and rules for appointees, so this is a good time for a fresh look.



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# Share your financial plan with progeny

By Joe Vietri

As my children grow older, I grapple with a mix of emotions — some sadness and nostalgia for when they were small enough to sit on my lap, but above all, excitement for them to learn and experience life on their own.

Both of my sons are in college now, and a large part of the transition they are making to adulthood is related to how they engage with and take responsibility for their finances.

As a second-generation financial professional (like me, my father also worked at

Charles Schwab), my wife and I have talked with our sons about saving and investing since they were young — including a lot of discussions about our financial plans for their college educations.

Over time, the conversations have evolved, and a few months ago, my wife and I talked with our sons about our long-term financial plan — that Dad wants to retire eventually and we're both looking forward to the opportunity to spend more time on other things we are passionate about.

## How to get started

If you're feeling unsure how to get started with conversations like this, you're not alone. In fact, according to Schwab's 2017 Modern Wealth survey, 58% of Americans would rather talk about politics than finances with their friends and family.

But it's important to take the opportunity to start a conversation about money with your family. Keeping those closest to us in the dark about financial matters is almost always a mistake, especially as we get older, and estate and retirement planning become more immediate financial concerns.

If your children are young, Schwab MoneyWise.com has some great ideas and resources for talking with kids about

money. If your children are grown, consider starting a conversation about these three critical topics:

### 1. Retirement goals

For most people, retirement is an exciting time but also a time of significant transition, and it's important to be as transparent as possible about your plans and circumstances with your family.

Do you plan on spending everything in your retirement accounts, or should your children expect a modest inheritance? Conversely, are you worried about being able to retire or needing financial help later in life?

The answers to these questions may impact your children's lives, and it is impor-

See **TALK TO CHILDREN**, page 30

JGLLAW

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## BEACON BITS

June 20

### SOCIAL MEDIA AND THE NEWS

Kensington Park Senior Living presents a discussion on social media with Julia Ziegler, news director of WTO.com. Learn how social media affects the accuracy, integrity, quality and quantity of local, national and world news. The event is on Thursday, June 20, at 2 p.m. at the Woman's Club of Chevy Chase, 7931 Connecticut Ave., Chevy Chase, Md. RSVP by June 14 to [KPEvents@kensingtonsl.com](mailto:KPEvents@kensingtonsl.com) or call Conor at (301) 946 7700 for details.

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# Beware of these rewards cards gotchas

By Lisa Gerstner

You drop a hundred bucks on groceries at Walmart, fill your tank at the store's gas station and pay for both purchases with a credit card that claims to offer heightened rewards on grocery and gas spending.

But when you check your statement later, you find that the transactions got a measly 1% cash back, instead of the 3% or more you were expecting. What gives?

Purchases from certain types of merchants are commonly excluded from a card's top-earning categories. Gas or groceries bought at superstores, such as Walmart and Target, or wholesale clubs, such as Costco Wholesale and Sam's Club, often don't count.

Or your card may not provide higher rebates on dining at restaurants or cafes that exist within another establishment, such

as a hotel, department store or grocery store.

"Entertainment" can be a particularly squishy category. The Capital One Savor card, for example, which offers 4% cash back on entertainment purchases, doesn't include tickets for collegiate sporting events in the 4% category, although live professional events are covered.

Citi Premier, which provides two points

per dollar spent on entertainment, excludes bowling alleys.

Read your card's fine print to make sure you understand how purchases are categorized. And if you believe you haven't received rewards that are rightfully yours, ask the issuer whether it will correct the problem.

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# Readers' financial questions answered

By Kimberly Lankford

**Q: An address listed on my credit report is incorrect. Is there any reason to start a dispute to change it?**

— K.K.

**A:** It's a good idea to fix the error. The incorrect address could be the result of a "mixed file," when information of two individuals gets combined into one credit report, or "it could be an indication of an attempt at identity theft," said Paul Stephens of the Privacy Rights Clearinghouse.

You can file a dispute on the credit bureau's website (Equifax.com, Experian.com or TransUnion.com).

Stephens advises examining all of your credit reports for suspicious activity. You can order a free copy of your credit report from each bureau once a year at annualcreditreport.com.

**Q: My brokerage firm didn't include one of my traditional IRAs when calculating my required minimum distributions over the past three years, so I took out less money than I should have. Is there a way to avoid paying the 50% penalty?**

— J.D.

**A:** You can ask the IRS to waive the penalty. First, calculate the amount you should have withdrawn as your RMD for

each of those years and withdraw the money right away.

Then file a separate Form 5329 with the IRS immediately for each year's RMD you missed. Complete lines 52 and 53 with the amount you should have withdrawn, then write RC, which means "reasonable cause," and the amount of the penalty you

want waived in parentheses on the dotted line next to line 54.

Add a brief note saying that the RMD was omitted by the brokerage and was withdrawn immediately upon discovery, said Ed Slott, publisher of IRAHelp.com. (See instructions for IRS.gov's Form 5329.)

You don't need to send any penalty money

unless you hear back from the IRS denying your request for a waiver. Slott said he's never seen a penalty not waived for someone who withdrew the money as soon as he or she realized the mistake and filed Form 5329 with a reasonable excuse.

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## TRYING TO QUALIFY FOR MEDICAID?



There are few things as confusing and stressful as trying to obtain Medicaid nursing home coverage for a loved one.

Sure, you'll get lots of advice from family, friends, and folks on the Internet. And there are many attorneys who dabble in elder law and may be willing to give it a try (at your expense).

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# Smart ways to handle an inheritance

By Sandra Block

We've all heard stories about individuals who passed away quietly after a life of frugality, leaving a fortune to their unsuspecting heirs or, occasionally, a beloved pet.

The reality is a lot less riveting. Although two-thirds of baby boomers are expected to receive an inheritance — mostly from parents — longer life spans and the rising cost of healthcare can shrink the size of their parents' assets or wipe them out altogether.

According to a 2013 study by the Federal Reserve Board, the average bequest for the wealthiest 5% of U.S. households was \$1.1 million; for the next 45%, it was \$183,000; and for the bottom 50%, it was \$68,000.

Complicating matters is the fact that many estates contain real estate, investments, cash, retirement savings accounts and life insurance plans. It could take months to track down these assets and divide them among the estate's heirs, and you could incur significant legal fees in the process — particularly if the estate was large or your relative died without a will.

There are also different rules for different heirs: Spouses, for example, enjoy some tax breaks and exemptions that aren't available for adult children or other heirs.

Brian Lee, 44, of Tacoma, Washington, got a crash course in estate law after his late father's brother and sister died within a year of each other. Neither of his father's siblings had children when they died, so their estates were divided among the surviving relatives.

Lee ended up with a six-figure inheritance, but because his uncle died without a will, settling the estate took months and cost thousands of dollars in legal fees. Lee's aunt had a will, which made "all the difference in the world in terms of the process," Lee said.

## What you'll owe in taxes

Unless your parents were fabulously wealthy, you won't have to worry about federal estate taxes, but that doesn't mean Uncle Sam has no interest in your inheritance.

If you inherited stocks, mutual funds or other investments in a taxable account, you'll be able to take advantage of a generous tax break known as a step-up in basis. The cost basis for taxable assets, such as stocks and mutual funds, is "stepped up" to the investment's value on the day of the original owner's death.

For example, if your father paid \$50 for a share of stock and it was worth \$250 on the day he died, your basis would be \$250. If you sell the stock immediately, you won't owe any taxes; if you hold on to it, you'll only owe taxes (or be eligible to claim a loss) on the difference between \$250 and the sale price. It's a good idea to notify the investment-account custodian of the date of death to ensure that you get the step-up.

Because of this favorable tax treatment, a taxable-account inheritance could be a good source of cash for a short-term goal, such as paying off high-interest debt or making a down payment on a house.

If you'd rather keep the money invested, review your inherited investments to see whether they are appropriate for your portfolio. For example, you could sell individual stocks and invest the money in a diversified mutual fund without triggering a big tax bill.

## Retirement accounts

If you inherited a tax-deferred retirement plan, such as a traditional IRA, you'll have to pay taxes on the money. But you

See **INHERITANCE**, page 33

## Talk to children

From page 28

tant as parents to prepare children to make informed financial decisions.

### 2. Debt

Debt is an uncomfortable topic, but it directly informs the rest of any financial conversation. A study in 2018 found that 68% of American households headed by someone 55 or older currently hold debt. That's more than two-thirds of Americans nearing retirement age.

It's important to explain to your children the entirety of your liabilities — and to explain the types of debt you have as well — to give them a full understanding of your financial picture.

### 3. Estate planning

The estate planning conversation can be a tough one to begin, but it's critical that everyone — regardless of assets — draft an estate plan and share it with their children.

Conversations about beneficiaries (i.e., who will inherit what), medical directives (i.e., how you want to be cared for if you can

no longer make medical decisions) and powers of attorney (for financial and other decisions) may be daunting, but not having the conversation leaves your children ill-prepared for these challenging situations.

If you are in a position to leave a legacy for your children, it's also smart to discuss steps for money preservation and transfer, such as trusts and asset titling.

And finally, you should let your children know where important paperwork and records are kept.

Open, honest dialogue is crucial. If you need help, consider reaching out to a financial consultant. A candid conversation with a knowledgeable outside party may be just what is needed to help you organize your thoughts for these important conversations with loved ones.

Joe Vietri is a branch network leader at Charles Schwab. This article presents his views, not those of the Kiplinger editorial staff. You can check adviser records with the SEC or with FINRA.

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# Economic abuse and fraud on the rise

Unfortunately, there is a great deal of financial abuse and fraud in our country, and much of it is aimed at individuals 50 and older.

Attorney Michael Hackard, the founder of a California law firm that focuses on estate and trust litigation, has self-published an informative, comprehensive book, *The Wolf at the Door*, now in paperback.

This book can be helpful to people with elderly relatives, as well as to financial planners advising families. Hackard tries to recommend when they should be considering the use of attorneys, and suggests a litigation strategy when elder abuse or fraud has been committed.

In one of the first chapters, Hackard reviews the five most common ways elder abuse occurs. Specifically, they are: caregiver abuse, financial exploitation, misuse of powers of attorney, isolation and freeze-outs, and unwarranted transfers.

He has handled many cases in which predators, posing as legitimate caregivers, took advantage of older individuals, resulting in physical and medical neglect, often coupled with embezzlement and theft.

Hackard has also seen many incidents in which a power of attorney has been mis-

used at the end of an adult's life to benefit the holder of the power of attorney.



## THE SAVINGS GAME

By Elliot Raphaelson

### How to prevent fraud

He suggests some of the ways family members and friends should be vigilant:

- Be very careful and take precaution when hiring caregivers;
- watch an elder's bank accounts;
- watch for red flags, such as frequent trips to the bank;
- make sure that financial information is not hidden

from the elder;

- review significant purchases from vendors and servicers, and
- be cautious about large withdrawals from a reverse mortgage.

If relatives are being prevented from contacting an elderly family member, he recommends that a lawyer familiar with elder abuse laws be contacted.

The book also recommends steps to take when elder financial abuse or fraud is suspected:

- financial oversight from a family member and/or financial professional at the elder's bank;
- the use of a revocable trust;

- ongoing communication using interested parties such as attorneys, investment advisors and medical caregivers, and
- the use of "no-contact lists."

### Be aware of dementia

One chapter is devoted to specific issues and recommendations associated with Alzheimer's and other forms of dementia.

Almost 55% of Alzheimer's sufferers and their caregivers are not told of the diagnosis. Accordingly, it is important that relatives maintain communication with medical caregivers to avoid this situation and prevent associated elder financial abuse.

An important chapter addresses when you should be working with an attorney, and how to find a qualified and experienced attorney with expertise in this field.

Also covered is the difference between working with an attorney on an hourly basis or a contingency basis. Hackard explains the situations in which working on a contingency basis makes sense.

In another chapter devoted to litigation strategy, Hackard emphasizes that, in litigation, "speed is your ally — delay is not your friend."

He itemizes those reasons: There is a short time for permitting a challenge to a trust; trust assets may be diminished se-

verely or disappear completely if you delay; delay in enforcing rights promptly may destroy an abused beneficiary's rights; quick action with the appointment of a successor trustee may prevent further wrongdoing and the evaporation of an estate; and quick action allows for formal and informal discovery of known and unknown assets.

Another chapter is devoted to wrongdoing by trustees. Hackard discusses the types of issues he has faced in cases where he participated. It is clear from this chapter that, in this type of litigation, you need an attorney who has considerable experience regarding trust and estate issues.

If, after reading this book, you realize that you need an attorney to represent you in litigation, pick up Hackard's most recent book, *Alzheimer's, Widowed Stepmothers & Estate Crimes: Cause, Action, and Response in Cases of Fractured Inheritance, Lost Inheritance and Disinheritance*. This book contains many examples of specific litigation cases, and would be of primary interest to individuals who believe it is highly likely they will be hiring an attorney to represent them in litigation.

Elliot Raphaelson welcomes your questions and comments at [raphelliot@gmail.com](mailto:raphelliot@gmail.com). © 2019 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

**This year's keynote address:**  
**Cannabis and CBD oil**  
**What you need to know**  
 Dr. Matthew Mintz



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To Exhibit/Sponsor or for more information, contact Alan Spiegel at [Alan@TheBeaconNewspapers.com](mailto:Alan@TheBeaconNewspapers.com) or call (301) 949-9766

**9th Annual World Elder Abuse Awareness Day**



**Lifting Up Voices for Senior Safety in Age-Friendly Montgomery County**

**FREE EVENT**  
 Exhibitors, Resources, Safety Classes & Demonstrations  
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 10am-1pm  
 Holiday Park Senior Center  
 3950 Ferrara Dr. • Wheaton, MD 20906  
**240-777-4999**

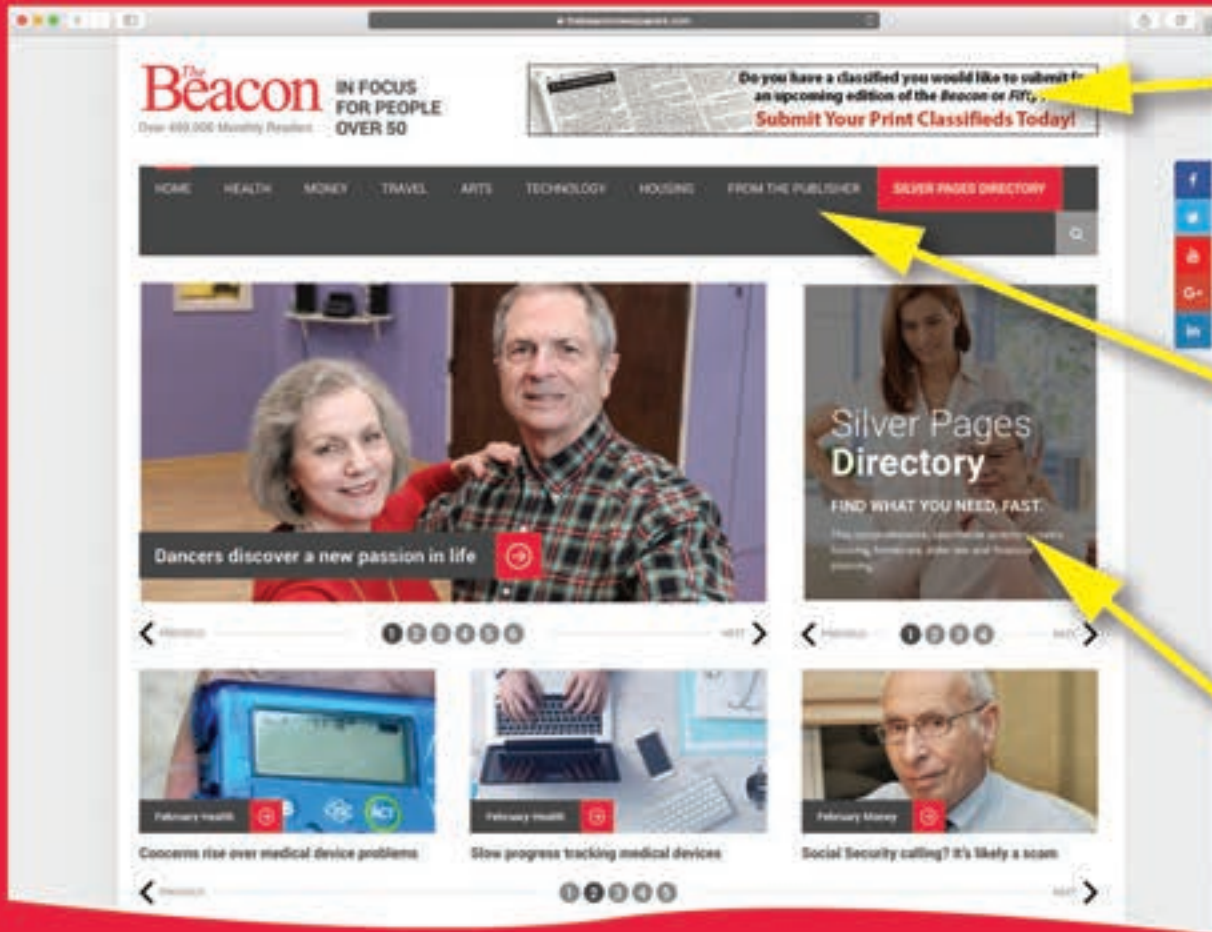


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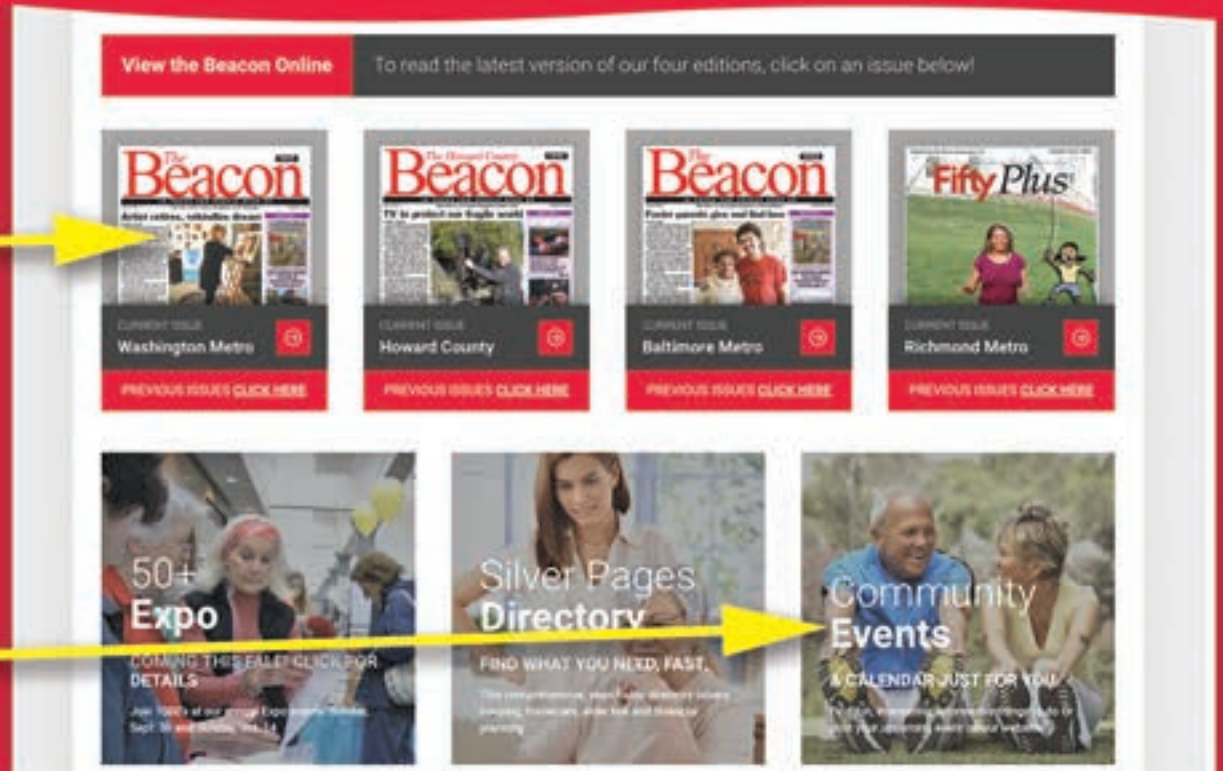


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## Inheritance

From page 30

can make the tax hit less onerous.

Spouses can roll the money into their own IRAs and postpone distributions — and taxes — until they're 70½. All other beneficiaries who want to continue to benefit from tax-deferred growth must roll the money into a separate account known as an inherited IRA.

Make sure the IRA is rolled directly into your inherited IRA. If you take a check, you won't be allowed to deposit the money. Rather, the IRS will treat it as a distribution and you'll owe taxes on the entire amount.

Once you've rolled the money into an inherited IRA, you must take required minimum distributions (RMDs) every year — and pay taxes on the money — based on your age and life expectancy.

Deadlines are critical: You must take your first RMD by December 31 of the year following the death of your parent (or whoever left you the account). Otherwise, you'll be required to deplete the entire account within five years after the year following your parent's death.

The December 31 deadline is also important if you are one of several beneficiaries of an inherited IRA. If you fail to split the IRA among the beneficiaries by that date, your RMDs will be based on the life expectancy of the oldest beneficiary, which may force you to take larger distributions than if the RMDs were based on your age and life expectancy.

You can take out more than the RMD, but setting up an inherited IRA gives you more control over your tax liabilities. You can, for example, take the minimum amount required while you're working, then increase withdrawals when you're retired and in a lower tax bracket.

Did you inherit a Roth IRA? As long as the original owner funded the Roth at least five years before he or she died, you don't have to pay taxes on the money. You can't, however, let it grow tax-free forever.

If you don't need the money, transfer it to an inherited Roth IRA and take RMDs under the same rules governing a traditional inherited IRA. But with a Roth, your RMDs won't be taxed.

### Real estate

When you inherit a relative's real estate, the value of the property will also be stepped up to its value on the date of the owner's death. That can result in a large lump sum.

Selling a home, however, is considerably more complex than unloading stocks. You'll need to maintain the home, along with paying the mortgage, taxes, insurance and utilities, until it's sold.

### Life insurance

Proceeds from a life insurance policy aren't taxable as income. However, the money may be included in your estate for purposes of determining whether you must pay federal or state estate taxes.

### Spending your windfall

Go ahead and treat yourself to a modest splurge — a vacation, for example — but

avoid making costly changes in your lifestyle. An estimated 70% of people who suddenly receive a large amount of money go through it all in just a few years, according to the National Endowment for Financial Education.

Consider stashing your inheritance in a money market or bank savings account for six months to a year. You won't earn much interest, but your money will be safe while you assemble a team of professionals, which should include a fee-only planner, a tax professional and an attorney.

Paying off credit cards and student

loans will relieve you of high-interest debt and free up cash for other purposes. If you haven't saved enough to cover several months' worth of expenses, beef up your emergency fund. Then consider increasing your retirement savings.

Finally, if you don't have an estate plan of your own, use some of the money to create one, including powers of attorney, healthcare directives, a will and, if necessary, a living trust. Your own heirs will thank you.

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## BEACON BITS

June 1+

### THRIFT SALE

Har Shalom Sisterhood New to You Sale, will be held Sunday, July 14, 9 a.m. to 2 p.m., 11510 Falls Rd., Potomac, Md. 20854.

Donated items can be dropped off at Har Shalom in the Burke Sanctuary coat closet, 9 a.m. to 5 p.m. Mon-Fri starting June 1, and in the Har Shalom social hall the week of July 7, 9 a.m. to 9 p.m., or by contacting Eileen Sherr at [esherr2@gmail.com](mailto:esherr2@gmail.com) or (301) 461-9421.

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Park View at Furnace Branch: 410-761-4150

Park View at Severna Park: 410-544-3411

### BALTIMORE CITY

Ednor Apartments I: 410-243-0180

Ednor Apartments II: 410-243-4301

The Greens at Irvington Mews: 410-644-4487

Park Heights Place: 410-578-3445

Park View at Ashland Terrace: 410-276-6440

Park View at Coldspring: 410-542-4400

### BALTIMORE COUNTY

Cove Point Apartments I: 410-288-2344

Cove Point Apartments II: 410-288-1660

Evergreen Senior Apartments: 410-780-4888

The Greens at English Consul: 410-789-3000

The Greens at Liberty Road: 410-655-1100

The Greens at Logan Field: 410-288-2000

The Greens at Rolling Road: 410-744-9988

Park View at Catonsville: 410-719-9464

Park View at Dundalk: 410-288-5483

Park View at Fullerton: 410-663-0665

Park View at Miramar Landing: 410-391-8375

### BALTIMORE COUNTY (CONT.)

Park View at Randallstown: 410-655-5673

Park View at Rosedale: 410-866-1886

Park View at Taylor: 410-663-0363

Park View at Towson: 410-828-7185

Park View at Woodlawn: 410-281-1120

### EASTERN SHORE

Park View at Easton: 410-770-3070

### HARFORD COUNTY

Park View at Bel Air: 410-893-0064

Park View at Box Hill: 410-515-6115

### HOWARD COUNTY

Park View at Colonial Landing: 410-796-4399

Park View at Columbia: 410-381-1118

Park View at Ellicott City: 410-203-9501

Park View at Ellicott City II: 410-203-2096

Park View at Emerson: 301-483-3322

Park View at Snowden River: 410-290-0384

### PRINCE GEORGE'S COUNTY

Park View at Bladensburg: 301-699-9785 • 55 & Better

Park View at Laurel: 301-490-1526

Park View at Laurel II: 301-490-9730

## BEACON BITS

June 30

### FIREFLY FESTIVAL

Come celebrate sum-

mer's bioluminescent bugs on Sunday, June 30, from 7:30 to 9:30 p.m.

Bug hunts, crafts, games and talks about fireflies will be held at Fort C.F.

Smith Park, 2411 24th St. N., Arlington, Va. Bring a picnic and wait for

sunset, when the natural lights come out! Cost is \$7 per person. Call (703)

228-6525 or register at

[arlingtonva.us](http://arlingtonva.us) with activity code

#642959-P

Call the community nearest you to inquire about eligibility requirements and to arrange a personal tour.

[www.rhomecommunities.com](http://www.rhomecommunities.com)



MOST COMMUNITIES ARE PET-FRIENDLY



# Spotlight on Aging

VOLUME XXXI, ISSUE 6

A newsletter for D.C. Seniors

June 2019



## DIRECTOR'S MESSAGE

By Laura Newland, Director  
D.C. Department of Aging and  
Community Living

Happy Pride! The Department of Aging and Community Living is gearing up for an active summer out in the community with you. This month, we're PROUD to be joining Mayor Muriel Bowser in the Capital Pride Parade on June 8. And we'll be back again this year with our Senior Pride Trolley. If you are an LGBTQ older adult, age 60 and over, and you want to ride along with us during the parade, reach out to my office at 202-724-5626. Seats are limited, but all are welcome to walk with the Mayor and DACL.

Then on Sunday, June 9, DACL will have a booth at the Capital Pride Festival to highlight our programs and services to keep you healthy, engaged and active during these hot summer months and all year long. I hope you'll connect with us this weekend and celebrate all that our older LGBTQ adults have done to pave the way for us today and for future generations to live and love openly and without fear.

Also this month, Mayor Bowser is hosting the Eighth Annual Senior Symposium at Ballou High School on June 19. Our theme this year is Connect, Create, Contribute — building on the energy from Older Americans Month. Join us to celebrate you, learn something new, pick up a new activity or hobby, or just enjoy fellowship with your friends and neighbors. We'll be welcoming Rayceen Pendarvis back as our master of ceremonies as well as a great line-up of performances, educational sessions and exhibitors. If you haven't gotten your tickets yet, I encourage you to do so quickly. Give my office a call at 202-724-5626 for assistance with registration.

On June 28, Mayor Bowser, the Department of Parks and Recreation and DACL will be hosting the annual Senior Fest at Oxon Run Park. This event is a fun outdoor celebration with live entertainment, dancing, health exhibits, games, guest speakers and lunch. Contact 202-391-1623 or visit [SeniorFest19.splashthat.com](http://SeniorFest19.splashthat.com) to register.

If you're like me, you're looking for some friendly competition this summer. DACL's 3rd Annual Brain Games will kick off in July. This is a citywide trivia competition for seniors in the District, which will start with inter-ward competitions next month. All Wards will then compete against each other in August to take home the top prize — bragging rights for the year and a huge trophy displayed in your Ward. It's not too late to sign up. Contact your local lead agency for more information.

So as you can see, there's plenty to do all across the city over the summer months. Whether you want to learn something new at the Senior Symposium, celebrate the diversity of our great city at Pride, relax in the sun at Senior Fest, or test your trivia with Brain Games, DACL can keep you connected to these activities and so much more.

Reach out to my office and let us know what you're interested in. I'm sure we'll have something for you. I can't wait to see you this summer. Aging is Living!

## Washington D.C. Hall of Fame

The Washington D.C. Hall of Fame Society recently presented 2019 Legacy Awards to Charles "Chuck" Hicks for Community Development and Therrell Smith for the Cultural Arts. The event recognizes District of Columbia residents who have had an outstanding impact on the city.

Commission on Aging member Charles Hicks is known as Mr. Black History and is a member of the D.C. Black History Celebration Committee, which features "Celebrations, Found Truths, Sheroes, Heroes, and Programs" that recognize and celebrate the contributions in art, literature, politics and education of the African American community throughout the year in the D.C. Metropolitan area.

Therrell Smith, age 101, owned and operated the Therrell C. Smith School of Dance in Washington for more than 70 years until a flood in 2016 ruined the flooring. Smith opened her ballet school in 1948 with three students, introducing the students to a dance form they would not have known otherwise in a deeply segregated city.

In the 70s, she also taught in the public school system, exposing students to so much more than dance. Smith was also



one of 64 District residents who were honored at this year's annual centenarian luncheon.

Congratulations to Commissioner Chuck Hicks, D.C. Centenarian Therrell Smith and all of this year's honorees.

## Prom Dresses

Members of the D.C. Seniors Cameo Club helped D.C. teens prepare for the prom through their Second Annual Believe in Your Dreams Prom Event. Local boutiques, flower shops, businesses and cameo members donated gowns, dresses, corsages, accessories and beauty treatments to benefit young ladies headed to the prom this year. Career wear was also available for those who may be preparing to enter the workforce.

Students from Benjamin Banneker, Multicultural Bilingual, Coolidge, Roo-



sevelt and Wilson High Schools and the Girls Teen Pregnancy Program received items to help them dress and accessorize for their proms. This event provided the opportunity for young ladies and their families to attend the prom at little or no expense to them.

Great way to give back to the community, ladies!



GOVERNMENT OF THE DISTRICT OF COLUMBIA

MURIEL BOWSER, MAYOR



# Brain Games

The Third Annual DACL Brain Games is a citywide trivia competition for seniors in the District to promote brain health. The games will begin with inter-ward competitions from July 9 to 17, 2019.

The playoffs and championship game will be held on August 28, 2019, and one ward will be named the DC Citywide Brain Games Champion! If you are interested in joining a team, please contact your Lead Agency.

## Phase I Brain Games dates, times and locations:

- Ward 1: July 10 at Bernice Fonteneau Senior Wellness Center, 3531 Georgia Ave. NW at 10 a.m.
- Ward 2: July 12 at Oasis Center, 1226 Vermont Ave. NW at 1 p.m.
- Ward 3: July 9 at Iona Senior Services, 4125 Albemarle St. NW at 10:30 a.m.
- Ward 4: July 12 at Hattie Holmes Senior Wellness Center, 324 Kennedy St. NW at 10:30 a.m.
- Ward 5: July 15 at Model Cities Wellness Center, 1901 Everts St. NE at 10:30 am
- Ward 6: July 11 at Greenleaf Senior Apartments, 1200 Delaware Ave. SW at 10:30 a.m.
- Ward 7: July 17 at Washington Seniors Wellness Center, 3001 Alabama Ave. SE at 1 p.m.
- Ward 8: July 16 at Barry Farms Recreation Center, 1230 Sumner Rd. SE at 11 a.m.

## Who will be crowned Ms. Senior D.C. 2019?

Witness the excitement as eight District women age 60 and older share their elegance, poise, talent and more at the Ms. Senior D.C. Pageant 2019 under the theme Dreams. The pageant will be held on Sunday, June 30, at The UDC Theater of the Arts, 4200 Connecticut Avenue, NW, at 2:30 p.m. Doors open at 2 p.m. Tickets are \$20, light refreshments will be served. Street parking and a parking garage are available on Van Ness Street. For tickets and information, call 202-724-5626 or visit [www.dcoa.dc.gov](http://www.dcoa.dc.gov). Proceeds of the event will send Ms. Senior D.C. and her court to the Ms. Senior America Pageant, October 20 to 25, 2019.



## Spotlight on Aging

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

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**The D.C. Department of Aging and Community Living is in partnership with the District of Columbia Recycling Program.**

## Get Involved

### Tuesday, June 4

**7 a.m. – 7 p.m.**

Mayor's Office on Returning Citizens  
Workshop for soon-to-be-released DC resident inmates  
Fairton Correctional Institution  
655 Fairton Millville Rd.  
Fairton, NJ 08320

### Wednesday, June 5

**12 – 1:30 p.m.**

Community Presentation on Department of Aging and Community Living Resources & Services  
Maple View  
5100 Georgia Ave. NW – Ward 4  
Contact: Reese Parker (202) 774-8553

### Thursday, June 6

**9 a.m. – 2 p.m.**

USCIS Elder Care Fair  
111 Massachusetts Ave. NW – Lobby  
Contact: Denean Johnson (202) 233-2567

### Friday, June 7

**1 – 3 p.m.**

The Department of Aging and Community Living with Partners  
Nineteenth Street Baptist Church  
Senior Ministry  
Community Presentations & Workshop  
4606 16th St. NW – Ward 4  
Contact: Ronald Taylor,  
[Ronald.taylor1604@verizon.net](mailto:Ronald.taylor1604@verizon.net)

### Saturday, June 8

**4:30 – 8 p.m.**

Capital Pride Parade 2019 starts at the Dupont Circle Metro Station (Red Line) and ends at the U Street /African American Civil War Museum/Cardozo Metro Station (Green Line). Call to reserve your seat on the Senior Trolley: (202) 724-5626

### Sunday, June 9

**Capital Pride Festival  
Noon – 10 p.m.**

Entrance to the street festival is at 3rd St. and Pennsylvania Ave. NW.

### Wednesday, June 12

**10:30 a.m. – 2 p.m.**

UDC Causes and Department of Aging and Community Living with Partners presents the Third Annual Senior Community

Health, Wellness and Resource Fair  
University of the District of Columbia  
4200 Connecticut Ave. NW – Ward 3

Contact: Pam Williams (202) 274-6670 or 6697

### Thursday, June 13

**11 a.m. – 2 p.m.**

The Department of Aging and Community Living with Partners graciously supports Visionary Square's 2nd Annual Community Health and Resources Fair  
2401 Washington Pl. NE – Ward 5  
Contact: Pamela Graves (202) 855-0245

### Wednesday, June 19

**8:30 a.m. – 3 p.m.**

Mayor's Eighth Annual Senior Symposium  
Ballou Senior High School  
3401 Fourth St. SE – Ward 8  
You must register to attend. Call (202) 724-5626 for more information.

### Tuesday, June 25

**9:30 a.m. – 12 p.m.**

The Department of Aging and Community Living with Partners  
Community Presentations and Workshop  
Forest Hills of DC  
4901 Connecticut Ave, NW, Suite 277  
– Ward 3  
Contact: Ms. Chong (202) 777-3435

### Wednesday, June 26

**10:30 a.m. – 1:30 p.m.**

The Department of Aging and Community Living with Partners  
Hayes Senior Wellness Center Community Health and Resources Fair  
500 K St. NE – Ward 6  
Contact: Sherrell Briscoe (202) 727-0357

### Saturday, June 29

The Department of Aging and Community Living with Partners  
Plaza West Apartments – Grandparents Community Health and Resource Fair  
1035 4th St. NW  
Contact: Jamarl Clark (202) 899-6987

### Sunday, June 30

**Ms. Senior D.C. Pageant 2019**

UDC Theater of the Arts  
4200 Connecticut Ave. NW  
Tickets: \$20 donation  
Contact: (202) 724-5626

## Elder Abuse Awareness Month: Protecting You and Your Pocket

Join us as we discuss the resources and services that are available to help safeguard you and your financial well-being as a senior in the District.

**Thursday, June 6, at noon**  
Call in at **855-756-7520, ext. 30984#**

Or tune in on Facebook Live at  
[Facebook.com/MayorMurielBowser](https://www.facebook.com/MayorMurielBowser)

# Leisure & Travel



Hiking an ancient pilgrimage path through Tuscany can lead to enlightenment — and some epic meals. See story on p. 37.

## Miami's South Beach is funky, funny and fun

By Glenda C. Booth

Miami's South Beach — a 10-mile stretch of fine, white sand and sparkling, turquoise water along Ocean Drive — is the setting of seemingly endless happy hours, a bohemian playground for all ages, nationalities and ethnicities.

SoBe, as locals call it, has attracted celebrities like Frank Sinatra, Sammy Davis Jr., Marilyn Monroe, Princess Di and Michael Jackson. Desi Arnaz got his musical start here pounding bongo drums. Clark Gable passed through as a World War II captain when troops took over Miami.

Bars open at 10 a.m. and are rockin' into the wee hours. Sidewalk diners sip pink and aquamarine drinks with names like Kamikaze, Sex on the Beach and SoBe Vice in goblets the size of soup bowls.

An eclectic human parade streams by: seniors, hipsters, millennials, sun worshippers, fit cyclists, bronzed joggers, gender benders, eccentrics and curiosity seekers.

While individuality is celebrated, there's more to South Beach than kooky characters, revelry and bar hopping. Beyond the bars and beach shops, there's a rich culture and history, enticing dining choices and cooling ocean breezes.

### The Art Deco capital

Unlike Miami Beach's skyscraper communities, South Beach has a warm and thriving Art Deco District — the largest

concentration of such architecture in the U.S. — much of which was listed on the National Register of Historic Places in 1979.

The Art Deco Museum and Welcome Center at Ocean Drive and 10th Street offers an informative introduction to SoBe's three main architectural styles: Art Deco, Mediterranean Revival and Miami Modern (MiMo).

The Art Deco buildings of the 1920s and 1930s have soft lines, hints of the ocean and sky, and bright pastels, like peach, mint, periwinkle, aqua and lavender.

The primary form in SoBe is a vertically-oriented rectangle, divided into three parts, both horizontally and vertically. Facades are often symmetrical.

Some windows have concrete "eyebrows" for shade and painted architectural details. Many are decorated with flora and fauna. Some have porthole windows to suggest ocean-going travel.

During Prohibition, rum runners from the Bahama Islands flourished as people found ways to drink, dance and gamble. Today some of the tilework around town still includes symbols from Prohibition days: a circle for alcohol, a rectangle for dancing, and a triangle pointing to a gambling site.

In the 1950s, when the skyscrapers went up in Miami Beach, SoBe historic preservation activists launched a campaign to save its colorful buildings from being replaced by modern structures. Thanks to them, today



A typical structure in Miami's Art Deco Historic District, listed on the National Register of Historic Places since 1979, displays the style's geometric symbols with a pastel color scheme. The district includes more than 800 well-preserved structures built between 1923 and 1943.



Miami's vibrant South Beach, or SoBe, attracts interesting people of all ages to its unique hotels, restaurants and museums. For low crowds and warm waters, visit in September.

you can take an Art Deco walking tour and see these well-preserved treasures:

— The Beach Patrol Headquarters, still in use, looks like a ship with its 1950s nautical décor.

— The Essex House, by Henry Holhauser, the architect who designed 70 SoBe buildings, rises above the street, giving the impression of a ship. Its circles resemble portholes and ocean waves.

— The Tides Hotel, one of Marilyn Monroe's favorites, has a wave-inspired décor and tortoise shells over the bar. Frank Sinatra and Sammy Davis sang here. During Prohibition, it was probably a clandestine gambling parlor.

### Miami Beach's museum scene

One eye-catching structure, a 1927 Mediterranean Revival building that was once a storage warehouse for snowbirds' furniture, is the Wolfsonian Museum. Its collection of more than 180,000 objects includes items of 19th and 20th century design that tell the story of "modernization."

Scattered among the vintage stoves and Bauhaus furniture are World War II posters, or "propaganda art." The museum offers a Deco film series, free Friday

night tours and sketching instructions.

The Jewish Museum of Florida is situated in two former synagogues, built adjacent to each other in Art Deco style in 1936. It has beautiful chandeliers, 80 stained glass windows, and a permanent exhibit on 250 years of Jewish life in Florida that may have begun with Ponce de León.

The 100,000-item collection includes oral histories gathered over 25 years. Among other things, visitors learn that club and pool ads with warnings like "restricted clientele" meant no Jews or African Americans were admitted, and that in the 1960s, about 12,000 Cuban Jews came to Florida, immigrants some called "Jubans."

Bess Myerson, the first and only Jewish Miss America, who was crowned in 1945, founded a café, Bessie's Bistro, that connects the two buildings.

For a glimpse of the city's funky side, the 20-room World Erotic Art Museum offers a titillating experience in all things sensual.

It all started when Naomi Wilzig's son wanted a piece of erotic art for his new bachelor pad. So she began collecting risqué pieces, and couldn't stop. By the time she was 80, she had amassed 4,000 objects from

See MIAMI, page 37

# Feeding stomach and soul on Italian trail

By Don Mankin

Long ago, religious pilgrims trudged up and down the Camino de Santiago in Spain, the Kumana Kodo Trail in Japan, and other lengthy footpaths to achieve spiritual enlightenment.

Many still do. Not only do these trails lead to sites of profound religious significance, but the physical challenge, even suffering, is believed to help pave the way

to enlightenment.

Similarly, the thousand-year-old Via Francigena — the “road from France,” which begins in Canterbury, England, and ends in Rome — offers plenty of chances for epiphanies.

But the section of that route that passes through Tuscany grants travelers the chance to sample life-changing food and wine as well. The incongruity wasn't lost

on me, a person of prodigious appetite and secular beliefs, as I huffed and puffed up the steep, rocky trail on the first day of my recent five-day “pilgrimage.”

The Italian tour company that hosted me on this trip, S-Cape Travel, billed it “The Best of the Via Francigena — Easy Hike.” I don't question the veracity of the first part of the title, but I'm not sure about the second.

It was a lovely but often tough slog along

shaded lanes, through forests, over medieval bridges, and past farms, vineyards, stately manor houses and tiny villages.

We took some much-needed breaks in the historic towns of Pietrasanta, Lucca, Siena and San Gimignano, and also visited castles, spas, a museum and a marble foundry.

We also spent a few hours at Bagno Vi-

See **ITALY**, page 39

## Miami

From page 36

all over the world.

The museum's collection (“From Pompeii to Picasso to Pinups!”) covers 2,000 years of sex in fine art, folk art and pop culture objects, including a frisky Snow White and her playful dwarfs by Frank Follmer, who worked at Disney Studios.

In a video, Wilzig describes her collection, covering topics like wooden and porcelain boxes with erotica hidden inside. Some visitors may tire of the many exaggerated phalluses on totem poles and figurines, made of soapstone, obsidian, bronze, ceramic and even Swarovski crystals. The oldest object is a Roman phallus-shaped amulet from 500 B.C.E.

### Shopping and dining

As for shoppers in South Beach, they will find everything from tacky souvenir shops and bikini bazaars to haute couture fashion and luxury goods. The Official Art Deco Shop, run by the Miami Design Preservation League, sells jewelry, posters and knickknacks — and offers area tours by its historians and architects.

There are many dining options, including Turkish, Italian, Japanese and Cuban, from

white-tablecloth eateries to holes-in-the-wall. Lario's Cuban Restaurant has a molded avocado salad to die for, black bean hummus, slow-roasted pork sandwiches, plantain chips, empanadas (pork, beef, chicken) and paella, all enhanced by margaritas.

Fresh seafood is abundant — even crispy alligator pops up on menus.

From cocktail lounges to dance clubs to dive bars, there's vibrant nightlife galore (pick up the *New Times* for the latest). The Betsy Hotel's intimate setting has Latin jazz. Tapas y Tintos has live flamenco. Mango's Tropical Café, with reggae music and Latin dance, is a version of the 1920s Tropicana Club in Havana. The Palace offers drag shows.

Tired of the fun and funky? Leisurely beach walks along the twinkling ocean always beckon.

### If you go

Check [visitsouthbeachonline.com](http://visitsouthbeachonline.com) and [visitflorida.com](http://visitflorida.com) for info and lodging choices. Tip: To get a good night's sleep, choose a hotel located away from the central party scene but within walking distance of the beach and major sites.

Daytime temperatures in the summer are in the upper 80s. If you prefer cooler temps, wait until fall, when daytime temper-

atures are typically in the 70s. South Beach is also less crowded in autumn when young students and college kids are back in school. Whatever time of year you go, you'll find hotel, restaurant and entertainment discounts at [miamiandbeaches.com/offers/temptations](http://miamiandbeaches.com/offers/temptations).

Take a 90-minute walking tour offered by Miami Design Preservation League, [mdpl.org](http://mdpl.org), which meets at the Art Deco Visitors Center. The league offers a Mediterranean Architecture Tour, a South Beach Scandals Tour, a Jewish Miami Beach Tour and a Gay and Lesbian Walking Tour.

For year-round events, go to [visitsouthbeachonline.com/events.htm](http://visitsouthbeachonline.com/events.htm). Festivities include dance and music concerts, South

Beach Seafood Week (October), jazz all year and more.

The Art Deco Weekend — with a vintage swing celebration, classic car shows and a Deco dance-a-thon — is held in January. Festival promoters advise making lodging reservations well in advance.

Getting around: South Beach is walkable and navigable without a car. The South Beach Local Minibus costs 25 cents per trip.

The lowest round-trip flight from D.C.-area airports to Miami in June costs \$266 on American Airlines. Amtrak's lowest fare from Washington's Union Station to Miami is \$153 one way in coach and \$380 for a roomette, which you might want for the 24-hour trip from D.C. to Miami.

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# Travelers: don't forget 'overhead' costs

Over the years, you've probably seen many "tips" about avoiding high city-center hotel prices by staying in suburban hotels. But when you factor in the "destination overhead," you often conclude that rather than fight the hassle and time of commuting, you're better off finding a cheaper hotel in the city.

By "destination overhead," I mean the daily or hourly out-of-pocket cost of just being in a destination. A lot of travelers don't seem to realize how much they pay just to be somewhere other than home.

Here are two examples:

**Trip One:** Two people visit Chicago from Dallas for four days and three nights. Let's say the round-trip airfare is \$300 each, plus \$120 for checked baggage; the hotel rate is \$250 a night (including taxes and extras), and they spend \$100 a day more, total, for food than they would at home. The total cost is \$1,870.

Out of the four-day, three-night period, each of them has 42 total useful sightseeing/activity hours. So their destination overhead — the cost of just being in Chicago —

amounts to around \$22 an hour each, or \$44 an hour for the couple.

**Trip Two:** Two people visit Paris from Los Angeles for a week in June, seven days, five hotel nights (plus one night on the overnight flight to London). Let's say the nonstop, round-trip airfare is \$1,500 each, the hotel rate is \$250 a night, and they spend \$200 a day more for food than they'd spend at home. The total cost is \$5,650.

On a seven-day stay, they each have 84 useful sightseeing/activity hours, so the overhead cost of just being in Paris is about \$33 an hour each or \$65 for the couple.

The hourly overhead rate can vary over a wide range, depending on destination costs, airfare deals, traveling lifestyle and such. I've calculated figures from \$10 to \$100. But regardless of how you travel, the concept applies: Just being in a destination has an out-of-pocket hourly cost. And it can (or should) influence your choice of hotel location and local activities.

ground, so we probably used up 20 hours of overhead on unproductive underground travel. At a then-likely overhead rate of \$20 an hour, those trips cost us \$400 in overhead to "save" \$275 in hotel costs.

That wasn't a good value proposition. Furthermore, staying in Richmond meant we couldn't easily return to our hotel to rest or take it easy for an hour or two between activities, such as visiting a museum and going to a restaurant.

Overhead also figures into decisions about how to navigate a destination city. Taking an hour crossing London to find a 1 percent better exchange rate, as one traveler I knew did, makes no sense.

Often, a \$10 cab or Uber trip that cuts a half hour off public transit time is well worth the extra cost. Alternatively, a subway trip that zips past rush hour gridlocked traffic can more than compensate for the hassles of schlepping baggage or purchases.

I always feel smug on my way to and from O'Hare as my Blue line "E1" train passes miles of bumper-to-bumper traffic on the Kennedy Expressway.

I'm not suggesting that you subject every little decision to a rigorous cost-benefit analysis. But I do suggest that you include the idea of destination overhead when you decide where to stay or how to navigate in any large city.

Send email to Ed Perkins at [eperkins@mind.net](mailto:eperkins@mind.net) and visit [railguru.com](http://railguru.com).

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By Ed Perkins



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## Time is money

The biggest risk is staying in the suburbs to beat high city-center hotel rates. Take London as an example: Many years ago, my wife and I tested the suburban stay idea in London. We found a nice hotel in Richmond, just outside London, and paid \$79 a night for a room that easily would have cost \$125 a night in Bloomsbury.

But each trip between Richmond and central London took 45 minutes on the under-

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## Italy

From page 37

gnoni, an all-female winery, where we tasted wine paired with music by Verdi, Miles Davis and Frank Zappa.

### Rugged beauty, bountiful food

The first day of the hike was the toughest — more than 1,100 feet of elevation gain in the morning followed by a steep descent of 1,800 feet in the afternoon. The total mileage for the day was billed at close to eight miles, though the more tech-savvy millennials in our group noted that their smartphone apps measured closer to 11 miles.

Even the so-called easy days were no piece of cake. Those gentle hills of Tuscany that look so charming from the windows of a vehicle translated to a lot of up-and-down hiking with only short flat sections to catch my breath or give my sore knees a break.

But it was well worth it for the rural beauty, history, physical challenge and, possibly most important of all, the calories burned off each day. The hikes enabled me to indulge without guilt in the abundant bounty of a region famous for its gastronomy.

I worked hard for my meals, so I took advantage at every opportunity of the excellent locally-sourced Chianti, olive oil, pecorino, prosciutto, pasta and fresh produce at pretty much every meal, including lunches on the trail. Despite consuming molto calories every day, I didn't gain any weight.

### The spiritual side

With all of Tuscany's worldly attractions, the irony is that what impacted me most was spiritual, or about as spiritual as this skeptical non-believer gets.

About two-thirds of the way through the hike, we toured the pilgrims' hostel near the Pieve di Chianni in Gambassi Terme, outside of Florence. As we exited, we saw an elderly man sitting at a table on the plaza, studying the trail's official guidebook — a book that happened to be written by Roberta Ferraris, one of our two guides.

We stopped to talk to him, to get his take on this adventure. An obviously fit 75-year-old from Canada, Marcel was a genuine pilgrim, not a tourist like us. He was several weeks into his hike along the full length of the Via Francigena, and, by his estimate, he was only two weeks from the end of the trail in Rome.

This was just the latest pilgrimage for

him. He had already hiked the Camino de Santiago several times, logging thousands of miles on the trail.

My first thought was, "This guy is crazy," a religious zealot who bore little resemblance to anyone in my world. But the more he talked, the more I liked him. He asked Ferraris to autograph his guidebook, showed us his "passport" indicating the stops he had made along the trail, and patiently answered all of our questions.

He seemed vigorous but peaceful, clearly engaged in his pilgrimage and, I assumed, his calling and his life. I also noticed the twinkle in his eye and serene smile.

By the time we said goodbye, this encounter, which began as a distraction, ended up being the most moving experience of the trip.

I'm not sure how much of Marcel's charisma can be attributed to his religious passion, but for a moment it made me wonder what I might be missing. Was my skepticism preventing me from experiencing something more profound, both on the trail and in life?

This was not the first time I have wrestled with this issue, and I'm sure it won't be the last, especially as I get closer, to quote Dylan Thomas, to "the dying of the light."

My brief encounter with Marcel may not have been enough to actually change my secular point of view, but it was enough to soften my skepticism, open me up to another perspective, and consider that when it comes to questions of God, spirit and the meaning of life, I might not have all the answers.

S-Cape Travel's Via Francigena trips range from \$480 to \$996. The least expensive airfare from D.C.-area airports to Florence in September is \$1,271 on Air France.

For more information and photos, go to the Don's website, [adventuretransformations.com](http://adventuretransformations.com). Don will be leading a trip to Southeast Asia in October. For more information, go to [explorers.com/msa-southeast-asia-2019](http://explorers.com/msa-southeast-asia-2019).



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# Arts & Style



Former President Bill Clinton is among the older authors with new books worth reading. See page 42.

## A refreshing, sunny *Singin' in the Rain*

By Patricia Cuadros

NextStop Theatre Company in Herndon, Virginia, is putting a fun spin on the musical comedy *Singin' in the Rain*, now through June 23. Because the 1952 film starring Gene Kelly, Donald O'Connor and Debbie Reynolds is such a beloved classic, live theaters might shy away from producing the musical. Not NextStop, whose actors and productions have been nominated for — and have recently won — several Helen Hayes Awards.

Director and scenic designer Evan Hoffmann stages the performance like a special screening night of the famous film. The set is built to resemble an Art Deco movie theater from decades ago, and theater staff hand out delicious free popcorn at the door.

A whiteboard on the stage indicates that the film screening will begin at 8 p.m., only to be corrected hurriedly to 7 p.m. a few minutes before the start time. You almost miss it if you're not paying attention, but it's a subtle precursor to the staged snafus and hilarity to come.

When the opening credits roll, for instance, the screening is cut short by faulty

equipment, so the actors scramble to start their own version onstage. The transition from the "film screening" to the "live performance" is slightly awkward for a couple of moments, but perhaps that was the point — to engage the audience. Despite the initial uncertainty, the premise yielded entertaining results.

### Intimate setting

NextStop is an interesting theater even if you're a veteran playgoer in and around Washington, D.C. Previously a warehouse, the building became a theater in 1988. What resulted was a uniquely intimate configuration of seats; even the back rows feel close to the stage. It's easy to see the actors' expressions and movements without having to crane your neck around tall people in front of you.

The intimacy of the space lends itself well to the refreshing approach that Hoffmann takes with *Singin' in the Rain*. The cast is comprised of only a few actors, but because the story needs a crowd for the Hollywood premieres, screenings and other scenes, audience members become active participants. The production's gim-

PHOTO BY LOCK AND COMPANY



Silent Hollywood's last days: Carolyn Burke (front) stars as Lina Lamont and Morgan Kelleher plays her rival, Kathy Selden, in *Singin' in the Rain* at NextStop Theatre Company in Herndon until June 23.

micks — cue cards, asking questions of the audience — are a clever throwback to silent films in a musical intended to lampoon the Golden Age of Hollywood.

In *Singin' in the Rain*, silent film stars

Don Lockwood (Wood Van Meter) and Lina Lamont (Carolyn Burke) are at the height of their careers in the 1920s. How-

See **SINGIN' IN THE RAIN**, page 41

### Great Performances in the Neighborhood

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| Washington Balalaika Society<br>presents<br><b>30th Anniversary</b><br>June 1 at 8 pm<br>Tickets: Adults \$25;<br>Seniors \$20; Students \$15;<br>Children under 12 free | The Victorian Lyric Opera Company<br>presents<br><b>Princess Ida</b><br>6 Performances<br>June 7, 8, 14, and 15 at 8 pm<br>June 9 and 16 at 2 pm<br>Tickets: Adults \$28;<br>Seniors (65+) \$24; Students \$20 |
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# Quindlen's wild world of grandparenting

By Rob Merrill

**Nanaville: Adventures in Grandparenting**, by Anna Quindlen, 176 pages, Random House

"Write what you know." Few follow that advice better than Pulitzer Prize-winning columnist Anna Quindlen, who recently discovered the joys, and challenges, of grandparenthood.

There are two tenets of "Nanaville," writes Quindlen, which she characterizes as "a state of mind, a place I wound up inhabiting without ever knowing it was what I wanted" — "Love the grandchildren, and hold your tongue."

The jumping off point is the birth of her

first grandchild, Arthur, to her oldest son, Quin, and his wife, Lynn. "A bundle in a blanket with a full head of glossy black hair," is Quindlen's first description of him.

She quickly hits on the book's central theme — grandparenting as an "avocation," not something to which she is entitled simply as the mother of the new father.

"The thing is, from the moment it begins you want to do something. And sometimes if you're lucky, the people who really get to make all the decisions will let you do so.

"It's their call. The torch is passed to a new generation, as well as the bouncy seat, and the breast pump, and the baby wipes."

In the tradition of her best *New York Times* and *Newsweek* columns over the years, Quindlen mixes wit and wisdom as she shares her thoughts on this new stage in life.

"A big part of our grandparent job is expressing ecstatic appreciation for everything from urination to reflexes. We must always silence the irritated voice of adult complacency: OK, I get it, I get it, you drew a 3. But honestly, a 3 isn't that hard. A 5, now, *there's* a number. No. It is the greatest 3 that anyone has ever drawn."

In addition to those laugh-out-loud moments, the book contains enough facts and historical insights to ground it as more than

just a proud nana sharing family stories.

Did you know grandparents are more likely to see the children of their daughters than their sons? Or that when Arthur was born, one in seven newborns in America were multiracial or multiethnic?

Neither did Quindlen, until she took up residence in Nanaville. Waiting in line at a Baby Gap with Arthur in a sling, she's asked for a second time where the Chinese-American child on her chest is from. "Whole Foods," she tells the stranger.

"Nanaville" is worth a visit for anyone whose baby either now has a baby or is getting ready to welcome one.

—AP

## Singin' in the Rain

From page 40

ever, their tried-and-true methods don't measure up to the popularity of a new "talking picture," *The Jazz Singer*.

Film studio creatives Cosmo Brown (Robert Mintz) and R.F. Simpson (Duane Monahan) work to save the next Lockwood-Lamont film from disaster by adding sound. However, Lina's New York accent cannot be improved even by a diction coach, so up-and-coming actress Kathy Selden (Morgan Kelleher), Don's new girlfriend, eventually provides her voiceover.

## Cast camaraderie

The NextStop actors constitute a strong ensemble. Any of them could be your favorite of the evening. Elizabeth Spikes as Dora Bailey is an amusing radio host, making references to the film in a tone reminiscent of a modern red carpet interview. Van Meter and Kelleher exhibit wonderful chemistry as Don and Kathy.

Mintz not only plays a studio executive but also serves as choreographer, infusing the show with fantastic dance sequences. Some numbers, like "Fit as a Fiddle" and "Moses," are quite different from the ones in the movie, employing strong shadow

play in "Fiddle" for comedic effect and giving the diction coach (Monahan) a significant dancing part in "Moses."

Hoffmann's vision of the titular song was also innovative. The actors guide the audience in an interactive sequence, snapping and rubbing their hands together. The sounds come together nicely to simulate rainfall. Of course, real water comes into play — and to great comedic effect — with watering cans, but the simulated sounds are more evocative.

During opening night, the only hiccup I noticed was soft volume on a microphone during a key musical number. That glitch

was remedied by the next scene. NextStop Theatre Company has accomplished an admirable and enjoyable interpretation of *Singin' in the Rain*.

For more information or to buy tickets, visit [nextstoptheatre.org](http://nextstoptheatre.org) or call (866) 811-4111. Performances continue through June 23 at the NextStop Theatre Company, 269 Sunset Park Dr., Herndon, Virginia. Tickets are \$55. Although no senior discounts are available for individual performances, those 65 and older may purchase a senior season package for \$119. Accessible seating is available.

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# Summer fiction by prolific older authors

Open a book to while away the long, warm days ahead. This summer, become engrossed in a fictional tale expertly devised and creatively concocted by these veteran authors.

***The Fox*, by Frederick Forsyth, 304 pages, G.P. Putnam's Sons**

Frederick Forsyth is a best-selling British author and octogenarian who has entertained readers for decades. His first thriller was published 50 years ago. *The Fox* is his 18th novel.

The subject of this well-told tale is the war in cyberspace. Forsyth, a master storyteller, derived this taut thriller from today's headlines. The UK, the United States and Israel confront Russia, Iran and North Korea.

Actual events are woven into the plot; easily identifiable world leaders are portrayed. Much of the action takes place at familiar sites. Concepts are deftly explained; methods are described in colorful details.

Explore the devices, equipment, armaments and sci-fi apparatus employed in undercover operations. The human factor — the motivation of spies, moles, heroes and

sundry colorful and flawed characters — is richly developed. The action never falters. The plot moves steadily through complex international scenarios.

***An Elderly Lady Is Up to No Good*, by Helene Tursten, translated by Marlaine Delargy, 184 pages, Soho Crime**

Older adults have been depicted on screen and in novels as rogues and rascals. Typically, those characters have been male, while females tend to be the crime-solvers and detectives.

For a twist on the genre, read this delightful anthology of five short stories revolving around an octogenarian protagonist named Maud. The plots will leave you enthralled and keep you entertained, and the translation from the Swedish original reads flawlessly.

Can a solitary woman nearing 90 and acting independently commit murder repeatedly while her guilt remains undetected? Seniors know they are invisible at times, off the radar screen, their behavior unobserved. Their canes and walkers facilitate mobility but also make lethal weapons. (Don't get any ideas, now.)



**THE BIBILOPHILE**  
By Dinah Rokach

Lapses in memory under police interrogation can be excused as dementia and failing memory. The stories in *An Elderly Lady Is Up to No Good* take these factors into account.

Enjoy the advantages of aging from a comfortable distance, knowing the blood is fake and the victims are figments of Tursten's lively imagination. The Swedish author, who is in her mid-60s, has a devilish wit.

***Shell Game: A V.I. Warshawski Novel*, by Sara Paretsky, 521 pages, William Morrow**

Septuagenarian author Sara Paretsky has published the latest installment in her series of detective novels. Chicago-based private investigator V.I. Warshawski — Victoria Iphigenia on her birth certificate, Vic to friends — first appeared in 1982.

Since then, she has mesmerized readers with her smarts, physical agility, fearlessness — some might say recklessness — and her unlucky romantic partnerings.

Returning to the pages of *Shell Game* are the familiar cast of characters readers have come to know like old friends: mentor Dr. Lotty Herschel, downstairs neighbor and Anzio-veteran Mr. Contreras, dogs Peppy and Mitch, journalist Murray Ryerson. The story includes ex-husband Richard Yarborough and love interest,

archeologist and Chicago's Oriental Institute director Peter Sunsen.

The body discovered in the woods, the disappearance of the niece of Ms. Warshawski's ex-husband, and the suspicious behavior of Dr. Herschel's grand-nephew form the basis of the fast-moving plot.

Many current events are skillfully woven into the narrative: the shadow lives of undocumented immigrants finding menial work in the metropolis, the tactics of ICE agents, the plight of Syrian refugees, the lucrative smuggling of relics from archeological digs in the Middle East, the shady practices of inner-city storefront lenders, wealth hidden in the intricate web of offshore corporations, the harassment of women in the workplace, and the unethical and arrogant behavior of a high-flying businessman and well-known civic leader.

Action galore, finely crafted descriptions and a resolution that deftly ties all the loose ends are the hallmarks of this thriller. It was honored at the Mystery Writers of America annual Edgar Awards dinner in late April with the 2019 inaugural Sue Grafton Memorial Award for the best novel in a series featuring a female protagonist.

***The President Is Missing: A Novel*, by Bill Clinton and James Patterson,**

See **SUMMER FICTION**, page 43

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# It's never too late to own a muscle car

My friend Russ is a solid, predictable citizen: College professor, husband, father, non-profit volunteer.

But he has a sideline that is not only unpredictable but wonderful: He sells vintage cars to senior citizens.

Russ does this all by himself, and he does it for only a small profit. But the real reason he does it is, in his words, "to bring some nostalgia and some pleasure to people who remember cars the way they used to be."

Why just senior citizens? "Because, let's face it, they're the ones who can spend \$40,000 on a 1965 Mustang without batting too much of an eye."

And why just vintage cars? "If you have

to ask that, you've never driven one."

Actually, I have driven one — more than one, in fact.

And I'm much happier in today's models. They have seat belts. They have air bags. They get twice the gas mileage as their oldie cousins. They don't need a major engine overhaul after 40,000 miles.

But to Russ and his customers, none of this is the point.

"My customers are usually north of 70, and when I drive that whimsical, wonderful machine into their driveways, they smile in a way that they probably haven't smiled in a very long time.

"They aren't thinking about safety and



**HOW I SEE IT**  
By Bob Levey

## Summer fiction

From page 42

528 pages, Little Brown and Company and Knopf

While this fast-paced thriller follows the well-worn formula of the genre, it's greatly enhanced by added insights from the former president. His insider's input makes the narrative realistic in scope and all the more chilling in detail.

Murder and mayhem with added layers of international intrigue and domestic politics make this potboiler difficult to put down.

The local venues are familiar to many of us — Nationals Park, the 14th Street Bridge, a country estate in rural Virginia. The scenarios echo the history through which we have lived.

The terrorist threats don't seem that far-fetched given recent crises filtered through an active imagination. Readers will enjoy finding parallels with real-life

personages and situations.

The short time span during which events take place in *The President Is Missing* — five consecutive days in May — makes the book highly readable.

The characters are well defined and the action vividly described. The premise is thoroughly examined and the ramifications of the grave choices made by President Jonathan Lincoln Duncan easily grasped. A glimpse into the otherwise bewildering world of computer coding is made intelligible and even engrossing.

The former president and the best-selling novelist make great writing partners. Bill Clinton, the 42nd President of the United States, is in his early 70s. So is his co-author, James Patterson.

Patterson has sold over 350 million books worldwide. There is no computer in his office. He writes in longhand on a legal pad. Yet, he was the first author to sell one million e-books.

To subscribe, see page 45.

### FROM PAGE 44

#### ANSWERS TO SCRABBLE

| SCRABBLE   | GRAMS    | SOLUTION |
|--|----------|----------|
| A <sub>1</sub> D <sub>2</sub> E <sub>1</sub> N <sub>1</sub> I <sub>1</sub> N <sub>1</sub> E <sub>1</sub> | RACK 1 = | 58       |
| T <sub>1</sub> O <sub>1</sub> P <sub>1</sub> A <sub>1</sub> Z <sub>1</sub> E <sub>1</sub> S <sub>1</sub> | RACK 2 = | 68       |
| D <sub>2</sub> E <sub>1</sub> L <sub>1</sub> I <sub>1</sub> R <sub>1</sub> I <sub>1</sub> A <sub>1</sub> | RACK 3 = | 58       |
| M <sub>2</sub> U <sub>1</sub> D <sub>2</sub> F <sub>1</sub> L <sub>1</sub> A <sub>1</sub> T <sub>1</sub> | RACK 4 = | 76       |
| S <sub>1</sub> T <sub>1</sub> A <sub>1</sub> D <sub>2</sub> I <sub>1</sub> U <sub>1</sub> M <sub>2</sub> | RACK 5 = | 62       |
| PAR SCORE 255-265  | TOTAL    | 322      |

#### ANSWERS TO CROSSWORD

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| C | A | F | E |   | M | O | O |   | A | M | U | S | T |   |   |   |
| H | U | L | L |   | L | A | W | N |   | S | A | N | T | O |   |   |
| E | T | A | L |   | I | S | N | T |   | I | C | I | E | R |   |   |
| F | O | X | I | N | T | H | E | H | E | N | H | O | M | E |   |   |
|   |   |   |   |   | S | E | T |   |   | R | E | G | I | O | N |   |
| A | M | B |   |   | A | L | A |   |   | R | U | N |   | L | A | B |
| H | A | U | N | T | E | D | H | O | M | E | R | I | D | E |   |   |
| O | N | C | E |   |   | D | I | P |   |   | A | M | O | S |   |   |
| L | I | K | E |   | A | H | O | M | E | O | N | F | I | R | E |   |
| D | A | T |   |   | N | A | N |   | S | R | A |   | T | E | T |   |
|   |   |   |   |   | O | U | T | L | E | T |   | A | T | A |   |   |
| F | R | O | M |   | H | O | U | S | E | T | O | H | O | M | E |   |
| R | A | T | I | O |   | N | A | M | E |   |   | E | G | A | D |   |
| E | T | H | A | N |   | I | R | E | S |   |   | A | R | I | D |   |
| D | U | S | K | Y |   | T | S | N |   |   |   | D | E | N | Y |   |

#### ANSWERS TO JUMBLE

Jumbles: DECAY QUILT ENGINE POUNCE

Answer: After a hectic day, he was happy to have this to eat his slice of pizza — "PIECE" AND QUIET

resale value. They are thinking about the days of yesteryear. They are thinking 'hot diggity-dog.'"

Russ told me about one customer — a pillar of his community, a deacon in the church, a grandfather seven times over. He found Russ the way almost all of his customers do, by word of mouth.

The man wanted a 1969 Dodge Charger, a muscle car if there ever was one. Lots of horsepower. Lots of swooshy air vents on the side. Lots of vroom-vroom noises when you floored it.

Russ found him one at a car show in Dallas. The customer lived in Kansas City. If we were talking about new or even slightly used cars, Russ would simply have direct-

ed the customer to a local used car dealer.

But for Russ, half the fun is in driving the car himself. So, he flew to Dallas, took a taxi to the home of the man who owned the car, paid him for it, then set off for Kansas City.

"I cannot describe for you, Bob, what it was like to drive the 555 miles to this man's door.

"As I sailed along the Interstate, truckers would honk at me. Teenagers would gawk. It was as if I was driving the Batmobile."

When he finally arrived at the home of the customer, the man greeted him in a leisure suit. He had set up a speaker, and

See BOB LEVEY, page 45

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# Bob Levey

From page 43

early Rolling Stones rock was pouring out of his stereo. The car was a can opener into the past.

And how much did Russ net on this sale? “Oh, about \$1,000. Not enough to send my kids to college, for sure. But more than enough to give a grandpa some joy.”

Another customer used a cutout — a middleman who protected the customer’s actual identity. Again, the car that this customer wanted was in a city far from where the customer lived.

So again Russ hopped a plane — to Denver this time. Then he drove the car to California.

“This one was a 1954 Corvette. Cherry red, with a tartan interior. I got it at an auto auction for a steal — only \$40,000. They usually fetch at least \$50,000 if they’re in good shape. So, nice guy that I am, I charged my customer only \$45,000.”

Russ didn’t know who his customer actually was. All he knew was an address near San Francisco, and an agreed-upon time and date for delivery.

In fact, during several phone calls, his customer had sounded young — maybe even teenaged young. Russ was suspicious. But the voice promised that the actual customer was 70-something.

Turned out she was 80-something.

Yes, she.

The voice on the phone had belonged to her grandson. He had arranged the buy as an 85th birthday present for his grandmother.

The grandmother had never driven a 1954 Corvette when that model was born some 65 years earlier. Her father didn’t think it was ladylike.

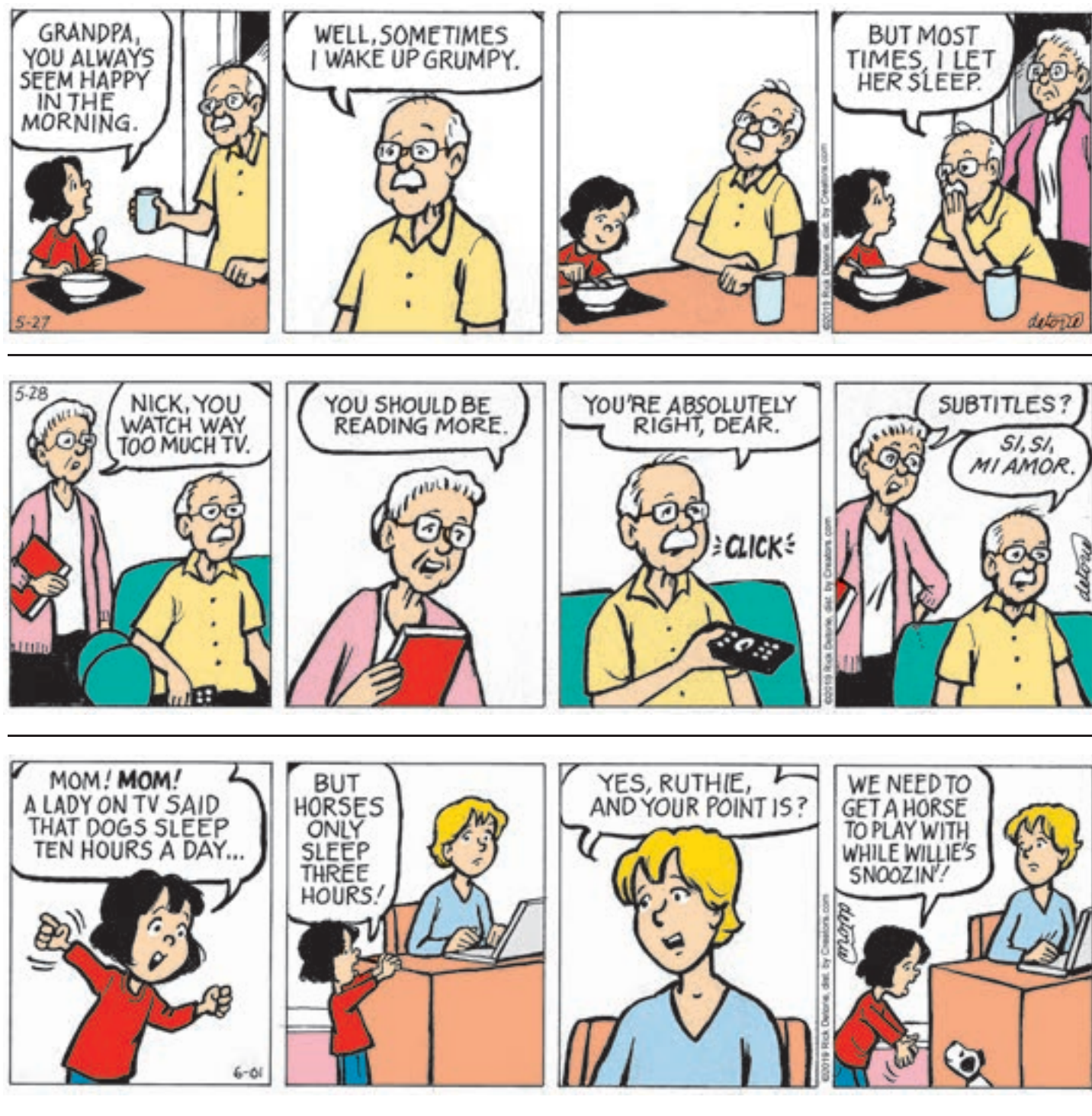
But she had always wanted to give one a try, and she had kept that dream alive throughout her life. Now, at 85, in somewhat failing health, she asked her grandson if maybe, just maybe...

The grandson (and Russ) came through.

Will Russ keep up this sideline forever? “As long as I have a driver’s license, which I’m hoping is close to forever.”

And will Russ ever own a vintage car himself? “That would involve a successful

## ONE BIG HAPPY *By Rick Detorie*



bank robbery, which I’ve never contemplated, much less attempted.

“I’m afraid I’m stuck in boring Hondas for the time being.”

But some day, Russ, I have a feeling that maybe, just maybe...

*Bob Levey is a national award-winning columnist.*

### BEACON BITS

June 28+

#### IN PERFECT HARMONY

The Boardwalk Brothers is a four-part harmony vocal group singing hits by the Temptations, Frankie Valley and the Four Seasons, and other musical greats. They will perform at the Gaithersburg Arts Barn Friday, June 28 to Sunday, June 30. Tickets are \$12 to \$22. The Arts Barn is located at 311 Kent Square Rd., Gaithersburg, Md. For tickets, visit [gaithersburgmd.gov/recreation/performing-arts](http://gaithersburgmd.gov/recreation/performing-arts) or call (301) 258-6394.

June 21

#### BLUEGRASS CONCERT

Join the Stroke Comeback Center for a lively evening of bluegrass music featuring King Street Bluegrass and Springfield Exit. The concert starts at 6 p.m. on Friday, June 21, at Surefire Farm in Purcellville, Va. Bring your own blanket or chairs to enjoy music on the lawn. Concessions will be available. While admission is free, donations are appreciated to help pave the way for the center’s expansion into Loudoun County. For more information, visit [strokecomebackcenter.org](http://strokecomebackcenter.org) or call (703) 255-5221.

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The *Beacon* prints classified advertising under the following headings: Business & Employment Opportunities; Caregivers; Computer Services; Entertainment; For Sale; For Sale/Rent: Real Estate; Free; Health; Home/ Handyman Services; Miscellaneous; Personals; Personal Services; Vacation Opportunities; and Wanted. For submission guidelines and deadlines, see the box on page 47.

## CAVEAT EMPTOR!

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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We will not knowingly or intentionally accept advertising in violation of federal, state, and local laws prohibiting discrimination based on race, color, national origin, sex, familial status or handicap in connection with employment or the sale or rental of real estate.

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**A MATURED CAREGIVER** is able to take care of your love ones. I help with all activities of daily living. Groceries, light house keeping and I handle transportation as well. I have experience with people with Alzheimers, strokes and I also help with companionship. I can be reached at 202-294-9432 .

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**FT. LINCOLN CEMETERY.** Garden of Reverence 2, Lot 167. Two double-depth, side by side sites. One site \$4,200, both for \$8,000. If interested, please call 240-643.1767 and leave a message. We will return your call.

## For Sale/Rent: Real Estate

**LEISURE WORLD® - \$169,000.** 2 BR 2FB "Warfield" model. Fresh paint, new laminate floors, kitchen updates, patio open to green space, 1043 sq. ft., Stan Moffson, Weichert Realtors, 301-301-254-5825.

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## Personal Services

**SELL YOUR SILVER AND OLD GOLD JEWELRY.** Gold 4 Good (8241 Georgia Ave., Suite 100, Silver Spring, MD 20910) buys gold and silver jewelry, including broken pieces, all sterling silver and silver flatware, 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 military veterans (and their spouses). Gold 4 Good is a Maryland licensed precious metals dealership, not a pawnshop or private home-based business.

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## Wanted

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**ESTATE LIQUIDATION/ANTIQUES & COLLECTIBLES:** One call solves it all when you hire us to handle your estate liquidation, down-sizing and/or home cleanout. We sell your treasures, take care of charitable donations and provide junk removal. We also purchase partial estate contents/collections. Always buying antiques, jewelry, fine art, vintage toys, collectibles, advertising, sports memorabilia, military items, rare books, Mid Century Modern furniture, vinyl records collections and more. Based in Silver Spring, we serve Montgomery County, Howard County, Baltimore County, Washington D.C., NOVA and beyond. No home, barn or warehouse is too packed for us! Friendly, conscientious staff. Call Chris on cell (202) 731-9447. [www.OrionsAttic.com](http://www.OrionsAttic.com).

**CASH FOR ESTATES;** moving, etc. I buy a wide range of items. Buy out/clean up. TheAtticLLC.com Gary Roman 301-520-0755.

## BEACON BITS

June 22

### HISTORIC FICTION FESTIVAL

The Historical Fiction Readers Festival, presented by the Historical Novel Society, will take place on Saturday, June 22, from 1 to 5 p.m. Novelists Jeff Shaara and Dolen Perkins-Valdez will discuss different approaches to writing Civil War fiction. Meet over 100 historical novelists at the book signing. Tickets are \$5 in advance or \$10 at the door. The festival takes place at Gaylord National Resort & Convention Center, 201 Waterfront St., National Harbor, Md. A list of participating authors and more information is available at [hns-conference.com](http://hns-conference.com).

**BEACON BITS**

**June 5+** **FREE BIG SCREEN MOVIES**  
Arclight Bethesda Cinema at Westfield Montgomery, in partnership with the Montgomery County Dept. of Police, presents free movies the first Wednesday of each month at 10 a.m. See *Julie and Julia* on June 5 and *Unforgiven* on July 3. Learn about crime and safety trends impacting seniors in a short presentation before the movie. The movie theater is located at 7101 Democracy Blvd., Bethesda, Md. For questions, contact Officer Dana Stroman at (240) 773-6727 or Dana.Stroman@montgomerycountymd.gov.

**July 7** **ECLECTIC BRASS BAND**  
The D.C.-based brass ensemble DuPont Brass plays an eclectic mix of original compositions and arrangements by Miles Davis, Jay-Z and others. The free concert will start at 5 p.m. on Sunday, July 7, at the McLean Central Park Gazebo, 1468 Dolley Madison Blvd., McLean, Va. To learn more, visit [mcleancenter.org](http://mcleancenter.org) or call (703) 790-0123.

**June 7+** **THE WONDER OF VENICE**  
The new exhibition *Capturing the Wonder of Venice* highlights the plein air works of 12 local artists who spent a week last October painting in and around the Italian city. There will be an opening reception on Friday, June 7, from 5 to 7 p.m. The exhibit is open through June 28 at Gallery Underground, 2100 Crystal Dr., Arlington, Va. To learn more, visit [galleryunderground.org](http://galleryunderground.org) or call (571) 483-0652.

**June 25+** **REVISITING FOLK ROCK**  
Are you a fan of folk? *Blowin' in the Wind: Folk Rock in America* with local musician Robbie Schaefer celebrates singer-songwriters like Joni Mitchell, Bob Dylan, Carole King, Paul Simon and more. These concerts featuring folk-flavored music with an electric rock beat take place at Signature Theatre, 4200 Campbell Ave., Arlington, Va., from Tuesday, June 25 to Sunday, June 30. All tickets are \$38. For more information, visit [sigtheatre.org](http://sigtheatre.org) or call (703) 820-9771.

**HOW TO PLACE A CLASSIFIED AD**

All classified ads must be submitted and paid for online, via our website, [www.thebeaconnewspapers.com/classifieds](http://www.thebeaconnewspapers.com/classifieds)  
**Deadlines and Payments:** To appear in the next issue, your ad text and payment must be entered by the 5th of the preceding month (for Baltimore and Howard County editions); by the 20th (for Washington and Richmond editions).  
Cost will be based on the number of characters and spaces in your ad: • \$25 for 1-250 • \$35 for 251-500. • \$50 for 501-750 (maximum length). The website will calculate this amount for you.  
**Note:** Maryland contractors must provide a valid MHIC number. • Each real estate listing qualifies as one ad. • All ads are subject to publisher's discretion. Payment will be refunded if unacceptable for any reason.

To place your classified ad, visit  
[www.thebeaconnewspapers.com/classifieds](http://www.thebeaconnewspapers.com/classifieds)

**BEACON BITS**

**June 13** **A SENIOR PROM FOR 60+**  
The East River Family Strengthening Collaborative hosts the Ward 7 Prom for Seniors on Thursday, June 13, from 5 to 9 p.m. The annual event includes dinner and entertainment by DJ Nate D Skate and Phil Terry's Philadelphia International Intruders. It will be held at St. Luke's Center, 4923 E. Capitol St. SE, Washington, D.C. Early-bird tickets purchased by June 6 are \$25 single, \$40 couples; after June 6, they cost \$30 single, \$50 couples. To RSVP, contact Robin Gantt at [rgantt@erfsc.org](mailto:rgantt@erfsc.org) or (202) 534-4880, ext. 110.

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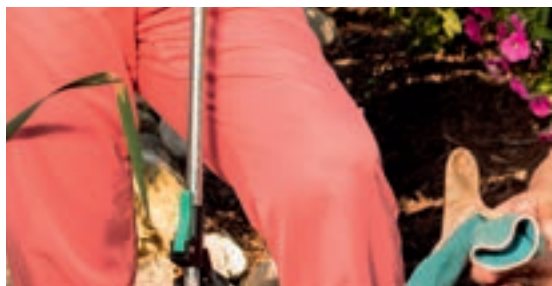
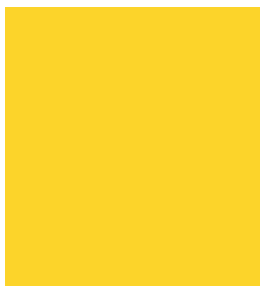
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