IN FOCUS FOR PEOPLE OVER 50

VOL.32, NO.11

More than 200,000 readers throughout Greater Washington

NOVEMBER 2020

Making a match to spark love

By Barbara Ruben

As coronavirus began to narrow nearly everyone's lives to the confines of their homes and essential errands, Leora Hoffman despaired that the matchmaking business she had built and grown since 1990 would take a big hit.

But she couldn't have been more wrong. The pandemic hasn't put a damper on her company, Love By Leora, which focuses on making matches primarily between older adults.

"Things have never been busier. Coronavirus has inspired people to reach out for connection even more so," said Hoffman, who is 63 and lives in Garrett Park, Maryland

Michelle Jacoby, 54, founder of DC Matchmaking, has had a similar experience. Her business plummeted in the spring, but it started to pick up again in May. By July it was "booming," said Jacoby, who lives in Chevy Chase, Maryland.

"Now that we've adjusted to the 'new not-so normal', and after being at home alone for many months, people are ready and especially eager to find partnership," Jacoby said. "Maybe people are even more open to matchmaking because they haven't spent money on travel, dining out, shopping, et cetera."

Playing Cupid

Matchmaking is a practice as old as time, and helping people come together isn't going to be defeated by a pandemic, both Jacoby and Hoffman say.

Their low-tech, handpicked approaches can be far more effective than swiping right or left on an app or responding to profiles that sometimes have an ambiguous relationship with reality, according to the matchmakers.



Since 1989, Maryland resident Leora Hoffman has been helping people in the greater D.C. area find the perfect match. Unlike online dating services where people are expected to find each other, Hoffman and other matchmaking business owners in the area arrange personal introductions and provide feedback after dates.

"Matchmaking is more about quality than quantity. Dating online can be habit forming, where you spend a lot of time swiping, have people flake out on you, and you're not getting anywhere," Jacoby said.

"With matchmaking, everything is offline. I set up a dinner date, give them feedback surveys to see how it went, and provide coaching if someone needs a little help."

Unlike free or low-fee dating sites, this personal touch can come with a hefty price tag. Jacoby charges between \$15,000 and \$25,000 for a year-long membership, depending on the amount of coaching requested, while Hoffman charges \$5,000 to \$15,000.

In fact, Hoffman, a lawyer, got her start

 $See\ {f MATCHMAKER}, page\ 24$

INSIDE ...



SEE SPECIAL INSERT Guide to the 2020 Virtual 50+Expo following page 24



LEISURE & TRAVEL

On a road trip through Western New York, speed on a racetrack and explore country roads; plus, celebrate the 19th Amendment's centennial at these local landmarks

page 33

25

TECHNOLOGY

▶ No-touch payment tech

FITNESS & HEALTH

► Tips to fend off falls

▶ "Healthy" ice creams?

SPOTLIGHT ON AGING

▶ Newsletter for D.C. seniors

LAW & MONEY

MONEY 27

Best ways to give to charityHow to get better Medicare

ADVERTISER DIRECTORY 47

PLUS CROSSWORD, BEACON BITS, CLASSIFIEDS & MORE



Discover the best of independent living.

1-bedroom apts starting at \$108K

KnollwoodCommunity.org 202-869-1818 | NW, DC



See our ad on page 19

Lemonade plus

FROM THE

PUBLISHER

By Stuart P. Rosenthal

They say human beings are "social animals," and that deprived of human contact, ness conference can have some of the

we wither away. But what are we to do in an age when social distancing can be a matter of life and death?

Fortunately, we humans are also highly creative and resourceful, so there are many answers to that question: We hold FaceTime or Zoom conversations, virtual events, and small-scale, outdoor gatherings as best we can.

If I were to ask you how much these substitutes feel like the real thing, what

would you say? Would your answer be, "It's the best we can do under the circumstances," "It's almost as good as it used to be," or "Actually, in some ways it's better than it used to be"?

I know I've been in situations these last few months where I came away with each of these feelings. Certainly, attending a wedding, anniversary and other family celebrations via a computer screen, without all the hugs and kisses, personal conversations and shared experiences, can be painful. It's just not the same.

Attending a networking event or busi-

same downsides, but also saves one the time, expense and aggravation of air travel, staying in hotels and living out of a suitcase. There's more of a balance there.

So, what's an example of something that's actually better virtually? I'm going out on a limb here, but I'm going to say that 50+Expos might be such a situation.

The Beacon has hosted live Expos for our readers and their families for more than

20 years. For me, it almost feels like a family gathering now. There are so many familiar faces I get to see only once a year, and so many lovely conversations I get to have with our readers as well as our exhibitors and wonderful speakers.

So, I certainly wouldn't have asked for this year to be one where we couldn't in good conscience hold an in-person expo event.

But the more we at the *Beacon* thought about it, the more we realized there could really be some huge benefits to having an Expo virtually.

First, there's the time issue: An in-person Expo event takes place over a day; two at most. If you're not available at that time, or aren't feeling your best, you miss it.

Our Virtual Expo lets you visit every class, speaker, performer and exhibitor whenever you want for a full three months! (And we are holding weekly door prizes for each week's visitors, so you're not missing out on that nice aspect of live Expos, either. Come back and enter as many weeks as you like.)

Then, there's the space issue. No matter how big the convention center (or tent), we're going to have some trouble fitting in all the entertainment, speakers and classes we'd like to offer, while still leaving room for an exhibit hall of any significant size.

With a web-based Expo, there's nothing stopping us from providing all the interesting subjects and types of entertainment you could possibly want to enjoy.

And if vou've been accustomed to attending many different 50+Expos around the area, you'll be glad to know we are partnering with both the Baltimore County Department of Aging and the Howard County Office on Aging & Independence, each of which have held their own popular 50+Expos for decades. Attend the 2020 Virtual 50+Expo, and you'll find the best of all these events rolled into one.

To enjoy our Expo, you need only an internet connection and a computer, laptop, tablet or smartphone. Come and go as you please, wearing whatever you like!

Just get online and go to beacon50 expo.com. There you'll find a very simple, user-friendly web page with four main choices: Classes, Speakers, Entertainers and Exhibitors.

Click on any one of them and you'll see a few categories to choose among to help you decide which video to view first. Altogether, there will be literally dozens of programs available to you to start and stop any time of day or night for a full three months.

Okay, you might say, I can surf the internet for three centuries and not see everything there is to offer. What's the point of

The difference is, we have pulled together the information and material you have told us you most want to see. The hundreds of readers who answered our survey back in July gave us direction that we have done our best to follow.

For examples of who our speakers and entertainers are and what classes and exhibitors will be available, see the eight-page pull-out section in the center of this issue.

And please also take note of our many sponsors and exhibitors, particularly our Gold Sponsor Maplewood Park Place, for making this wonderful program possible.

Our hope is that we have done a good enough job to make it worth your while to come once, twice, maybe even many times to beacon50expo.com in the coming weeks and months.

And don't forget to register each time you visit, as we are having a weekly door prize drawing for that week's visitors. You could win \$100 or more.

Please encourage your friends and family to visit beacon50expo.com. We're sure you'll find many things to talk about with them after you've "been to" our Expo!





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.

Half-price subscriptions are currently available for only \$6 a year. D.C. and Maryland residents: add 6 percent for sales tax. Send subscription order to the office listed below.

Publication of advertising contained herein does not necessarily constitute endorsement. Signed columns represent the opinions of the writers, and $not\ necessarily\ the\ opinion\ of\ the\ publisher.$

Publisher/Editor - Stuart P. Rosenthal President/Associate Publisher - Judith K. Rosenthal Vice President of Operations - Gordon Hasenei Vice President, Sales & Marketing - Alan Spiegel Managing Editor - Margaret Foster Art Director - Kyle Gregory

Director of Operations - Roger King Advertising Representatives -

Dan Kelly, MK Phillips Assistant Editor - Catherine Brown Content Manager - Ashley Griffin



National Mature

Winner

Media Awards



The Beacon, P.O. Box 2227, Silver Spring, MD 20915 (301) 949-9766 • Email: info@thebeaconnewspapers.com Website: www.theBeaconNewspapers.com

Submissions: The Beacon welcomes reader contributions. Deadline for editorial is the 10th of the month preceding the month of publication. Deadline for ads is the 15th of the month preceding the month of publication. See page 47 for classified advertising details. Please mail or email all submissions.

© Copyright 2020 The Beacon Newspapers, Inc.

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

Dear Editor:

A "major issue" right now is that working, taxpaying citizens are not getting any money from their unemployment. This should be investigated and reported daily as there's absolutely no communication from the service to its claimants, whom are owed and worrying about paying bills from a couple weeks to several months!

Who's going to help Marylanders? We need help from the news media ASAP. Please help!

Eddie J. Moore Via email

Ed. Note: We have heard from readers and television news programs about the many problems in distributing checks during the pandemic.

If you haven't done so already, call the Maryland Department of Labor to file weekly claim certifications for both regular and pandemic unemployment insurance claims

by phone. You can also check the status of your payment by calling them at (410) 949-0022 or 1-800-827-4839.

To speak with a live person, call 1-877-293-4125. You'll have the most luck getting through at 7 a.m.

Dear Editor:

Your October article, "How area villages protect their members" ends with a referral to the website vtnetwork.org.

That's the website of the Vermont Network Against Domestic and Sexual Violence. It has nothing to do with the subject of the article.

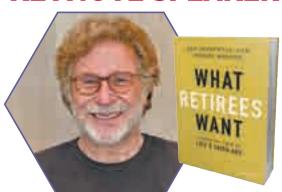
What's the correct website to go to for more information on the subject of neighborhood villages?

Charlie Via email

Ed. Note: We apologize for leaving out an essential "v". You want the Village to Village Network, which can be found at vtvnetwork.org.

2020 Virtual 50EXPO

KEYNOTE SPEAKER



Ken Dychtwald, PhD,

a national expert on aging and author of the new book, What Retirees Want

Beacon



PRESENTED BY



WHAT:

A 50+Expo like you've never seen before:

More than 60 hours of speakers, classes and entertainment, 100 exhibitors, and 3 months in which to enjoy it! Plus, weekly door prizes

A sampling of our programs:

Classes: Meditation 101; Line Dancing; Avoiding Frauds & Scams; Healthy Cooking

Speakers: Low Vision Solutions, Interview with the Oldest Living Tuskegee Airman; Caregiving During COVID; Options for Intergenerational Activity

Entertainment: Jazz piano; Stand-up Comics; Classical String Quartet; Rock 'n' Roll, Barbershop Chorus

Adventist

WHERE:

All online at a new website designed just for this event: www.beacon50expo.com



WHEN:

The Virtual 50+Expo goes live
Sunday, November 1 at noon,
and continues through
January 31, 2021.

WHO:

Brought to you free of charge by the Beacon Newspapers, in partnership with the Baltimore County
Department of Aging and the Howard
County Office on Aging & Independence.

GOLD SPONSORS





SILVER SPONSORS













BRONZE SPONSORS







FOREST HILLS

MEDIA SPONSORS





BACTIMORE CITY DEPARTMENT

www.beacon50expo.com

Businesses and organizations interested in exhibiting/sponsoring: Call Alan at (443) 285-9336.

Technology & 1011001011S

Avoid dirty money with no-touch payment

By Gregory Karp

If you're looking for a self-improvement task in this pandemic era, try teaching yourself to use contactless payments with your phone or "tap-to-pay" credit and debit cards.

Any germaphobe will tell you that the surfaces of bills and coins have always been gross. And handing your credit card to a cashier who has the sniffles and a hacking cough? Even in pre-pandemic times, gross.

Now, COVID-19 has prompted the Centers for Disease Control and Prevention to advise using touchless payments whenever possible in the brick-and-mortar world.

Americans have been relatively slow to adopt touch-free payments even though they're more convenient and secure than swiping credit and debit cards. But maybe hygiene will be the tipping point as people seek a solution for, well, yucky money.

Simple and convenient

"I think the pandemic is a strong impetus to change," said Jodie Kelley, CEO of the

Electronic Transactions Association. "I think it's going to stick and accelerate further.

"As people get used to it and understand how to do it and find that it's simple and convenient, then they're not going to shift back."

Consumer interest in contactless payments has spiked during the pandemic. Since January, no-touch payments have increased at 69% of retailers surveyed by the research firm Forrester on behalf of the National Retail Federation. And two-thirds of retailers surveyed now accept some form of no-touch payment.

Learning to use contactless payments might be awkward at first, and some of your favorite retailers might not be equipped to accept them. The point is to give it a shot the next time you're not in a rush in a checkout line that can handle contactless payments.

"The first time I went to pay with my phone, I didn't quite know how to do it," Kelley said. "I felt a little silly trying to figure it out. But once I figured it out, I loved it."

Here are three ways to experiment with contactless payments and avoid dirty currency and much-touched payment terminals:

Tap to pay

True, the word "tap" doesn't exactly scream contactless. But "tap to pay" credit and debit cards really only need to be within a couple of inches of the payment terminal. The cards have little antennas inside.

How to tell if your payment card has contactless capability? It will have a logo that looks like a sideways Wi-Fi symbol of radiating waves. Retail payment terminals that accept contactless payments have the same symbol.

These cards don't require a smartphone to complete a contactless payment, and you don't have to use a PIN. Nine of the top 10 U.S. credit card issuers are actively distributing new contactless cards to customers, Visa has said.

"For people who are not used to engaging with technology, I would say, first look at your

card, see if it has the symbol. And if it does, the next time you're at a retail location, all you have to do is touch that card to the terminal," Kelley said. "It is incredibly straightforward. I encourage people to try it."

Smartphone payments

With this option, you open your "wallet" app and hold your phone near the terminal, and your phone will ask for authentication. That's the normal unlocking procedure with your phone, whether punching in a code or using thumbprint or face identification.

Many smartwatches work, too, as long as they have the required technology, called NFC, or near-field communication. The most popular services are Apple Pay, Google Pay and Samsung Pay.

Phone payments require a little prep work before you get to the checkout counter. First, you must enter your payment card

See TOUCHLESS PAYMENT, page 5

Trying online banking? FAQs answered

By Chanelle Bessette

As the COVID-19 pandemic leads banking customers to lean into technology to manage their money, those trying online banking for the first time may find themselves with questions about how to handle things previously done in person or with paper documents.

If you're stuck on how to handle some of the practical aspects of online banking, here are answers to common questions:

Should I save monthly statements?

Experian, one of the three major credit bureaus, recommends keeping bank statements for tax purposes to confirm your income or deductible expenses. If you do end up using your statements for your taxes, you may want to hang onto your statements for up to seven years in case the IRS decides to audit you. Even if your bank keeps digital records of your statements, you may want to print or download your statements just in case.

When should I shred the paper check from a mobile deposit?

Major banks recommend that after you've made a mobile deposit, you write "mobile deposit" and the date of deposit on the front of the check. Keep the check until you've made sure the deposit has gone through — which may take several days — and that the bank doesn't need the original check for any reason. Once the check has been cleared in your account, it's best to shred it.

How do I send money or pay bills through my mobile banking app?

If you want to send money to friends or family, your bank may have you covered with the Zelle money transfer service. Zelle, which is integrated with many major banks and also available as a separate app, allows registered users to receive and send money from their bank accounts.

You can also sign up for money transfer apps like Venmo or Cash App and link them to your bank account to send and receive money, as long as your sender or recipient has the same app.

To pay your bills online, your bank might have the option to set up recurring payments to services like your cell phone provider or utility company, allowing you to automate your monthly bills.

Some banks can also send a check on your behalf if necessary. Wells Fargo, for example, offers online bill pay services, but you can also schedule paper checks to be sent for you if your service provider doesn't accept electronic payments. Search your bank's FAQs or reach out to its customer service department for details on its bill-pay features.

What should I do if my mobile banking app isn't working?

It's a universal truth that technology comes with occasional frustrations. Sometimes banks experience app outages and sometimes there are problems on the user side. Here are a few things you can do to diagnose the problem:

- Make sure your login credentials are correct. Entering an incorrect username and/or password is a common stumbling block and will prevent access to your account. Some banks might even lock you out after too many failed login attempts. If you've forgotten your login information, contact your bank's tech support team.
- Check your email and your bank's social media accounts. Your bank may have posted on its Facebook or Twitter accounts or sent an email notification about any known app problems. Many consumers today also use their banks' platforms to flag problems themselves. If there's an outage,

your bank may post information on how long it's expected to last and how you can access your account in the meantime. Bookmark or follow your bank's social media accounts for quick access.

- Update your app and/or your phone software. Your version of the app could be out of date, or your phone's software may need updating to use a newer version of the app. Go to your phone's app marketplace (e.g., Apple App Store or Google Play Store), search for your bank's app and see if there's an option to update.
- Get technical support from your bank. For help, reach out to your bank's customer service representatives by phone, email or chat, if available.
- Use your desktop login or visit a branch or ATM. If your app isn't working, you may still be able to log in on a desktop computer. If your bank has physical branches, you should be able to get in-person service, although COVID-19 precautions may mean that hours are limited. If you're trying to deposit a check or check your balance, you can use an ATM, as long as your bank offers use of a network.

-AP/NerdWallet

Touchless payment

From page 4

information into your mobile wallet app. Then, the card is saved and available to use.

Touchless pay at the pump

Many retailers, such as Starbucks and Target, have mobile apps that let you pay on your phone and bypass in-person payment completely. In those cases, you typically would get items delivered or visit the store for curbside or in-store pickup.

Another way to use a retail app is at major gas station chains. The apps (download them at an app store) let you identify which pump number you're at, then authorize you to use it. You fill your tank with gas, and the charge goes to whatever payment method you identified in the gas-station app.

Just be sure to clean your hands after using the pump nozzle.

Is it secure?

As you beam your next payment to a retailer's checkout terminal, you might wonder, "Will my credit card number be stolen?"

The nontechnical answer is that it's safer than the old method of swiping your card. That's because the card or phone sends encrypted payment information to the terminal — it essentially masks your real credit card number. Even if the payment information was intercepted, it would be useless to a thief.

"It's an incredibly safe way to pay," Kelley said.

These days, in more ways than one.

—AP/NerdWallet

BEACON BITS

Nov. 17

SMART DRIVER TECH

AARP will host a free virtual workshop with information about utilizing high-tech safety systems in new cars. The event takes

place via Zoom on Tues., Nov. 17 from noon to 1:30 p.m. To register, visit http://bit.ly/SmartDriverWorkshop.

Nov. 19

PROTECT PERSONAL INFO

Learn how to avoid scams and protect your personal information online. A free workshop offered by Senior Planet and the Aspen

Hill Library takes place via Zoom on Thurs., Nov. 19 from 4 to 5 p.m. Register at http://bit.ly/ProtectPersonalInfo.



FOR YOUR PROTECTION, SCHEDULED APPOINTMENTS ONLY

We meet and exceed the reopening rules established by Maryland and Montgomery County

- Masks required and gloves recommended at all times in our salon.
- For everyone's safety, the salon will stay at 33% capacity! We're well below the 50% allowed by the State of Maryland.
- All stations are more than 8 feet apart, and each has its own sanitation kit.
- We take your temperature at the door, and if you are above 99 degrees, we have to ask you to reschedule at least 30 days later.
- As a token of our appreciation, all new clients are always offered 25% OFF their first visit!

For questions, or to book your next appointment, please call

(301) 598-3000 For barbershop, call (301) 598-4900

3810 International Drive · Leisure World Plaza

FREE INFORMATION * FREE INFORMAT

For free materials on housing communities and health studies, just complete and clip this coupon and mail it to the *Beacon*.

Housing Communities

District of Columbia

- □ 555 E Street Senior Apts (see ad on page 34)
- ☐ Chevy Chase House (see ad on page 12)
- ☐ Friendship Terrace (see ad on page 23)
- ☐ Forest Hills of DC (see ad on page 11)
- ☐ **Knollwood** (see ads on pages 1, 19)

Maryland

FREE INFO

FREE INFORMATION ★

FREE INFORMATION ★

FREE INFORMATION

FREE INFORMATION ★

FREE INFORMATION ★

- ☐ Brooke Grove (See ad on page B-5)
- ☐ Charles E. Smith Lifecare Community (See ad on page 10)
- ☐ Churchill Senior Living (See ad on page 12)
- ☐ Covenant Village (See ad on page 18)
- ☐ **Emerson House** (See ad on page 18)
- ☐ **Homecrest House** (See ad on page 36)
- ☐ **Homes on Quaker Lane** (See ad on page 23)
- ☐ **Homewood** (See ad on page 34)
- ☐ Maplewood Park Place (See ads on pages 11 & B-3)
- □ Park View Bladensburg (See ad on page 39)□ Park View Bladensburg (See ad on page 39)
- □ Park View Columbia (See ad on page 39)
- □ Park View Emerson (See ad on page 39)
- □ Park View Laurel (See ad on page 39)
- ☐ **Riderwood** (See ad on page 21)
- ☐ Sanctuary, The (See ad on page 19)
- ☐ Springvale Terrace (See ads on pages 22 & 37)
- ☐ Wilshire Estates (See ad on page 17)
- ☐ Woodside Village (See ad on page 24)

Virginia

- ☐ **Ashby Ponds** (See ad on page 21)
- ☐ Chesterbrook Residences (See ad on page 19)
- ☐ Falcons Landing (See ad on page 48)
- ☐ **Greenspring** (See ad on page 21)
- ☐ Gum Springs Glen (See ad on page 18)
- ☐ Herndon Harbor House (See ad on page 18)
- ☐ **Lockwood House** (See ad on page 18)
- ☐ Morris Glen (See ad on page 18)
- ☐ Shenandoah Senior Living (See ad on page 14)
- ☐ Sommerset (See ad on page 37)
- ☐ Wingler House (See ad on page 18)

Health Studies

- ☐ COVID Plasma Study (See article on page 22)
- ☐ Stroke Rehabilitation Study (See ad on page 22)

Name_____Address____

City_____State____Zip___

Phone (day)_____(evening)____

E-mail_____

Please mail this form to:

The Beacon, P.O. Box 2227, Silver Spring, MD 20915-2227 or fax to (301) 949-8966

FREE INFORMATION ★ FREE INFORMATION ★ FREE INFORMATION

WB11/20

Elon Musk dreams of chips in our brains

By Barbara Ortutay

Elon Musk isn't content with electric cars, shooting people into orbit, populating Mars and building underground tunnels to solve traffic problems. He also wants to get inside your brain.

His startup, Neuralink, wants to one day implant computer chips inside the human brain. The goal is to develop implants that can treat neural disorders — and that may one day be powerful enough to put humanity on a more even footing with possible future super-intelligent computers.

Not that it's anywhere close to that yet. In a video demonstration this summer explicitly aimed at recruiting new employees, Musk showed off a prototype of the device. About the size of a large coin, it's designed to be implanted in a person's skull. Ultra-thin wires hanging from the device would go directly into the brain. An earlier version of the device would have been placed behind an ear like a hearing aid.

But the startup is far from having a commercial product, which would involve complex human trials and FDA approval, among many other things. The August demonstration featured three pigs. One, named Gertrude, had a Neuralink implant.

Moved by fear of Al

Musk, a founder of both the electric car company Tesla Motors and the private space-exploration firm SpaceX, has become an outspoken doomsayer about the threat artificial intelligence might one day pose to the human race.

Continued growth in AI cognitive capabilities, he and like-minded critics suggest, could lead to machines that can outthink and outmaneuver humans with whom they might have little in common.

The proposed solution? Link computers to our brains so we can keep up.

Hooking a brain up directly to electronics is not new. Doctors implant electrodes in brains to deliver stimulation for treating such conditions as Parkinson's disease, epilepsy and chronic pain.

In experiments, implanted sensors have let paralyzed people use brain signals to operate computers and move robotic arms. In 2016, researchers reported that a man regained some movement in his own hand with a brain implant.

Boost human brain power

But Musk's proposal goes beyond this. Neuralink wants to build on those existing medical treatments as well as one day work on surgeries that could improve cognitive functioning, according to a *Wall Street Journal* article on the company's launch.

While there are endless, outlandish applications to brain-computer interfaces —

gaming, or as someone on Twitter asked Musk, summoning your Tesla — Neuralink wants to first use the device with people who have severe spinal cord injury to help them talk, type and move using their brain waves

"I am confident that long term it would be possible to restore someone's full-body motion," said Musk, who's also famously said that he wants to "die on Mars, just not on impact."

Neuralink is not the only company working on artificial intelligence for the brain. Entrepreneur Bryan Johnson, who sold his previous payments startup Braintree to PayPal for \$800 million, started Kernel, a company working on "advanced neural interfaces" to treat disease and extend cognition, in 2016.

Facebook CEO Mark Zuckerberg is also interested in the subject. In 2019, Facebook bought CTRL-labs, a startup developing non-invasive neural interfaces, and folded it into Facebook's Reality Labs, whose goal is to "fundamentally transform the way we interact with devices."

That might be an easier sell than the Neuralink device, which would require recipients to agree to have the device implanted in their brain, possibly by a robot surgeon.

—*AP*







Fitness & 141 Call

NOT TOO LATE

Be sure to get your flu shot this year; some offer drive-by clinics for safety

FIGHT OR FLIGHT

Virus fears may trigger past anxiety disorders. Consider these tips to stay calm

POWER OF GINGER

Ginger root can strengthen the immune system, regulate blood sugar and more

CLINICAL TRIAL

Johns Hopkins gives plasma transfusions to COVID-positive or exposed volunteers

A surprising cause of falls: multitasking

By Brad Manor

A few years ago, my grandmother fell and broke her hip. She has never fully recovered and is now constantly fearful of falling, and has significantly limited her activities to prevent a fall from ever happening again.

As a scientist focused on translational research in mobility and falls in older adults, of course I asked her how she fell. She stated that she was standing in the kitchen, reading a recipe, when the phone rang. When she turned and started to walk over to the phone, her feet "weren't in the right spot." She fell sideways and, unfortunately, her hip was unable to absorb the impact without breaking.

For older adults, falls are a leading cause of hip and wrist fractures, concus-

sions, mobility disability, loss of independence and even death.

As it turns out, the circumstances leading up to my grandmother's fall were typical. In fact, the majority of falls occur when an individual is "dual-tasking" — that is, standing or walking while at the same time performing a separate cognitive task (such as reading), a motor task (carrying groceries), or both (walking while talking and carrying a cup of coffee).

Why does dual-tasking (or multitasking) often lead to falls in older adults? It turns out that the seemingly simple acts of standing upright, or walking down an empty, well-lit hallway, are quite complex.

To complete these tasks, we must con-

tinuously stabilize our body's center of mass — a point located just behind our sternum — over the relatively small base of support that we create by positioning our feet on the ground. This control requires quick reflexes, as well as strong muscles of the trunk, hips, legs, ankles and toes.

However, to avoid falling we also need to pay attention to our body and environment, predict and perceive unsafe movements of our body, and adjust accordingly. Our brains need to quickly make sense of information coming from our eyes, ears and bodies to produce patterns of muscle activity that appropriately adjust our body's position within the environment.

Therefore, tasks of standing and walking

are in fact cognitive tasks, and these tasks require more and more cognitive effort as we grow older and our senses and muscles no longer work as well as they once did.

For my grandmother and many others, dual-tasking led to a fall because it diverted shared cognitive resources away from the critical job of controlling her body's center of mass over her feet on the ground.

Training may prevent falls

Older adults who are cognitively impaired are more than two times as likely to fall compared to those who are cognitively intact. A recent study by researchers at the Albert

See FALLS, page 8



Get your flu shot now — it's not too late

By Lauran Neergaard

A record number of flu vaccine doses are on the way — between 194 million and 198 million for the U.S. alone — seemingly plenty considering last year just under half of adults got vaccinated and there usually are leftovers.

Still, there's no way to know how many will seek shots this year and some people occasionally are finding drugstores or clinics temporarily out of stock.

Be patient: Flu vaccines ship gradually. Less than half has been distributed so far, and the CDC and manufacturers say more is in transit.

"This year I think everyone is wanting to get their vaccine and maybe wanting it earlier than usual," Dr. Daniel Jernigan of the Centers for Disease Control and Prevention told The Associated Press. "If you're not able to get your vaccination

now, don't get frustrated," but keep trying.

The good news: The same precautions that help stop spread of the coronavirus — wearing masks, avoiding crowds, washing your hands and keeping your distance — can help block influenza, too.

With the coronavirus still circulating and cold weather coming just as more schools and businesses reopen, there's no guarantee that countries in the Northern Hemisphere will be as lucky with flu.

"How much flu, we don't know — but there will be flu," predicted Dr. William Schaffner of Vanderbilt University and the National Foundation for Infectious Diseases.

A flu vaccine only protects against influenza, not the coronavirus. And while its effectiveness varies from year to year, people vaccinated against flu don't get as sick, avoiding pneumonia, hospitalization and death, Schaffner said.

The CDC estimated that last year the flu hospitalized 400,000 Americans and killed 22,000. It's most dangerous for people over age 65, young children, pregnant women and people with certain health conditions such as heart disease, asthma and even diabetes.

Most Americans with insurance can get it without a co-pay, and there are different kinds to choose from: Regular shots, two types of shots that aim to give older adults a little extra protection, and a nasal spray.

The CDC doesn't recommend one over another. If you can't find your preferred type, "we ask people not to shop around and wait forever," Jernigan said. "The best vaccine to get is the vaccine that's available to you."

The CDC this year wants states to increase flu vaccinations among Blacks and Hispanics, who are less likely to get a shot than whites and also are at extra risk for

The CDC estimated that last year the flu covidence of the covidence of the

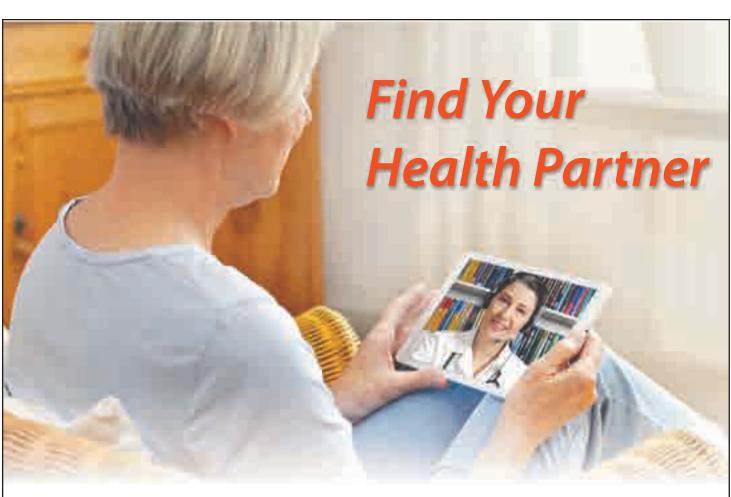
And at the same time they get immunized against flu, older adults and people with chronic illnesses also should ask about getting a vaccine against a type of pneumonia that is a frequent complication, U.S. officials urged.

—AP

To find a clinic near you that administers flu shots, visit vaccinefinder.org.

More information about flu shot providers in the District, including for people who are uninsured, is available on the DC Health website, dchealth.dc.gov/flu or by calling (202) 442-9370.

In Fairfax County, call (703) 246-2411. For flu shot clinic information in Montgomery County, Maryland, visit montgomerycountymd.gov/resident/flu.html or call (240) 777-6507.



- ✓ Top doctors
- Online scheduling
- ✓ Convenient locations
- ✓ Safe in-person care & telehealth
- Primary and specialty care available

Schedule an appointment at AdventistMedicalGroup.org



Falls

From page 7

Einstein College of Medicine has shown that even subtle differences in the brain's ability to dual-task when walking are predictive of future falls in healthy older adults.

Specifically, the researchers asked their volunteers to walk while completing a word-generation task in their laboratory, and used a technology called functional near-infrared spectroscopy to measure brain activity. Those volunteers who required more brain activity (mental effort) to complete these tasks were more likely to fall during a four-year follow-up period.

Thankfully, these startling studies have a silver lining: They suggest that cognitive function is a promising — and largely untapped — target for the prevention and rehabilitation of falls.

If you are worried about falling, or feel like your balance is slipping, you might consider the following:

Be aware of your surroundings. Try to minimize distractions if and when you find yourself standing in a crowded room, walking down an uneven sidewalk, or in a hurry to get to an appointment. Avoid answering your cellphone, keep conversations light, and prioritize your balance above all else.

Keep your mind sharp. Cognitive decline is not an unavoidable consequence of aging. There are proven tips for maximizing your mental abilities into older age.

Consider joining a class on tai chi, yoga or dance. These safe mind-body exercises have proven effective for improving balance and even reducing falls in older adults.

Remember that falls rarely occur due to a single factor, like poor muscle strength, fatigue or reduced vision.

Instead, they usually occur when multiple factors combine to cause an irrecoverable loss of balance. Multifactorial strategies therefore appear to be the best "medicine" for the avoidance of falls.

© 2020 by Harvard University



The UnitedHealthcare® Group Medicare Advantage Value (PPO) Plan offers retired federal employees more peace of mind to pursue their passion. Take advantage of great benefits including:



national coverage



no out-of-pocket costs on covered medical services



a free fitness program

It's time to take advantage

Call toll-free 1-844-481-8821, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week or visit uhcfeds.com/retiree to learn more.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administration services provided by United HealthCare Services, Inc. or their affiliates. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. Benefits and features may vary by plan/area. Limitations and exclusions apply.



Swallowing issues are common, treatable

By Magnus Halland, M.D.

Dear Mayo Clinic: My mother is in her 80s and sometimes has trouble swallowing when she's eating. She says it's not bothering her much, but I feel like it's starting to affect how much and how often she eats.

Is there anything that can be done to treat this problem?

A: It's likely your mother's problem with swallowing can be better understood and potentially helped, but it will require a medical evaluation. Having difficulty swallowing is a common concern that has several possible explanations. A thorough assessment of your mother's condition can uncover the cause and guide treatment.

When a person is having trouble swallowing — the medical term is dysphagia — the first step is to identify the point in the swallowing process where the problem

is happening.

There are two phases of swallowing. The first is the oropharyngeal phase. It involves the mouth and throat. The second is the esophageal phase. It involves the transport of food or fluids from the throat into the stomach through the esophagus (food pipe).

Determining whether swallowing difficulty is related to oropharyngeal transfer or esophageal transit often can be accomplished by reviewing the symptoms people experience when they swallow.

First phase difficulties

The oropharyngeal phase requires proper function of muscles in the palate, as well as appropriate tongue motion and airway protection during swallowing. This all happens in a coordinated sequence that allows for smooth transit of food and fluid

from the mouth, through the throat and Second phase issues into the top of the esophagus.

With oropharyngeal issues, patients typically begin to choke, cough or gag almost immediately after attempting to swallow. Material may come out the nose or slip out of the mouth.

If an oropharyngeal problem is suspected, a healthcare provider may ask a patient to drink some water so the provider can observe what happens.

When an oropharyngeal problem seems to be the cause, a pharyngeal swallowing study typically is performed with X-rays. This study can reveal structural issues, or problems with muscle coordination or strength in the mouth or throat.

Conditions that cause oropharyngeal swallowing difficulties include many neurological diseases, such as stroke and Parkinson's disease.

In the esophageal phase, the muscles of the esophagus have to contract and relax in a coordinated fashion to move food to the stomach. The passageway within the esophagus also must be wide enough to allow food through it easily.

If the problem is related to esophageal transit, the material clears the patient's mouth and throat without incident, and he or she can breathe easily.

But the patient feels as if something is stuck behind the breastbone or there is pain in the esophagus while swallowing. Eventually what was swallowed will typically pass, but in some cases the material is regurgitated.

If it appears to be an esophageal concern, the first test usually is endoscopy. During this procedure, a thin, flexible and lighted instrument, called an endoscope, is passed down the throat so the doctor can see into the esophagus to check for blockages, narrowing, inflammation or other structural issues. In some cases, tissue samples may be taken.

If narrowing of the esophagus is found, expansion of the esophagus may be performed during an endoscopy, too.

When results of an endoscopy are normal, the focus shifts to a possible esophageal motility problem or muscle dysfunction, although generally these disorders are uncommon. An esophageal muscle test, called "manometry," can be used to measure muscle contractions in the esophagus.

Most problems are treatable

Specific treatment for swallowing difficulty depends on the underlying cause. In most cases, however, problems with swallowing can be relieved or significantly reduced once the source is identified.

It is important to address dysphagia. Not only can swallowing difficulty interfere with nutrition and potentially trigger unhealthy weight loss, it can also cause quality of life issues.

Some people who have swallowing difficulty are embarrassed by it and avoid socializing in settings that involve food. That can lead to social isolation and potentially depression.

Encourage your mother to see her healthcare provider for an evaluation soon.

- Magnus Halland, M.D., Gastroenterology and Hepatology, Mayo Clinic, Rochester, Minnesota

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

Enjoy the **Beacon? Tell** your friends.



With over a century of experience, we know how to create healing and meaningful experiences for those we serve at Charles E. Smith Life Communities. Our high standards and thoughtful approach to care received top recognition.



Charles E. Smith Life Communities is Washington Jewish Week's 2020 Best Independent Living, Best Assisted Living, and Best Alzheimer's/Dementia Care.

Call us at 301-276-7102 to visit our campus in Rockville, Maryland.

Call our sales counselors to learn about our 6-Point Protocol for keeping residents safe from COVID-19.



Squash buyer's guide

By Bruce Weinstein and Mark Scarbrough

All varieties of delicious winter squash are packed with the antioxidants alpha and beta carotene. Here you'll find some tips on what varieties to look for and how to choose them.

Shopping tips

Choose squash that is very hard: press firmly all over to make sure the rind isn't soft (a sign of immaturity or improper storage).

Look for vivid colors — the skin color should not look washed out. Later in the year, after the squash has been stored, the skin color may fade as the flesh becomes

Also, the skin should not look shiny — a sign that it's either underripe or that it's waxed, possibly masking bad quality.

Choose squash with a remnant of the dried-out stem still attached, like a small knob at one end. A missing stem can be a sign of mold and bacteria growth inside.

Storage tips

Store squash in a cool spot with good air circulation (not the refrigerator, but a cool pantry or cellar) for up to a month. If you buy pre-cubed squash at your market, make sure the pieces are dry, firm and vivid in color, and use promptly. Avoid those that look wet or desiccated, with sunken striations in the flesh.

Varieties to try

Acorn: A moderately sized variety almost always available in supermarket bins, even in the summer. The flesh can be watery; prolonged cooking concentrates the flavor.

Buttercup: An old-fashioned squash with a characteristic little cap at the stem. Full of natural sugars and fiber, it's a delectable treat in midwinter.

Butternut: Perhaps the most versatile winter squash, sweet and light when cooked. but also substantial — and thus able to stand up to both long cooking and quick sautés.

Hubbard: Available in blue or gold varieties with somewhat warty skins. Ranges in size from 5 to 40 pounds; perfect cubed and roasted or for purees.

Kabocha: A name for a set of squash varietals from Japan with consistently deep, honey-scented flavors.

Red kuri: Now sometimes called "red curry," a relative of the kabocha with many seeds, less meat, and with a deep, pear-scented taste.

Spaghetti: Oblong, yellow and mild in flavor, when cooked its flesh vields myriad threads, sort of like little spaghetti strands, best removed with a fork.

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

© 2020 Meredith Corporation. Distributed by Tribune Content Agency, LLC.



Use code Beacon20 on our website.

NATURAL PAIN AND ANXIETY RELIEF

Cherry Blossom Full-Spectrum CBD Products contain naturally-occurring compounds that work together for greater benefit. Third-party tested and legal in all 50 states and D.C.

"My dad reduced his pain meds by HALF. Truly recommend Cherry Blossom products! They work!" - Maryland Customer

CherryBlossomCBD.com



Live More, Play More!

- 💓 Maplewood Park Place in Bethesda, Maryland, brings you the best of all worlds in retirement living. You'll find fun around every corner.
- Do more of what you love. Or try your hand at something new.
- Stack up the good times! Grow your circle of friends.
- 💓 Experience Maplewood Park Place fun and fabulous retirement living!

Select homes available: one-, two-, and three-bedroom residences



9707 Old Georgetown Road | Bethesda, MD 20814

301-571-7441 MaplewoodParkPlace.com

Readers' Pick: Best Senior Living Community 11 consecutive years





Pros and cons of dietary supplements

By Rozalina McCoy, M.D.

Dear Mayo Clinic: Why does my doctor want to know what supplements I'm taking, even if I don't have any health problems and don't take more than the recommended amounts?

A: It's important to tell your healthcare provider about any dietary supplements you take. Although you don't need a prescription for most supplements, that doesn't mean they can't significantly affect your

Dietary supplements are useful in some situations — for example, calcium and vitamin D for bone health, and iron for iron-deficiency anemia.

But they also can be harmful, especially if taken in certain combinations, with certain prescription medications, or before surgery or other medical procedures.

By knowing the supplements you take, your healthcare provider can ensure they are a good fit for you.

Nutritional or herbal?

There are two general categories of dietary supplements: nutritional and herbal.

Nutritional supplements are designed to provide vitamins and minerals your body needs that you may not get enough of in your diet. Calcium, vitamin D, vitamin B12, iron and fiber are common nutritional supplements many people take.

Herbal supplements, sometime called botanicals, are supplements derived from plants that are touted as having health benefits. Popular herbal supplements include echinacea, ginkgo and flaxseed.

People take dietary supplements to improve their health or prevent illness. One concern about supplements, though, is lack of oversight in their production and unproven claims manufacturers make about their benefits.

Prescription and over-the-counter medications are closely regulated by the Food and Drug Administration (FDA).

But the FDA doesn't regulate or oversee supplement content or claims to the same degree as it does for medications. Just because a supplement is approved for sale doesn't necessarily mean it's safe or effec-

Benefits come with possible risk

Although supplements aren't regulated in the same way medications are, they have active ingredients that can affect your

And keep in mind that anything strong

When you take your supplements can be a factor you need to discuss with your with food or on an empty stomach.

Some supplements also can prevent the absorption or action of medications, so it may be important to take them separately.

Interactions are an issue

It is particularly important for you to review your supplements with your healthcare provider if you take more than one supplement, or if you take any prescription or nonprescription medication. In some cases, taking a combination of supplements, or using supplements while taking certain medications, could lead to harmful or life-threatening results.

You mention that you don't take more than the recommended amount of your supplement, and that is wise. Taking more than the recommended daily values can increase the risk of side effects.

But be aware that vitamins and minerals are being added to a growing number of foods, including breakfast cereals and beverages. If you're also taking supplements, you may be getting more of some nutrients than you realize.

Your healthcare provider can help you evaluate your diet and decide if you need the supplements that you're taking.

The bottom line is that, although nutritional and herbal supplements may be useful, they aren't risk-free. By talking with your healthcare provider about the supplements you take, and discussing their potential benefits and risks, you'll gain a better understanding of the value those supplements have for your health overall.

— Rozalina McCoy, M.D., Community Internal Medicine, Mayo Clinic, Rochester,

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

body and your health.

enough to produce a positive effect such as lowering cholesterol or improving mood — also is strong enough to carry potential health risks. That's one of the key reasons it's important to talk with your healthcare provider about your supplements. He or she can review the potential benefits and side effects, and evaluate if the supplement is safe for you.

healthcare provider, as well. For example, the absorption of some supplements can be influenced by whether you take them

Send a letter to the editor.



The right choice for right now — and the right choice for tomorrow.



Our Commitment to the Safety and Well-Being of Our Residents



LIVE STRONGER AT CHEVY CHASE HOUSE

Coming soon! Introducing the Stronger Living wellness and exercise program led by FOX Rehabilitation



Spacious, Full-Sized Apartments | Exceptional Dining Great Location | In-House Physical Therapy and Rehabilitation **Exciting Social and Life Enrichment Programming**

> **CALL FOR MORE INFORMATION** (202) 905-0708

5420 Connecticut Avenue NW · Washington, DC 20015 www.chevychasehouse.com

A **MERIDIAN SENIOR LIVING** COMMUNITY





Now may be the right time to look for a new Medicare Advantage plan

It's good to have options when your plan is no longer available

If you are wondering if there's a different plan that may better meet your needs, we are here to help. As your local Anthem representatives, we're happy to discuss the benefits that are important to you and walk you through our plans.

Together, we can:



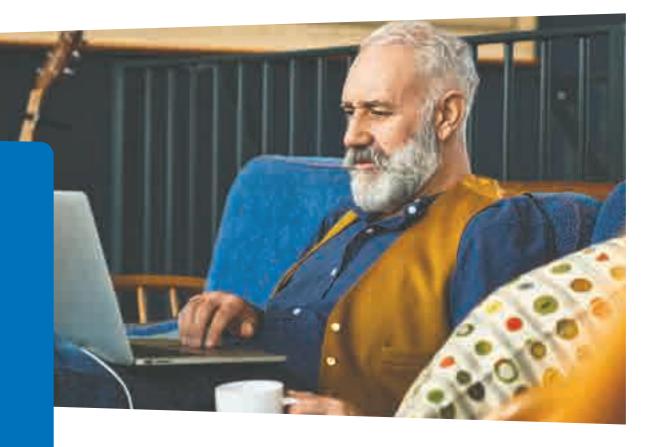
Discuss which benefits are most important to you.



Review your plan options so you can feel confident in your choice.



Answer your questions and walk you through the enrollment process.



Call today to learn more

1-888-910-5719 TTY: 711

8 a.m. to 8 p.m., 7 days a week

Hay disponibles servicios de traducción; póngase en contacto con el plan o su agente. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please contact your agent or the health plan. HealthKeepers, Inc. is a Medicare Advantage Organization with a Medicare contract. Enrollment in HealthKeepers, Inc. depends on contract renewal. HealthKeepers, Inc., an independent licensee of the Blue Cross Blue Shield Association, serves all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

When anxiety disorders magnify COVID-19

By John Sharp, M.D.

These days, we all have to accept the anxiety inherent in living in the time of the coronavirus pandemic. If there was a way to dispel all anxious feelings, I'd tell you, but there isn't.

The one exception might be someone who could summon such a degree of denial that they carry on as if everything was normal. And that would be very unwise.

Anxiety helps us prepare to respond to situations in a more adaptive and healthy way. Some people find it possible to tolerate some degree of discomfort and can manage their anxiety in a healthy manner. Often that's because they have done well under this kind of challenge already, albeit in very different contexts. Life has a way of requiring this.

Yet other people — particularly people who have anxiety disorders — may understandably be having trouble coping.

Anxiety disorders take many forms and affect many people. So, what happens now if you're someone who has suffered way too much already with a pre-existing anxiety disorder?

For example, perhaps you have been, or could be, diagnosed with panic disorder, post-traumatic stress disorder (PTSD) or obsessive-compulsive disorder (OCD).

Hopefully, you may find that the tips below will help you cope more successfully with what we are all facing together in these unprecedented times.

Seek professional support

Talking to a mental health professional can bolster your ability to address present concerns and help you clarify where your feelings are coming from.

When you're feeling extra worried or overwhelmed, it could be that some of your feelings are from the present challenge, and some are from challenges you have faced in the past.

Many psychotherapists and health plans are offering telehealth visits during this time. Ask your therapist or insurance plan if this is an option.

If you search for therapists in your area, their websites may tell you whether they participate in telehealth. Additionally, some national telehealth apps offer therapy via video or audio chat.

Something to do on your own

Even without the aid of a therapist, you can try to determine where your feelings are coming from. Doing this work can allow you to take a breath and divvy up the different emotional contributions that feed how you're feeling.

Try saying this, for example: "Of course, I'm more concerned than (my roommate/my friend/my family), because I'm practiced at feeling anxious or helpless."

The next step is to recognize that the percentage of feelings that stem from the past do not have to govern how you feel in the present. Try saying this out loud: "Well, that was then, and this is now." A simple statement like this can actually open the door to some significant relief.

Gently remind yourself of this crucial separation, cleaving the past from the present. And kindly and reassuringly remind yourself that you have the resources — both internal and external — to manage your feelings and reactions now. This is crucially important.

Provide yourself with guidance

As often as you need to hear it, tell yourself the following: "I can manage. I can practice what I know to be helpful, and I know that in managing my feelings and reactions I can seek support from a few close friends.

"Further, I can seek the support of a mental health professional when needed. By combining these strategies, I will be able to settle my nerves in order to be able to make healthy choices."

This kind of mantra bears repeating over and over. This is not "fake it till you make it." This is believing in yourself and believing in a course of action that you can set in motion. Try to believe that, together with supportive others, this self-guidance and this plan will work for you.

Know that in many instances, people who have known tremendous adversity and even trauma are able to demonstrate a strength forged from those circumstances. This is entirely consistent with human abilities.

Draw on what you've learned

We are wired for fight or flight. But as a colleague of mine noted, the present situation does not require either of these.

If you're a human who's been challenged by anxiety in the past, I encourage you now to draw upon what you've learned in terms of how you can manage successfully.

Separating out feelings from the past, reminding yourself that you have the strength and ability in the present to prevail, seeing a path forward for yourself and setting yourself upon that path is the way forward.

If along that way you should stumble and fall, picture yourself as able to pick yourself back up and carry on. Reassure yourself that the basic provisions for your safety and well-being are within your power to meet.

© 2020 by Harvard University.



Your recovery after a hospital stay should begin with a knowledgeable, interdisciplinary team that understands your health care goals. Working with state-of-the-art equipment, we have the expertise and experience to treat patients recovering from a variety of conditions, including:



EVANSORMA

manorcare.com

& 1018 HOLD HANDSHALLE

Conciler Wedest

If you need help with any of these conditions, you may benefit from an inpatient skilled nursing and rehabilitation stay.

Five Washington D.C. area Locations:

- ManorCare Bethesda
- ManorCare Chevy Chase
- ManorCare Potomac
- ManorCare Silver Spring
- ManorCare Wheaton

For more information, call (888) 255-7054





Can ice cream be healthy — or healthier?

By Matthew Kadey

When it comes to frosty treats, ice cream reigns supreme.

These days, you may have noticed that low-calorie options ranging in flavors from Birthday S'mores to Cookie Dough are one of the coolest food trends in the supermarket freezer aisle. Their growth owes largely to a desire for wellness, even in the dessert world.

But isn't healthy ice cream an oxymoron? Well, certain ice cream brands are promising consumers a way to satisfy their ice cream cravings minus the caloric pitfall. Labels touting fewer calories, more protein and less sugar should theoretically let you

But are these eat-the-whole-pint-style treats a godsend for health-conscious eaters who also scream for ice cream?

dig in with fewer waistline repercussions.

How the types differ

Regular ice cream contains more regular sugar and more cream — meaning more fat calories — than its low-cal brethren, whose core ingredients tend to be skim milk, milk protein (hence, the higher protein count) and a low-calorie sweetener like erythritol.

Other inclusions in the low-cal type can be flavorings, gums, thickeners and added fibers, such as corn fiber, that help give

the products a taste and texture similar to regular ice cream.

There are also dairy-free options on the market, which swap out the cow's milk for almond or coconut "milk," a good option for vegans or those who can't tolerate dairy.

Lower-calorie ice creams have been around for years, but the newer crop of creamy treats boasts a more drastic reduction, a stingy 300 to 360 calories per pint. So, a whole pint of "healthier" ice cream can have the same calorie count as just a half-cup of a premium version.

But ideas regarding portion control for desserts and snacks may become skewed as a result.

Portion size can be an issue

"One of the biggest drawbacks of these types of ice creams is that many individuals rationalize, because of the low calories, hat they can eat more, and [so] lose sight of the actual intended serving size," said Keri Gans, R.D., author of *The Small Change Diet*.

One study found that foods advertised as "low-fat" may lead people to eat up to 50% more than they might if no claim is made. Though the 300-calorie pints may seem less indulgent, if people eat them too often, they may gain weight.

"A portion of ice cream, even the lowercalorie stuff, should be no more than twothirds of a cup," Gans advised. But she said these ice creams can be a good way for people to cut back on their saturated fat intake if they are regular ice cream consumers.

Many of these lightened-up ice creams contain extra amounts of protein — up to 20 grams in a pint, which, sure, can add a boost of this nutrient to your diet. But most Americans already eat enough protein, and it certainly shouldn't be a motivating factor to eat more dessert.

"At the end of the day, a low-calorie ice cream is still ice cream," Gans said. "It doesn't compare to the nutritional benefits of other higher protein foods, such as yogurt, cottage cheese, hard-boiled egg, nuts or edamame."

A three-ounce piece of chicken breast or one and a quarter cups of black beans delivers the same amount of protein as a whole pint of "high-protein" ice cream.

Sugar substitutes and cravings

While many brands use less-caloric sugar alternatives like stevia and erythritol to help keep calorie counts down, research suggests relying on them is no guarantee for lasting weight loss success. No- or lower-calorie sweeteners may simply work to stoke a sweet tooth, leading to an increased intake of sugary calories elsewhere in the diet.

Gans stressed, however, that these alter-

See ICE CREAM, page 17



You're Invited! **Open House Event**

Take a tour of our UnitedHealthcare Dual Complete® (HMO D-SNP) plan.

Join us for a special open house event near you. If you have both Medicaid and Medicare, you may be eligible for a plan that offers you more benefits and features than you're currently receiving at no additional cost.

While you're here, learn more about our plan benefits. You'll enjoy:

- UnitedHealthcare® giveaways
- · Health information
- · Informational hand-outs

Bring a friend with you to enjoy the fun. All are welcome. Membership not required.



UHCCommunityPlan.com/MD



@UnitedHealthcareCommunityPlan



ADMISSION PRIORITY PASS

Your ticket to better health.

Open House Event

Dates: 11/2/2020 - 11/20/2020 Time: 9:00 a.m. to 5:00 p.m.

Location: Health Markets

Insurance Agency

12501 Prosperity Dr, Ste #150 Silver Spring, MD 20904

Hosted by:



Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. For accommodations of persons with special needs at meetings call 1-855-277-4716 TTY 711, 8 a.m. - 8 p.m. local time, 7 days a week. Eligible for a free drawing, gift, or prizes with no obligation to enroll. H2226 180731 033701 M

CST30894C2 H4094-001-000

NO COST COVID-19

TESTING

- No Doctor's Order or Appointment Needed
- Locations Around Montgomery County
- MoCoCOVIDTesting.org 240-777-1755





REMEMBER TO WEAR A FACE COVERING WHEN IN PUBLIC

Evaluate hoarseness if it doesn't go away

By Diana Orbelo

Dear Mayo Clinic: For the past few weeks, I have had a hoarse voice, even though I don't have a cold. Is this something I should be concerned about?

A: It's not uncommon to experience hoarseness once in a while, especially with a cold or even after cheering loudly at a sporting event.

But when a hoarse voice doesn't go away after three to four weeks, it's a good idea to see your healthcare provider. That's because hoarseness can be more than a temporary nuisance and can result from numerous treatable problems.

Your voice is created when air from your lungs flows up through the vocal cords —

also called vocal folds — in your voice box, or larynx. The vocal cords are made up of layers of delicate tissue from an elastic surface to deeper tissue of muscle, all within a cartilage framework.

As air passes through the vocal cords, they vibrate, producing sound. Alone, this sound is similar to a buzzing sound, but when the sound travels through your vocal tract, throat, mouth and nose, you shape this sound into speech.

Laryngitis is when the vocal cords are swollen and inflamed, a common cause of hoarseness. Most cases of laryngitis come on quickly and are cleared up in a few days to two weeks. Most often, laryngitis is associated with a viral respiratory infection, such as a cold, or extended periods of talking or singing.

In the case of respiratory infections, simple self-care tips that may help healing include drinking plenty of liquids, using throat lozenges or hard candy, and resting your voice for a few days.

When laryngitis occurs after talking, singing or yelling at a sporting event, self-care also may help. This is considered phonotrauma and can cause long-term and even permanent damage if the situation is repeated.

Get checked after three weeks

When hoarseness lasts more than three weeks, or if you have other worrisome

signs or symptoms such as a lump in your neck, pain when speaking or difficulty swallowing, it's time to see your healthcare provider. That's because the list of potential causes grows much larger.

Your healthcare provider will review your medical history, symptoms and any potentially triggering factors. A visual inspection of your vocal cords may be performed with a mirror or a small camera attached to a thin, flexible tube.

The quality of your voice also may be evaluated. For example, your voice may sound breathy or weak, or have a tremor quality that may offer clues to the source

See HOARSENESS, page 19

Ice cream

From page 15

natives have been proven safe for consumption, so they may be beneficial to those with diabetes who want to enjoy a bowl of ice cream.

Just remember that while these newfangled ice creams are lower in sugar, they're not necessarily sugar-free. The amount of sugar can vary by brand, so it's important to read labels to know how much you're getting in a serving.

It's also worth noting cost. For getting

less (calories, fat, sugar), you will pay more. These gentrified ice creams can cost up to 50% more than the traditional options.

In the end, if you are yearning for ice cream, go ahead and wedge in a small amount of whichever type you want — calorie-stingy or high-fat — as long as you do so in the context of an overall balanced diet. As always, moderation is your friend.

Reprinted with permission from Environmental Nutrition, a monthly publication of Belvoir Media Group, LLC. 1-800-829-5384, Environmental Nutrition.com. © 2020 Belvoir Media Group







Affordable Senior Communities

Discover how great senior living is at one of our affordable apartment communities. Many of our communities feature 24-hour emergency maintenance, full activities programs, spacious floor plans, affordable rents, caring and dedicated staff, and much more. We are conveniently located near shopping, including grocery stores and pharmacies. Let us help you live life to the fullest. Call or visit our web site to view these communities:



600 North Madison Street Arlington, VA 22203

703-538-6000

Rent based on income

Lockwood House



7010 Schoonmaker Court Alexandria, VA 22310

703-719-7268

From \$956

From



873 Grace Street Herndon, VA 20170

703-904-9444





Wingler House Apartments

20900 Runny Meade Terrace Ashburn, VA 20147

703-858-9507

From \$965



7837 Richmond Highway Alexandria, VA 22306

703-780-9072

From \$1.056



5999 Emerson Street Bladensburg, MD 20710 301-779-6196

Rent based on income



18889 Waring Station Road Germantown, MD 20874

From \$1,271 for 2 bedroom

301-540-1162

5101 River Road, Suite 101 • Bethesda, MD 20816



301-941-8040 www.qpmgmt.com



Professionally managed by Quantum Real Estate Management LLC T/A Quantum Property Management

Ginger reduces pain, may boost memory

Ginger is something you've probably have pharmacological activity. walked past a thousand times in the gro-

cery store and may have passed up.

It has some incredible medicinal benefits and offers people a natural approach to many ailments. Many women use ginger for morning sickness during pregnancy.

Sometimes you see it crystallized with sugar to improve flavor. But today I'm talking about the fresh ginger root you can buy in food markets.

strong analgesic.

Pain relief, including arthritis

We may think of fresh or powdered gin-

ger as a flavor agent, but ginger is power-

ful medicine. It is an antioxidant and a

Known officially as Zingiber officinale,

ginger contains many therapeutic com-

pounds, all of which have well-document-

In studies with people who ate dried gin-

ger spice in their meals, 75% experienced relief from arthritic pain and swelling. Gin-

ger contains dozens of compounds that

ed medicinal actions in the body.



DEAR PHARMACIST By Suzy Cohen

Sometimes you have to heat or dry the

ginger to extract a specific compound. For example, zingerone is negligible in fresh ginger; however, cooking it transforms the gingerol to zingerone. Fortunately, the dried (powdered) ginger spice does contain zingerone.

Zingerone is well researched, and it's incredible. Studies have determined that it reduces inflammation, regulates blood sugar, eases muscle pain and spasms, helps

with arthritis, speeds fat breakdown and ramps up immune function.

In an animal study, ginger compounds protected rodents from brain damage and memory loss, so now drug companies are trying to morph it and patent it into an Alzheimer's drug.

I say just eat it! However, it can thin the blood, so you have to avoid or minimize it if you are taking anticoagulant medica-

See GINGER, page 19







For more info visit **WWW.MOCOREC.COM/55** or call **240-777-6840**.

Hoarseness

From page 17

of the medical problem.

In some cases, tests used to measure voice irregularities, airflow and other characteristics can help reach a diagnosis.

When laryngitis lasts longer than a few weeks, it's considered chronic. This may be due to ongoing infection, smoking, allergies, other irritants, persistent vocal strain or reflux. Certain medications also can affect your voice.

Hoarseness due to chronic laryngitis typically improves by eliminating the underlying cause. This may mean not smoking, learning to use your voice more efficiently, and treating any allergies, reflux or other infection.

If medications seem to be the culprit, ask your healthcare provider for ways to minimize this side effect.

For example, if you are using a diskustype inhaler for asthma, you may benefit from using a spacer to reduce depositing the medicine in your throat instead of your lungs. Also, if you use an inhaler, it is important to gargle and rinse your mouth after use.

Angiotensin converting enzyme inhibitors, commonly known as ACE inhibitors, can cause throat irritation and dry cough. Many other medications can cause dryness.

Hoarseness also can be caused by noncancerous growths along the vocal folds. These include small vocal cord swellings (polyps), calluslike patches (nodules) or small encapsulated lesions (cysts).

These may be due to phonotrauma, and smoking and reflux can be contributing factors. Lesions often heal by eliminating irritants, and with voice therapy. Surgery may be needed to remove persistent le-

The role of aging, other causes

Aging is another factor that can affect your voice. Vocal cords can naturally lose

have some heavy-metal binding abilities, because it can reduce cadmium levels, ac-

cording to animal studies.

It can also reduce the body's burden of organophosphate pesticides. If you have a PON1 gene, make ginger your friend!

Not only does ginger spice up your recipes, it makes for a quick and delicious tea. Look for a recipe on my website, as well as a free ebook called Spices that Heal.

Ginger is a delicious, safe and affordable way to improve health while adding a warming spice to your meals.

This information is opinion only. It is not intended to treat, cure or diagnose your condition. Consult with your doctor before using any new drug or supplement.

Suzy Cohen is a registered pharmacist and the author of The 24-Hour Pharmacist and Real Solutions from Head to Toe. To contact her, visit SuzyCohen.com.

some tone and fullness as you age, often resulting in your voice sounding breathy

Voice therapy is a common treatment, but if these changes greatly impair your ability to communicate, your healthcare provider may recommend a surgical procedure in which an injection is used to add bulk and fullness to your vocal cords.

Other causes of hoarseness include vocal cord spasm, cancer, and complications of other conditions that affect areas of the brain that control muscles in the throat or larynx, including Parkinson's disease and multiple sclerosis.

Because your hoarseness has lasted for more than three to four weeks, I recommend that you be evaluated by your healthcare provider, who will likely send you to see an ear nose and throat doctor. Your care team can get to the root of the problem and offer treatment options based on the underlying cause.

— Diana Orbelo, Ph.D., Otolaryngology, Head and Neck Surgery, Mayo Clinic, Rochester, Minnesota

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



Your home should be a sanctuary...



The Sanctuary

Our all-new, affordable apartment community, The Sanctuary, is designed for those 62+, and offers so many amenities:

- Spacious Apartments with Secured Entry
- Modern Kitchens and Bathrooms
- Community Room and Business Center
- Wellness Suite and Fitness Center
- On-site Management/24-hour Maintenance
- Accessible to Public Transportation

One bedrooms from \$995/Two bedrooms \$1,375.*

Call (301) 960-0341

Visit Mon.-Fri. 8:30 a.m.-5 p.m. Sat. & Sun., call for appointment

426 University Boulevard East Silver Spring, MD 20901

Ginger

From page 18

Fights free radicals

Ginger can block your enzyme xanthine oxidase, which is good because that reduces ROS (reactive oxygen species).

The fact that ginger can degrade these ROS free radicals means it protects your DNA and mitochondria. In fact, ginger promotes mitochondrial health.

Mitochondria store energy for you in the form of ATP, and ginger root increases ATP production, according to one NIH study last year.

If you have liver disease or hepatic injury (for example, alcohol-related, or hepatitis), consider ginger in all of your recipes because studies show that zingerone has a hepatoprotective effect.

Here's another fun fact: Ginger might

FREE VIRTUAL EDUCATIONAL SERIES

Healthy Living for Seniors and Families



What are the components of healthy, happy aging? Dan Cronin with the Alzheimer's Association will cover a variety of topics for seniors and their families in this virtual series. Attend one or both.

All sessions will be held virtually via Zoom! Find the links on our website: chesterbrookres.org/events

Free and open to the public!

EFFECTIVE COMMUNICATION STRATEGIES

Thursday, November 12 at 12 pm

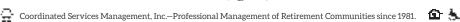
KNOW THE 10 WARNING SIGNS OF ALZHEIMER'S Thursday, December 10

at 12 pm

hesterbrook RESIDENCES

703-531-0781 | chesterbrookres.org 2030 Westmoreland St. | Falls Church

A Caring Assisted Living Retirement Community







More protein, yes; protein powder, maybe

By Emily Gelsomin

Eating enough protein is not just for athletes or would-be Schwarzenegger types.

Protein is necessary for a healthy immune system and required for organs like your heart, brain and skin to function properly. The nutrient is also touted for its ability to help control appetite and enhance muscle growth.

How much protein you need typically depends on your exercise routine, age and health. (With age, many of us need more. See below.)

A look at protein powders

Whether to supplement protein intake with a protein powder has become a common query.

To make such supplements, protein is extracted from animal- or plant-based sources, which range from cow's milk and eggs to peas, rice and soy.

During processing, naturally occurring

carbohydrates, fats, minerals and fiber are often removed, while supplementary nutrients, herbs and even sweeteners and flavorings may be added.

Anyone considering protein powder should understand that it is classified as a dietary supplement, which means it is not regulated in the same way as food or medicine. Responsibility falls on manufacturers to ensure that their products are not hazardous, though many companies do not test for safety or efficacy before their offerings hit shelves.

Though the FDA created Good Manufacturing Practices (GMPs) to help minimize adverse issues, compliance with these procedures isn't guaranteed. In 2017, roughly a quarter of supplement-manufacturing companies whose products were tested received citations related to purity, strength and ingredient content.

That said, there are accredited organizations, like NSF International, which independently test supplements, including protein powders.

NSF's "Certified for Sport" designation ensures that contents match what is on the label, the product is GMP-registered, and the powder does not contain unsafe levels of toxic metals like arsenic and mercury.

How much protein do you need?

How much protein you need is another crucial consideration when deciding whether you might benefit from supplementing your diet.

The amount thought to be adequate for most healthy people, called the Recommended Dietary Allowance (RDA), is set at 0.8 grams per kilogram. For someone who weighs 150 pounds, this translates to roughly 55 grams of protein; a 200-pound person requires about 70 grams of protein.

Certain athletes undergoing intense training may enhance their progress by consuming more than double the RDA, but this doesn't apply to most of us.

For many people, it is relatively easy to reach recommended amounts through their usual diet. One egg, one half-cup of chickpeas or a small handful of nuts all provide roughly 6 grams of protein. A piece of chicken or fish the size of a deck of cards offers about 30 grams.

On average, Americans consume 65 to 90 grams of protein each day. (Young women under the age of 19 and people older than 70 are more likely to be at risk for low protein intake.)

Individuals with kidney disease often benefit from consuming marginally less protein than the RDA. They should talk to a healthcare provider before supplementing with protein.

More may help older adults

Older adults may benefit from increasing

protein slightly, regardless of their exercise routine. Research suggests older adults and exercisers looking to support muscle growth may benefit from eating one-and-a-half to two times as much protein as the RDA.

As we age, we lose muscle, and research shows boosting protein may help increase strength and lean body mass.

But unless you have a restricted diet, such as a strict plant-based or vegan regimen, this increase is often still achievable through food.

For those looking to enhance the muscle growth that typically occurs with exercise, evidence supports consuming 20 to 40 grams of protein at a time (roughly the amount found in a can of tuna).

Larger quantities simply contribute calories and can actually reduce muscle-building potential. So, having several scoops of protein powder at once is unlikely to be helpful.

Plant-based powders often have less protein, but shouldn't be discarded as an option. Rice and pea protein, for example, have been shown to stimulate muscle growth similar to whey, a milk-based protein touted for its high quality and quick absorption.

Unless you are an older adult with a limited appetite, have a restricted diet, or are a trained professional athlete, chances are you can adjust your food intake to get what you need. Protein from food is often cheaper, carries fewer risks, and naturally includes beneficial nutrients.

If increasing protein the old-fashioned way is not an option, taking a supplement can be both effective and convenient. But most of us don't need to channel our inner Mr. Olympia by using a protein powder.

Emily Gelsomin, M.L.A., R.D., L.D.N., is a contributor to Harvard Health Publications. © 2020 by Harvard University





 Eye Care for All Ages
 Specialists in Cataracts, Glaucoma, Diabetic Retinopathy and Macular Degeneration
 Contact Lens Specialists
 Plastic & Reconstructive Eye Surgery

Full In-House Optical Department
Outpatient No-Stitch Cataract Surgery • Laser Surgery
MEDICARE ASSIGNMENT ACCEPTED

LENARD H. HAMMER, M.D., F.A.C.S. GORDON LUI, M.D. SCOTT B. BECKER, M.D. BRIAN J. WINTER, M.D. VANESSA LIMA, M.D. JESSICA E. CHAN, M.D. CRISTINA F. ROUILLER, O.D..

410-997-9900

8860 Columbia 100 Parkway, Suite 101, Columbia, MD





Understanding COVID's divergent results

By Lauran Neergaard and Candice Choi

One of COVID-19's scariest mysteries is why some people are mildly ill or have no symptoms, while others rapidly die — and scientists are starting to unravel why.

An international team of researchers found that in some people with severe COVID-19, the body goes rogue and attacks one of its own key immune defenses instead of fighting the coronavirus. Most were men, helping to explain why the virus is hitting men harder than women.

And separate research suggests that children fare better than adults thanks to robust "first responder" immune cells that wane with age.

They're the latest in a list of studies uncovering multiple features of the immune system's intricate cascade that can tip the scales between a good or bad outcome. Next up: Figuring out if all these new clues might offer much-needed ways to intervene.

"We have the knowledge and capability of really boosting many aspects of the immune system. But we need to not use the sledge hammer," cautioned Dr. Betsy Herold of New York's Albert Einstein College of Medicine, who co-authored the child study.

Adding to the complexity, people's wild-

ly varying reactions also reflect other factors, such as how healthy they were to begin with and how much of the virus — the "dose" — they were exposed to.

"Infection and what happens after infection is a very dynamic thing," said Alessandro Sette, a researcher at the La Jolla Institute for Immunology in San Diego, who is studying yet another piece of the immune response.

Immune system primer

There are two main arms of the immune system. Innate immunity is the body's first line of defense. As soon as the body detects a foreign intruder, key molecules, such as interferons and inflammation-causing cytokines, launch a wide-ranging attack.

Innate immune cells also alert the slower-acting "adaptive" arm of the immune system, the germ-specific sharpshooters, to gear up. B cells start producing virusfighting antibodies, the proteins getting so much attention in the vaccine hunt.

But antibodies aren't the whole story. Adaptive immunity's many other ingredients include "killer" T cells that destroy virus-infected cells — and "memory" T and B cells that remember an infection so they can spring into action quicker if they encounter that germ again.

Missing in some people

Usually when a virus invades a cell, proteins called Type I interferons spring into action, defending the cell by interfering with viral growth. But new research shows those crucial molecules were essentially absent in a subset of people with severe COVID-19.

An international project uncovered two reasons. In blood from nearly 1,000 severe COVID-19 patients, researchers found 1 in 10 had what are called auto-antibodies — antibodies that mistakenly attack those needed virus fighters. Especially surprising, autoimmune disorders tend to be more common in women — but 95% of these COVID-19 patients were men.

The researchers didn't find the damag-

ing molecules in patients with mild or asymptomatic COVID-19.

In another 660 severely ill patients, the same team found 3.5% had gene mutations that didn't produce Type I interferons.

Each of those silent vulnerabilities was enough to tip the balance in favor of the virus early on, said Dr. Jean-Laurent Casanova, an infectious disease geneticist at Rockefeller University in New York, who co-leads the COVID Human Genetic Effort.

Certain interferons are used as medicines and are under study as a possible COVID-19 treatment. The auto-antibody discovery adds another factor to consider.

See IMMUNE, page 23



Get Library Materials with Four Easy Steps!

- 1. Place items on hold
- 2. Receive notification of available holds
- 3. Schedule an appointment
- 4. Pick up your items www.mcpl.link/library









Safe and Connected Senior Living

In good times and uncertain times, there's no safer, smarter place to be than at an Erickson Living®-managed community like Ashby Ponds, Greenspring, and Riderwood. Enjoy independent senior living, plus a safety net of additional support should you ever need it.

- Feel safe and secure in a community of friends, neighbors, and caring staff.
- Our full-time providers are available for telehealth appointments and even house calls.
- You can rely on the expertise and financial strength of Erickson Living, a national leader in senior living.



Our move to our Erickson Living community was the best move we ever made!

-Carol B., a community resident



Learn more.
Call 1-877-575-0231 for your FREE brochure.



DMVSeniorLiving.com



Health Studies

INFORMATION ON AREA CLINICAL TRIALS

Two area COVID studies offering plasma

By Margaret Foster

As the pandemic continues, scientists are working hard to find effective treatments to prevent COVID-19 or decrease the severity of symptoms — without hospitalization.

One of those possible treatments is from blood; specifically, human coronavirus immune plasma. Patients receive a plasma transfusion from someone who has defeated and recovered from COVID-19, and antibodies in that plasma fight the virus and help the body recover.

Johns Hopkins researchers are conduct-

ing two important clinical trials with this convalescent plasma. They're seeking hundreds of volunteers at many sites, including in D.C., for the randomized, controlled, double-blind phase 2 trials.

"The whole idea is to prevent people from going to the hospital," said Dr. David Sullivan, principal investigator.

"We think our studies will help society get back to functioning normally," Sullivan said. "If people knew they could get early treatment and avoid the hospital, I think they'd feel better about re-engaging in activities."

Have you been exposed?

One study, known as the "early treatment" study, is for COVID-positive people who have had symptoms ranging from severe, such as fever and cough, to mild, such as loss of taste and smell, for fewer than eight days. If enrolled, patients will receive a plasma transfusion relatively early in the disease progression.

"We think it's better to apply the antibodies right after you start showing symptoms," Sullivan said. "We let you recover at home. Then we see you at two weeks and a month [later]."

The other study, which Sullivan calls the "infection prevention" study, is for asymptomatic people who've been exposed to the virus within the past four days and test negative. So, for example, if a member of your household tested positive recently, you could potentially enroll in the study.

"If we do show that administering antibodies early decreases the time of infection transmission, maybe you could just quarantine for three or four days," Sullivan said. It'd be nice not to quarantine for 10 to 14 days, right?"

One quick transfusion, a few visits

Open to adults over 18, both studies require three or four visits, including a plasma transfusion that takes less than an hour, or "one and done," as Sullivan put it. "That's the beauty of it — the antibodies last for three to six weeks."

Then there are several follow-up visits, including one three months later.

Patients in the D.C. area can receive transfusions at Medstar Washington Hospital Center or Georgetown University Hospital, as well as at Johns Hopkins or Anne Arundel Medical Center.

Unlike certain medications, plasma is safe even for pregnant women. In fact, Sullivan is so confident in the trials' safety that, when his brother contracted the virus, he helped enroll him in the study. Within a few days of the transfusion, he said, his brother recovered.

So far, 55 patients have received a transfusion in the early treatment study at Hopkins, and almost 200 have participated throughout the country.

About 50 people across the country

See COVID STUDIES, page 23

Home therapy to aid in stroke rehabilitation.

All study activities will take place in your home. No outside visitors.

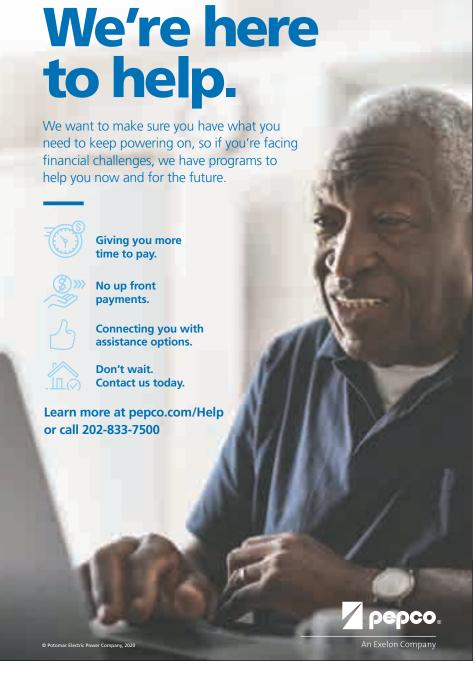
To be eligible you must:

- Have had a stroke causing reduced upper limb function
- Be discharged from rehabilitation
- · Have internet access and a computer/tablet



If interested, please call the STRONG Study. Leave a message on 410-706-6779 or email jwhitall@som.umaryland.edu.





Immune

From page 21

Kids' immunity revs fast

It's not clear why children appear less at risk from COVID-19. But occasionally they're sick enough for hospitalization, giving Herold's team the opportunity to compare 60 adults and 65 children and teens at New York's Montefiore Health System.

The children produced much higher levels of certain cytokines that are among the innate immune system's first responders. When the immune system's next stage kicked in, both adults and children made antibodies targeting the coronavirus.

Here's the rub: The adults' adaptive im-

mune response was more the type that can trigger an inflammatory overreaction.

The findings suggest kids' early robust reaction lets their immune system get ahead of the virus, making an overreaction less likely "and that's protecting them," Herold said.

Pre-existing immunity?

The coronavirus that causes COVID-19 is new to humans. But Sette's team studied blood samples that were stored in freezers before the pandemic and found some harbored memory T cells that recognized a tiny portion of the new virus in laboratory tests

"You can actually tell that this is an expe-

rienced T cell. This has seen combat before," Sette said. Researchers in Germany, Britain and other countries have made similar findings.

The new coronavirus has cousins that cause as many as 30% of common colds, so researchers believe those T cells could be remnants from past colds.

But despite the speculation, "we don't know yet" that having those T cells makes any difference in who gets seriously sick with COVID-19, noted Rory de Vries, coauthor of a study in the Netherlands that also found such T cells in old blood.

All these findings beg for a deeper understanding of the myriad ways some people can be more susceptible than others. "We need to look quite broadly and not jump into premature conclusions about any one particular facet of the immune system," said Stanford University immunologist Bali Pulendran.

He also has found some innate immune cells "in a state of hibernation" in seriously ill adults, and next is looking for differences before and after people get sick.

But, "it's not just all about the immune system," cautioned Dr. Anita McElroy, a viral immunity expert at the University of Pittsburgh Medical Center who's closely watching the research. As for a way to tell in advance who's most at risk? "We're a long, long way from that," she said.

-AP

COVID studies

From bage 22

have received a transfusion for the infection prevention study, and locally, 25 patients have been transfused at one of three Hopkins campus locations in the Baltimore area. The age range of patients is wide.

"I've transfused people in their 70s and 80s. It's personal, because that's the age of my parents. I'm doing it for them," Dr. Sullivan said.

"That's why we're working so hard, to

quickly prove that you don't have to go to the hospital to get treatment for this disease."

The twin studies are sponsored by the State of Maryland, Bloomberg Foundation, U.S. Department of Defense, and the National Institute of Allergy and Infectious Diseases. Compensation of \$200, along with free parking, is available.

Sullivan said he thanks his patients for volunteering to help find an outpatient treatment for COVID-19. "They can really make a difference and be part of the solution."

To find out more, or to volunteer, call 1-888-506-1199 or visit CovidPlasmaTrial.org.

BEACON BITS

Ongoing

TECH SUPPORT FOR SENIORS

Telehealth Access for Seniors provides online resources to help seniors set up Gmail accounts, access free Wi-Fi, and use MyChart to

facilitate successful telehealth appointments. Visit telehealthforseniors.org.

Nov. 16+

ONE-ON-ONE CAREER GUIDANCE

Register to meet one-on-one with a career specialist online. Sessions are offered multiple Mondays from 9:30 to 11:30 a.m. through the Montgomery County Library. For more information

and to register, visit http://bit.ly/CareerSessions.

Nov. 16

VIRTUAL JOB SEARCH STRATEGIES

Learn how to research jobs and network virtually in this free online Zoom workshop that takes place Monday, Nov. 16 from 1 to 3

p.m. For more information and to register, visit http://bit.ly/JobSearchVirtual.

BEACON BITS

Dec. 2

PLANNING AHEAD

Join attorney Niel Rosen for a discussion on Advanced Directives and other strategies for advance care planning. This free event

takes place via Zoom on Wed., Dec. 2 from 3 to 4 p.m. To register, visit http://bit.ly/PlanningforIncapacity.

Daily

VIRTUAL MEMORY SCREENINGS

The Alzheimer's Foundation of America offers free virtual memory screenings every weekday. To make an appointment, call 1-888-232-8484. For more information, visit

http://bit.ly/MemoryScreenings.



HomesOnQuakerLane.com | QuakerLane@hrehllc.com



This Thanksgiving will be different from any we've known before. The current Covid Pandemic will likely keep family and friends separated, with some families maybe "zooming in" to try for that turkey leg! Here at Seabury at Friendship Terrace we do our best every day to keep our senior community of 180 apartments safe and our residents connected and engaged. This Thanksgiving our staff will be personally delivering a delicious Thanksgiving dinner to each of our wonderful residents. When it comes time for you to seek an affordable, senior apartment, please call us. We'd welcome your joining us!

— Semira Negasi Executive Director



Applications now being accepted!

Call 202-244-7400 (TRS 711) to schedule a visit.

FriendshipTerrace.org



1-800-643-3769 DC RELAY SERVICE • 1-800-643-3768 TTY 4201 Butterworth Place, NW, Washington, DC 20016



Matchmaker

From page 1

in the business after her sister contacted her about a matchmaker she was considering hiring whose fees started at a steep \$30,000.

"I told her I'd be very leery spending that kind of money with anyone. But you just gave me a brainstorm for my next career."

Getting back in the game

While Jacoby focuses her business on all ages, Hoffman says that as she's aged, her clients are getting older as well.

"I think it's even more important at this stage in life to have the support in finding someone special," Hoffman said.

"Many are divorced or widowed, and they want to start a new chapter in their lives. But they're picky, and they're busy. It really requires a specialist, in my opinion.

"Just as you'd hire an accountant to do your taxes or a real estate agent to sell your property, you need someone to help bring two people together for a relationship."

About 60% of Hoffman's clients are female, which means scouting for eligible men (who can join her database for \$200) is important.

An older demographic also means clients — and their adult children — may have a new set of concerns about being discerning when meeting someone. Do they need a pre-nuptial agreement? What about the children's inheritance? Hoffman recently took

divorce mediation training to help her be prepared for thorny issues.

And then there are problems that crop up that she can't prepare for. After one date, the man was enthusiastic, but the woman said she wasn't sure about him because he didn't really listen to her.

As she always does after every first date, Hoffman called to try to find out what happened. It turned out the man had forgotten to put in his hearing aids.

Dating advice: Stay positive

Jacoby has her own advice for older daters, whether meeting through a matchmaker or other means. First, she's found people in their 50s, 60s and 70s talk about themselves too much.

"If you talk about negative things, you'll attract negative people. Don't vomit information. Remember you're sitting with a complete stranger. Have a little mystery."

And she's concerned that some may jump into bed too soon.

"Maybe you haven't had sex in a long time. But it's really important to have an emotional intimacy before getting physical. The odds are better for a lasting relationship," Jacoby said.

But even if a date starts off on the wrong foot, there's still hope. Just ask Cathy Polin, one of Hoffman's first matches.

She had just endured an acrimonious divorce and moved from Florida to Washington, D.C. to live with her mother. When

her date first called, her mother answered the phone, screaming it was too late to be calling and slammed the receiver down.

"Unbelievably, he called back the next day," recalled Polin, now 62. "I met him at a restaurant in Georgetown. I had no idea where I was going. I was totally late. I was sweaty. But there was an instant attraction. He was very different from others I dated in that he was nice and funny and kind."

A year later they married, and they now have two adult sons.

"A lot of matchmakers focus on young people. With older people, it can be harder," Polin said. "Leora really gets to know the person on an emotional level. She had incredible instincts right from the beginning."

Another of Hoffman's clients says she was turned off by the negativity she found in online dating, some criticizing her looks or disappearing after dates.

"There are some horrible people online. They are rude to you. You feel like you're just being thrown away," said the Arlington woman, 60, who asked that her name not be used.

She recently had a better experience through Love by Leora.

"When you use a matchmaker, your date sees you as a whole person. You know you've been matched for a reason and there's some accountability in knowing there's someone who's waiting to hear how the match turned out," she said.

Walking the walk

Even so, there are no guarantees, Hoffman says.

"When I am working with somebody, my mission is to find them their true love. It sounds corny, but it's really like trying to find the needle in a haystack....If I could supply chemistry and shoot Cupid's arrow into everyone I work with, I would be hugely rich, but sadly it's not up to me."

Hoffman is only too aware of that in her

own life. She has been married three times.

"I was divorced twice, which as a matchmaker was a bit of an embarrassment," she noted. "People would say to me, 'What's the deal with you?' I say, 'I've made my mistakes in judgment. I've learned from them," she said.

In her memoir, *Catch Me a Catch: Chronicles of a Modern-Day Matchmaker*, published in February, Hoffman kisses and tells about her romantic life — and the lives of some of her clients, albeit anonymously.

"Part of the reason I wrote the book is to empower people to match each other," she said. "Culturally, I think it's so important for people to look out for each other and help them meet. It doesn't seem to happen as much as it used to," she said.

"The bottom-line reason I wrote the book is, if I can succeed after what I've been through, so can you."

COVID concerns

Still, the pandemic has shifted dating into uncharted territory. Hoffman said one recent match fizzled when a couple met in person after several Zoom dates. He refused to wear a mask, and that was a dealbreaker for her. "The virus has become a litmus test for a relationship's viability," she said.

Jacoby said that most of her clients are going on video dates before meeting in a socially distanced manner. She has some advice for those new to Zoom and meeting via video.

"Take the time to look good (makeup, hair, etc.), wear a nice shirt, and make sure you have good front lighting and a nice background on your video dates. Raise your camera to eye-height," Jacoby recommends.

"Be open-hearted but also have strong boundaries. Don't judge people too quickly. First dates can be hard, especially on video. Talk about positive subjects — stay away from politics and pandemic talk. Most importantly, be consistent, and don't give up. It only takes one right person!"







A completely free online experience, accessible from your computer, laptop, tablet or smartphone

INSIDE you will find descriptions of DOZENS of:

Classes • Expert Speakers Entertainers • Exhibitors

all of whom you can visit at your leisure and enjoy 24/7 from November 1, 2020 through January 31, 2021 at

beacon50expo.com

PRESENTED BY















ENTERTAINMENT EST

Here is a selection of the entertainment available at

www.beacon50expo.com from

November 1, 2020 through January 31, 2021:

Stand-up comedy

Four over-50 comics do their thing, courtesy of Silver Spring Town Center SPARKLE program

Alexandria Harmonizers Christmas Concert

award-winning barbershop men's chorus from Alexandria, Va., courtesy of the Harmonizers

Maxim Lando, 18-year-old classical piano phenom protégé of Lang Lang, performs Kapustin's Concert Etudes, courtesy of Candlelight Concerts



Dance to music from a live ballroom orchestra courtesy of dancewithnancy.com

Rearview Mirror Duo Iris Hirsch and Glenn Bullion perform a blend of rock and roll, R&B, pop, country, standards from the Great American Songbook, disco, and Motown from the 50s, 60s, 70s

Shades of Gray

rock and roll band, performing memorable songs, courtesy of Ken Hunter



Music by Black American women composers

performed by the Chin Family Quartet and Victoria Bragin, courtesy of the Friday Morning Music Club

French, Latin and American Jazz

recital by Steve Baddour, courtesy of the Louise P. Zanar Fund

Beethoven Sonata No. 10 in G major, for violin and piano

Lisa Weiss and Yeou-Cheng Ma (sister of Yo Yo Ma), courtesy of Lisa Weiss









- 💓 Do more of what you love. Or take a shot at something new.
- 🐺 Rack up the good times! Grow your circle of friends.
- 渊 Break out of your routine.
- 💓 Experience Maplewood Park Place fun and fabulous retirement living!

Select homes available: one-, two-, and three-bedroom residences



301-571-7441 MaplewoodParkPlace.com

9707 Old Georgetown Road | Bethesda, MD 20814



Maplewood Park Place is proud to be a Gold Sponsor of 2020 Virtual









beacon50expo.com

Readers' Pick: Best Senior Living Community 11 consecutive years



CLASSES



Here is a selection of the entertainment available at

www.beacon50expo.com from

November 1, 2020 through January 31, 2021:

Mindful Meditation Seminar

including guided meditation practice, courtesy of Brooke Grove Foundation



Intergenerational Volunteer **Activities You Can Do from Home**

a panel including GrandInvolve, Age-Friendly DC, Link Generations, Experience Corp, Montgomery Connects and JCA Heyman Interages Center, courtesy of Empowering the Ages

Go, Grow and Get Active

Video special featuring tai chi fit, laughter yoga, Zumba and more, courtesy Montgomery County Aging & Disabilities



Avoiding Coronavirus Frauds and Scams,

courtesy of AARP VA

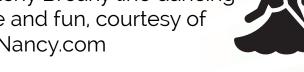
Cooking with Chef Francis,

an Embassy Chef Challenge award-winner, courtesy of Gold Sponsor, Maplewood Park Place



Dance with Nancy

lessons with Nancy Hays in Electric Slide and Achy Breaky line dancing for exercise and fun, courtesy of DancewithNancy.com



Playing Billiards

a demonstration of techniques and shots, courtesy of Maplewood Park Place



Zumba, Tai Chi and Core & Stretch classes

courtesy of Baltimore County Department of Aging

Senior Fit and Chair Exercise Demonstrations

courtesy of Holy Cross Health

Health and Wellness Tips

provided by a Holy Cross Health Partners Geriatrician

The Impact of Nutrition on

Blood Pressure Control

Reducing Stress and Anxiety

Retirement Living and

Assisted Care Options

Courtesy of Howard County Office on Aging & Independence



Established in 1950, Brooke Grove is an industry leader in assisted living and memory support in Montgomery County. Our innovative approaches, LIFE enrichment programming and beautiful 220-acre campus enhance the well-being of all our residents.

CLEANING AND PREVENTION PROTOCOLS

- Ultraviolet disinfection of HVAC systems
- Reduced air pollution through light waves and catalytic processes
- Professional electrostatic disinfecting and sanitizing sprayer
- Biofilm penetrating cleaner and disinfectant
- 24-hour residual action bacteria and virus disinfectant
- Point-of-care COVID-19 testing with rapid results



Call today for a live virtual tour! 301-637-8928

www.bgf.org

18100 Slade School Road Sandy Spring, MD 20860



SPEAKERS



Here is a selection of the entertainment available at

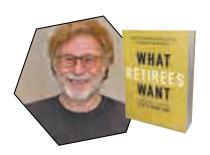
www.beacon50expo.com from

November 1, 2020 through January 31, 2021:

KEYNOTE:

Ken Dychtwald, PhD speaking about decades of research on aging

of research on aging and how to make the most of retirement



Women's Heart Health,

Women's Heart Specialist & Cardiologist Daisy Lazarous, M.D. Courtesy of Adventist HealthCare Adventist Medical Group

The Latest Information on Low Vision Research

Dr. Emily Chew, National Eye Institute of the National Institutes of Health, courtesy of Prevention of Blindness Society

The Oldest Living Tuskegee Airman

interview with Brig. Gen. Charles McGee, courtesy of Silver Spring Village



Everything You Always Wanted to Know about the Cuban Missile Crisis

from a CIA insider, courtesy of Silver Spring Village

How to Create Harmony in Your Life

interview with Serge Mazerand, composer, pianist and author of *The 7 Keys to Serenity*

Designing Camelot

a discussion with the co-authors of Designing Camelot: The Kennedy White House Restoration, courtesy of the White House Historical Association

A, B, C and D's of Medicare

Sherry Kolbe, State Health Insurance Assistance Program Manager for Baltimore County, courtesy of Baltimore County Department of Aging

Holistic Nutrition, with Divya Selvakumar, PhD

Baltimore County Department of Health and Human Services, courtesy of Baltimore County Department of Aging

Health and Wellness Tips

from a Holy Cross Health Partners Geriatrician

Developing Resilience

courtesy of CIGNA

Advance Directives & Care Planning,

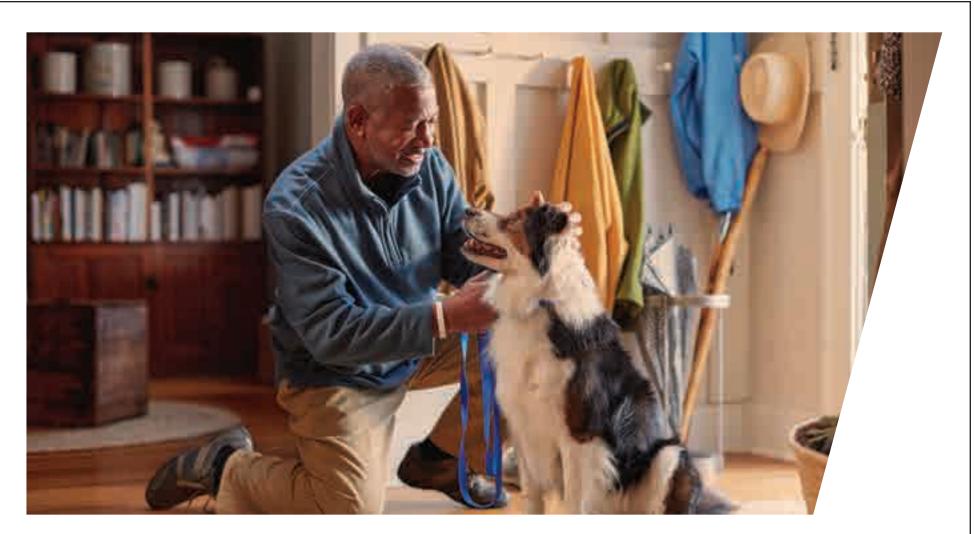
a panel discussion, courtesy of AARP MD

Caregiving During COVID-19

interview with Morgan Whitlach of D.C. Quality Trust, courtesy of AARP DC

Powering Communities

highlighting the services and programs offered to the community by Pepco





Staying on a healthy path isn't easy. We're with you.

If you've had to put off health care recently, now is the time to get back on track. Holy Cross Health is taking extra health and safety precautions for all our patients, colleagues and visitors. Whether you're using our virtual care services at home or ready to schedule a procedure, we'll keep you safe every step of the way. Find the health care and wellness resources you need at HolyCrossHealth.org.

Moving Life Ahead...



THANK YOU TO OUR SPONSORS, EXHIBITORS & COMMUNITY PARTNERS



EXHIBITORS

*AARP - DC, MD, VA - Silver Sponsor

Ace Handyman Services

*Adventist HealthCare Adventist Medical Group - Silver Sponsor

Agewell Senior Fitness, LLC

*Baltimore County Department of Aging - Event Partner

*Beacon Newspapers - Event Partner Bedford Court - Sunrise Senior Living

Bonifant, The - Humphrey Mgmt

Brooke Grove Retirement Village **Brookfield Residential Properties**

Burke & Herbert Bank

Byron E. Macfarlane, Register of Wills for HoCo

Cherry Blossom CBD

*Cigna HealthCare - Silver Sponsor

Columbia Pro Cantare

Community College of Baltimore County

*Evergreens at Columbia Town Center - Bronze Sponsor

Family & Nursing Care Fidelity Direct Mortgage

*Forest Hills of DC - Bronze Sponsor

*Greater Baltimore Medical Center - Bronze Sponsor

Genesis Healthcare

*Holy Cross Health - Silver Sponsor

Home Hearts Home Care

Homecrest House

Homes on Quaker Lane - Humphrey Mgmt

Homewatch CareGivers of Fairfax

Horizon Foundation

*Howard County Office on Aging & Independence -

Event Partner

*Humphrey Management - Silver Sponsor

Jewish Council for the Aging

Junk King

Kaiser Permanente

*Legacy Times - Bronze Sponsor Long and Foster Realtors

Lutheran Village at Miller's Grant

*Maplewood Park Place - Gold Sponsor

Maribel M. Vann, DDS, PLLC

Marquis Healthcare Services

*Maryland Department of Aging - Gold Sponsor

*Maryland Relay - Bronze Sponsor

Maryland University of Integrated Health

*Montgomery County Aging & Disability Services/HHS -**Bronze Sponsor**

Montgomery County Public Library

*Montgomery County Recreation Department - Bronze Sponsor

Montgomery County Volunteer Center/RSVP

Montgomery Energy Connection

*Oak Manor Center for Rehabilitation and Healthcare -

Bronze Sponsor

Olney Assisted Living

Organizer, The

*Pepco - Silver Sponsor

Pin Oak Village - Humphrey Mgmt

Potomac Woods

*Precision Eye Care - Bronze Sponsor Prevention of Blindness Society of Metro Washington

Rainier Manor I & II - Humphrey Mgmt Randolph Village - Humphrey Mgmt River Point - Humphrey Mgmt *Roland Park Place - Silver Sponsor

Schifter, Carol R.

Seabury at Friendship Terrace Seabury at Springvale Terrace

Senior Connection

Sibley Senior Association

Silver Spring Village

Snowden Creek - Humphrey Mgmt

Sol Levinson & Bros.

Sommerset

*Suburban Hospital - Bronze Sponsor Tiber Hudson - Humphrey Mgmt Tuckahoe Pines Retirement Community

United Healthcare

University of Maryland St. Joseph Medical Center

*Virginia Relay - Bronze Sponsor Virginia Senior Medical Patrol

*Westminster House Senior Apartments - Bronze Sponsor

Windsor Crossing - Humphrey Mgmt

Winter Growth

Woodside Village - Humphrey Mgmt

*Xfinity - Bronze Sponsor

Thank You to Media Sponsors

Baltimore City Health Department Comcast

Greenspring Valley Neighbors

COMMUNITY PARTNERS

40 Plus of Greater Washington

AAA Atrium Classic Assisted Living

At Home Care, Inc.

Benjamin Gaither Center

City of Fairfax Senior Center

City of Rockville Senior Center

Compassion & Choices-National Capital Area

Complete Care Solutions, LLC

Conflict Resolution Center of Montgomery

Day Eight **EveryMind**

Foggy Bottom West End Village

Friends House Retirement Community

Griswold Home Care

Inderjeet Jumani and Mike Lekas of Long & Foster

Jewish Council for the Aging

Maplewood Park Place

Metro Maryland Ostomy Assocation, Inc.

Montgomery County Stroke Association

Montgomery County Volunteer Center
Montogmery County MD LTC Ombudsman Program

Mount Vernon at Home

Office of Conumer Protection

Seabury Resources for Aging Ward 5

Well Spouse Association

Spotlighton-Aging

VOLUME XXXII, ISSUE 11

A newsletter for D.C. Seniors

November 2020



GUEST COLUMNIST

Dr. Heather Stowe, Clinical Director, Department of Aging and Community Living

"Caregiving often calls us to lean into a love we didn't know was possible."

—Tia Walker

November is National Family Caregivers Month — a month when we're reminded that many ordinary folks, like you and me, do some extraordinary things. According to national estimates, there are over 65 million people who are caring for family members, and the value of the unpaid care provided is estimated to be worth \$375 billion!

Having cared for my father at the end of his life, I know both the joy and the pain that this journey brings.

Some caregivers are fortunate to have the love and support of family, friends and community as they take on the responsibility to care for a loved one. They have other folks who will share the tasks of caregiving, give them a night off, do the shopping for them or cut the grass — so that the caregiver doesn't have to. They have people who will drop off meals or have the loved one stay with them for a week so the caregiver can take a vacation without worry.

And some caregivers are not as fortunate. Every day is a strict balancing act, with little time for self-care. They may be juggling their own jobs or simultaneously caring for children while caring for a parent or grandparent.

If you are either of these folks, I want to say to you how grateful we are that you do what you do, that you have enough love in your heart to be a caregiver — you are very special.

Regardless of what your situation may be, there may be times when you feel alone or invisible on this journey. The Department of Aging and Community Living wants you to know that we see you, we care, and we are with you — you are not alone.

You can reach out to us for information on the supports that are available in Washington, D.C. Whether it's joining a virtual support group, getting some help to develop your own caregiver plan, or locating a variety of resources available in your community, our staff are ready to talk with you about your situation and how we can help you in your journey. Call us at 202-724-5626.

I've spent a lot of time over the years working with families and caregivers, and every single person has told me how grateful they were to be able to give back to someone who needed them, often someone who once took care of them. Many daughters and sons, wives and husbands, and neighbors and friends faithfully take on this task not knowing how long or how hard the road will be, but sure that it is a journey they will never regret.

If you are a caregiver, or if you are reading this and it brings to mind someone you know who is currently a caregiver, then I want to remind you — you also need to care for yourself! So, I offer these tips to all about taking care of ourselves, especially in this interesting time — this new normal for now. But I especially hope that it's helpful to the caregivers among us:

1. Be Intentional. Spend time with yourself each morning,

See GUEST COLUMN, page 26

Department of Aging and Community Living's Caregiver Support Group

Join DACL's Caregiver Support Group!
Share your experiences in a safe and supportive setting. Discover new health and wellness activities, community resources, and virtual ways to engage while social distancing.

Support groups will occur via conference call every:

> Tuesday 11:00 am - 12:00 pm Wednesday 4:00 pm - 5:00 pm

To register, contact Linda Irizarry: linda.irizarry@dc.gov 202-355-4443

Be part of the discussion!



GOVERNMENT OF THE DISTRICT OF COLUMBIA DEMURIEL BOWSER, MAYOR

To make it even more convenient to get a flu shot, DC Health has partnered with CVS Phormacy and Walgreens to provide flu vaccines at the

Walgreens provides flu shots at the F Street lesting site,

between 4" and 5" Sts. NW, Monday through Friday from

coronavirus.dc.gov

public testing sites.

9:00 a.m. to 1:00 p.m.

CVS Pharmacy provides flu shots at three firehouse testing sites,

on Tuesday and Thursday from 3:00 p.m. to 7:00 p.m.

Engine 8, 1520 C Street, SE - Engine 33, 101 Atlantic Street SE

Engine 30, 50 49th Street, NE

Individuals age 12 and up can get a flu shot at these sites. The CDC recommends everyone six months or older get a flu vaccine. It is recommended that you wear a t-shirt when going to get a flu shot.

Flu shots are safe and do not cause the illness. Learn more at datealth.dc.gov/flu

CORONAVIRUS.DC.GOV



DC HEALTH

MIRIEL BOWSER, MAYOR



How Do You moveDC?

Please share your transportation priorities and help update the moveDC plan.

Visit www.wemovedc.org

move do d.



Subscribe for half-price. See p. 45

DC Cameo Club members celebrate 19th Amendment with Art Installation at Union Station



Ms. Senior D.C. Trinette Chase and members of her court at the Ida B. Wells photo mosaic. Pictured (left to right) Trayci D. Campbell, Ms. Senior D.C. Trinette Chase, Vanella Jackson Crawford and Shirley Powell Ricks.

Ms. Senior D.C. Trinette Chase and members of her court commemorated the 100th Anniversary of the passage of the 19th Amendment by visiting an interactive photo mosaic and art installation depicting the portrait of Ida B. Wells.

Commissioned by the Women's Suffrage Centennial Commission, the mosaic celebrates women's right to vote and the historical milestone led by women of the Suffrage Movement.

The mosaic includes various photos of the suffrage movement arranged in the image of Ida B. Wells, a prominent journalist and activist who made history when she refused to march in the back of the procession of the Suffrage Parade in Washington, D.C.

The photos include several images of those that led the fight for equal rights of women across the country, including Susan B. Anthony, Sojourner Truth, Mary McLeod Bethune, Anna Howard Shaw, Mary Church Terrell and Mabel Ping-Hua Lee.

Guest column

From page 25

even if it's only one minute, to set your intention for the day. You get to decide how your day is going to unfold today.

- 2. Be Grateful. Name one thing for which you are grateful.
- **3. Eat.** Eating regular healthy meals will keep you healthy.
- 5. And finally, and most imporwhatever is happening at that moment.

November might be National Family Caregivers Month, but know that we appreciate you every day. Take care.

4. Go outside. Get some exercise, take a walk, get your body moving.

tantly, breathe! Even in the most difficult moments, taking a deep breath can calm us down and help us to deal with

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.

Director

Laura Newland

Editor

DACL External Affairs

Photographer Richard Williams

500 K St. N.E., Washington, D.C. 20002 (202) 724-5626 | www.dcoa.dc.gov

George Washington University Study Seeks Volunteers

George Washington University is conducting a research study on the mental and physical impact of caregiving on Black American Caregivers.

You may be eligible to participate if:

- You are an adult Black male between the ages of 30-85
- You are caring for a family member or loved one (spouse, sibling, parents or family friend) diagnosed with Alzheimer's or dementia
- You agree to participate in the study

The study involves:

- Up to three virtual visits for a total of 2-3 hours
- Completion of a questionnaire about health, sleep and stress
- Saliva samples
- Memory and thinking tests
- Compensation of up to \$75 and travel reimbursement

For more information, call 202-994-1728 or email rwturnerlab@gw.edu

Nutrition Corner: Fall Seasonal Produce

The first foods that come to mind for many people during the colder months of the year are holiday treats and baked goods. However, it is important to remember that there is so much produce in season in the Washington, D.C. area during autumn, so there is no need to limit your produce intake to the summer. Here are a few fruits and vegetables that are at their tastiest in the fall in the District.

- 1. Apples
- 2. Pears
- 3. Sweet potatoes
- Squash (especially acorn and butternut)
- 5. Radishes
- 6. Broccoli
- 7. Cauliflower
- 8. Carrots
- 9. Beets

10. Eggplants

CORONAVIRUS.DC.GOV

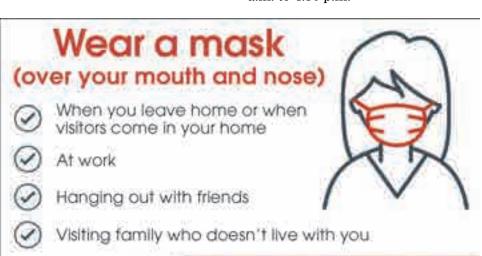
While delicious fresh, apples and pears can also be eaten oven-baked or diced and cooked in a bit of water and



cinnamon on the stove. These autumn vegetables really shine when oven-roasted with a bit of olive oil and your choice of spices or herbs; they also make hearty soups and stews.

Many farmers markets are open with COVID-19 precautions in place, and there are several organizations in the District working to deliver boxed produce to seniors. For more information, call us at 202-724-5626, Monday through Friday, from 8:30 a.m. to 4:30 p.m.

DC HEALTH DE MUNICE BOWSER MAYOR





The pandemic's economic downturn has hit older workers especially hard. See story on p. 28.

Can you pass a retirement literacy quiz?

The American College of Financial Serv- worth \$100,000 at retirement, based ices periodically conducts a retirement lit- on historical returns in the U.S., what is

eracy quiz for prospective retirees. The 2020 quiz consists of 38 questions covering all important retirement issues. Unfortunately, 8 out of 10 individuals taking the 2020 quiz failed to get a passing grade.

More than half of respondents underestimated the life expectancy of a 65-year-old man. Only 31% have a plan in place to fund long-term care. Although only 8% considered it likely they would need longterm care, the reality is that

70% will need some form of this care. Only 33% of respondents report having a written retirement plan, and of those who do have a plan, only 47% feel prepared for a market downturn. Of those without a writ-

ten plan, only 35% feel prepared to deal with a market downturn.

You can take the test at theamericancollege.edu/retirement-income-literacy-survey. Here are some of the questions contained in the survey, along with answers below:

1. If you had a well-diversified portfolio of 50% stocks and 50% bonds

the most you can afford to withdraw each year (not inflation adjusted) to have a 95% chance your assets will last 30 years?

- a. \$2,000
- b. \$4,000
- c. \$6,000
- d. \$8,000
- 2. An immediate income annuity that pays income of \$1,000 a month is generally going to be more expen-
- a. The younger the owner is

when the annuity begins

THE SAVINGS

By Elliot Raphaelson

GAME

- b. For a man rather than for a woman
- c. If interest rates increase
- d. For a single person
- 3. A deferred variable annuity with guaranteed lifetime withdrawal benefits: a. Ensures that the investment will not
- b. Only offers investment alternatives
- with fixed returns c. Pays guaranteed income that varies
- based on market performance
 - d. Can pay income even if the invest-

ment account goes to zero.

- 4. True or False: A retiree who is working part-time can generally continue to contribute to an IRA or a Roth IRA
- 5. Sarah is single, aged 65, and takes a reverse mortgage with a lump-sum payment. When does the loan have to be repaid?
 - a. At age 75
 - b. Whenever she takes another loan
- c. When she permanently leaves the
- d. Whenever the mortgage company wants it back
- 6. Nationally, who pays the majority of long-term-care expenses provided in nursing homes?
 - a. Medicare
 - b. Private payment
 - c. Medicaid
 - d. Insurance purchased by individuals
- 7. Converting a portion of a traditional IRA into a Roth IRA is a good idea, if:
- a. You have more taxable income than usual, and your marginal tax rate is higher than normal.
- b. You have a big tax deduction this year, and your marginal tax rate is lower than nor-

- c. The value of the assets in your IRA has remained the same for 10 years.
- 8. Which of the following types of long-term bonds typically has the highest yield?
 - a. U.S. Treasury bonds
 - b. AAA rated corporate bonds
 - c. BBB rated corporate bonds
- 9. To maximize the safe withdrawal rate from a portfolio over a 30-year retirement period, it is best to hold what percentage of assets in equities throughout retirement?
 - a. 0-10%
- b. 25-35%
- c. 50-60%
- d. 90-100%

Answers: 1 b; 2 a; 3 d; 4 True; 5 c, 6 c; 7 b: 8 c: 9 c

The quiz encompasses a comprehensive set of questions and answers including investing, withdrawal options, annuities, Social Security and long-term care.

I recommend that you take the quiz to determine which important retirement topics you should consider learning more about.

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

© 2020 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

A guide to giving for the greatest impact

By Kiplinger Consumer News Service

The recession and global pandemic are hitting charities where it hurts the most: in the wallet. Most fundraising professionals expect donations to decline in 2020 compared with previous years, a situation likely to continue through 2021, according to the Association of Fundraising Professionals.

Meanwhile, the need for charity is climbing, particularly to combat rising poverty, hunger and homelessness from the pandemic's economic fallout.

"There are so many needs that it can be overwhelming for donors," said Una Osili, professor of economics and philanthropic studies at Indiana University and associate dean for research at the Lilly Family School of Philanthropy.

The U.S. has 1.6 million nonprofits, a figure that has quadrupled in the last 40 years, according to Kevin Scally, chief relationship officer for Charity Navigator, which evaluates nonprofits and rates their effectiveness.

Is it better to give to a large nonprofit or a small one? Should you go global or stay local? There's no single answer, only ways to assess how your dollars might have the greatest impact for the causes you believe in.

Charity starts at home

Adela Crandell Durkee, 69, donates recurring amounts to PBS, NPR and Catholic Family Charities, but beyond that has struggled to find national organizations to support.

In the past, she and her daughter raised money for breast cancer through the Susan G. Komen walk, only to encounter recriminations from family and friends who opposed the Komen Foundation's support of Planned Parenthood.

Durkee and her daughter donated hair to Locks of Love to make into wigs but then grew concerned that the organization wasn't rated as favorably as others.

"It got to be too much work for me to

sort through all the threads and truly give consciously. So, I changed my tactic," she said. "I try to pick things that are local and where I can see the direct impact."

Now, Durkee volunteers at a local food pantry, Habitat for Humanity and her church, where, she said, "the overhead is low and the feedback is plentiful."

Some donors give in concentric circles: one local charity, one regional, one national and one international.

"On the local level, you as a donor have more of a connection to the work being done," Scally said. "On a national level, the benefit of supporting a larger organization is they have more resources to do more. In addition, many national organizations, especially the good ones, will have local partnerships."

Philanthropy 101

Once you know the causes you want to support, visit websites such as Give.org and CharityNavigator.org that evaluate nonprofits, provide comparisons, and even suggest charities if you search by topic or Zip code.

These websites provide details about a nonprofit's activities, and some also rate and rank charities according to financial efficiency, transparency and impact.

Akira Barclay, a philanthropic consultant, noted that on these sites larger organizations tend to get higher ratings because they have the resources to collect data and present themselves in a favorable light.

"A smaller nonprofit, just because they don't have that concrete data, doesn't mean they aren't making an impact," said Tracey Webb of Laurel, Maryland, a collective-giving expert and founder of Black Benefactors, which is based in Washington, D.C., and makes grants between \$500 and \$10,000.

Of course, check the nonprofit's website for annual reports or newsletters. Evaluate

See GIVING, page 29

Older workers face higher unemployment

By Sarah Skidmore Sell

For the first time in nearly 50 years, older workers face higher unemployment than their midcareer counterparts, according to a study released in October by the New School, a university in New York City.

The pandemic has wreaked havoc on employment for people of all ages. But researchers found that during its course, workers 55 and older lost jobs sooner, were rehired slower, and continue to face higher job losses than their counterparts ages 35 to 54. (The study focused only on workers with established careers. As a result, it did not examine workers younger than 35.)

It's the first time since 1973 that such a severe unemployment gap has persisted for six months or longer.

AARP said the study bolstered concerns about the economic impact of the virus on older workers. When people over 50 lose their jobs, it typically takes them twice as long to find work as it does for younger workers, the organization representing the interests of older Americans estimates.

The pandemic "may be something that is pushing people out of the workforce, and they may never get back in," said Susan Weinstock, AARP's vice president of financial resilience programing.

In every recession since the 1970s,

older workers had persistently lower unemployment rates than midcareer workers, partly because of seniority benefits.

But in the current recession, older workers experienced higher unemployment rates than midcareer workers in each month since the onset of the pandemic.

The older workers' unemployment rates from April through September were 1.1 percentage points higher than mid-career workers — at 9.7% versus 8.6%. The rates were compiled using a six-month rolling average and were far worse for older workers who are black, female or lack college degrees

Among the newly unemployed older workers is Legasse Gamo, 65. He was laid off in March from his job as a baggage handler at Reagan National Airport.

While Gamo is afraid of coronavirus exposure by working around others, he said he has looked for work — because he feels he has little choice but to take any job he can find.

The contractor he worked for, Eulen America, has required its laid off employees to reapply for their jobs. Gamo did so but said he has received no reply.

The immigrant from Ethiopia supports three grandchildren, ages 6, 12 and 14, who live with him. His daughter is still em-

ployed, but her pay is not enough to cover their expenses. Gamo gets \$210 a week in unemployment insurance payments and said he has spent almost all of his savings.

"I just want to get back to my job as soon as possible to support my family because I'm afraid we will end up homeless," Gamo said

Employers jump at the chance

The New School study found that the pandemic has posed a unique risk for older workers, said Teresa Ghilarducci, director of the school's Schwartz Center for Economic Policy Analysis.

"The higher rate of unemployment for older workers might be because this is a once-in-a-lifetime chance for employers to shed older workers and not fear investigation by the labor department," Ghilarducci said

She added: "Age discrimination rules are not being tightly enforced. Employers, fearing economic instability, may want to get rid of relatively more expensive workers and take their chances with training new workers when the economy recovers."

In addition, older workers often face age discrimination, making it difficult for them to find new jobs. Researchers believe employers laid off and resisted rehiring older adults, in part because they tend to face more serious health risks when infected by the virus.

The unemployment spike for older workers could force more of them into early and involuntary retirement, worsen their financial well-being, and exacerbate financial disparities already experienced by women, minorities and people without college degrees in terms of retirement security.

Retirement security threatened

New School researchers estimated that 1.4 million workers over 55 have lost their jobs since April and remain unemployed. The figure does not include workers who became unemployed in April and left the work force.

The situation could have deep ramifications for older workers close to retirement because their final years on the job are critical for those who have not saved enough for their retirement and expect to work longer to shore up their retirement funds.

"Retirement security is very fragile, and a lot of them never recovered from the recession in the first place," said Weinstock. "They were planning on working to make up for money they hadn't saved, and then

See OLDER WORKERS, page 30





How to reduce tax bite on Social Security

By Kiplinger News Service

After a lifetime of paying taxes on wages and other income, many people enter retirement expecting their Social Security benefits to be tax-free. But that's often not the case.

For some retirees, Uncle Sam takes a hefty bite of those benefits. Fortunately, there are ways to lower the percentage of Social Security payments that are subject to federal tax.

Start with calculating the taxable amount by adding together 50% of your Social Security benefits, all tax-exempt interest and other items that make up your adjusted gross income (minus certain deductions like those for higher education). The

result is your provisional income.

Social Security benefits are not taxed for single filers with provisional income of less than \$25,000. The same is true for married couples filing jointly if their provisional income is less than \$32,000.

When provisional income is between \$25,000 and \$34,000 for a single filer, or

\$32,000 and \$44,000 for a joint filer, up to 50% of Social Security benefits can be taxed. As much as 85% of those benefits are subject to tax when provisional income exceeds \$34,000 on a single return or \$44,000 on a joint return.

See UNCLE SAM, page 31

Giving

From page 27

the staff and board leadership, including their experience and background.

"I like to look at their social media pages," Webb said. "Sometimes they're updated more frequently than the website."

For you to claim a tax deduction for your donation, the organization must be a registered 501(c) (3) nonprofit, fiscally sponsored or structured as a donor-advised fund.

You should be able to find the charity's 990 form, which most nonprofits must file annually with the IRS, on irs.gov or through a service like Candid GuideStar or Foundation Center. This form contains financial results, revenue, expenses and the compensation of the nonprofit's five most highly paid employees or contractors.

Assess whether the organization is a responsible steward of resources by looking at its results, the percentage of revenue that

goes to overhead, and the amount of cash it has on hand to meet operating costs.

"If the organization isn't sustainable, you may want to be a bit cautious," Osili said.

The gift of time

Besides giving money, "there's also the volunteering of time, talent and testimony," Osili added. "How do you support the organization? Do you post on social media? They could benefit from that testimony."

Consider volunteering, which can eventually lead to service on the board of directors.

"Donors that get involved in the organization tend to get more satisfaction," Osili said.

Give as part of a group

Consider joining or starting a collectivegiving group, which combines gifts for a greater impact. Some alumni do this by pooling contributions from a graduating class, for example.

"Anyone who's making a choice to give

during this time, their generosity is appreciated," Barclay said. "It's so important right now, more than ever."

© 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC

Don't run the risk of having No Plan.



Estates & Trusts

Now is the time to make a new will or trust, make major gifts, or develop a succession plan for a business, farm or other important family asset.

- *20+ years of experience
 - · Planning for individuals, families or businesses
 - . Consultation in our office, in your home or by phone

240-399-7899 | priekhof@jgllaw.com | Rockville, MD



Retool, Recharge, and Reinvent Yourself at

JCA'S VIRTUAL 50+ EMPLOYMENT EXPOS

- ✓ Network with local employers, training institutions and more!
- ✓ Attend as many or as few workshops as you'd like!
- ✓ Learn new job-search skills!

Jobseekers age 50 or better and exhibitors can register for free at virtualexpos.accessjca.org. Register online now for one or both events!

See online for future dates, too!

Montgomery County, Maryland

Cosponsored by the Montgomery County Health & Human Services Department

Tuesday, November 17, 2020, 10 a.m. – 2 p.m.

Fairfax County, Virginia

Supported by The Morris & Gwendolyn Cafritz Foundation

Friday, December 4, 2020, 10 a.m. – 2 p.m.





JCA® — the Jewish Council for the Aging of Greater Washington – proudly serves people of all faiths and from all walks of life.

For additional information, email mgordon@AccessJCA.org.

Reevaluate your Medicare coverage now

By Lifestyles After 50

It's that time of year again: Medicare's annual Open Enrollment period.

Each year from October 15 to December 7, current Medicare users are able to compare and switch their Medicare and Part D prescription drug plans, if wanted.

New users are able to enroll during this period, so long as it is not their first time enrolling in Parts A or B. (Your initial enrollment period generally depends on the date you turn 65. If you miss that opportunity, your next one is during the "general" enrollment period, Jan. 1-March 31.)

According to MyMedicareMatters.org, a service of the National Council on Aging, here are the various changes you can make during this open enrollment period:

—Anyone with Medicare Parts A & B can switch to a Part C (Medicare Advantage)

—Anyone with Medicare Part C can switch back to Parts A & B, or switch to a new Part C plan.

—Anyone who has or is signing up for Medicare Parts A or B can join, drop or switch a Part D prescription drug plan.

Any changes you make to your Medicare coverage plan during the 2020 open enrollment period will be effective as of January

Why bother?

Each year, insurance companies are

able to make various changes to their Medicare and Part D plans — including the doctors and prescriptions they cover and their various co-pays and deductibles. Naturally, these affect the out-of-pocket costs different consumers will face. You could also lose access to a trusted doctor.

So, it's highly recommended that you use the open enrollment period to re-evaluate your current plan and consider changing to another one that could save you money or improve your coverage.

The benefits of annually evaluating your Medicare coverage plan, according to MyMedicareMatters.org, are these:

—Switching to better prescription drug coverage can reduce out-of-pocket costs and ensure drug plans still cover needed prescriptions. Research shows that the average consumer can save \$300 or more an-

nually if they review their Part D coverage

—Save money and keep your doctor innetwork by switching Medicare Advantage or Part D plans.

—Find a higher quality plan. Plans with a 5-star rating are considered high quality. If you are enrolled in a plan that is less than 3 stars, consider using Open Enrollment to switch.

So, take advantage of this open enrollment period to ensure that you have the best plan that has the coverage you need without overpaying.

Visit MyMedicareMatters.org and complete their questionnaire to best assess your current healthcare needs versus your current plan.

Reprinted with permission of Lifestyles After 50, lifestylesafter 50.com.

Asset Protection for You and Your Family

Law Offices of Lee F. Holdmann, Chartered

Trust, Tax & Estate Planning

301-530-0900 www.lfholdmann.com

9207 Old Georgetown Road | Bethesda, Maryland 20814

Older workers

From bage 28

they aren't able to make those catch up payments they need."

The Schwartz Center has estimated in research separate from October's study that 43 million people now in their 50s and early 60s will be poor when they become elderly because of economic conditions or

a lack of adequate savings in retirement plans.

The researchers who conducted the study recommended that Congress increase and extend unemployment benefits for older workers, discourage withdrawals from retirement accounts, lower Medicare eligibility to age 50, and create a federal Older Workers Bureau to promote the welfare of older



Are you a senior citizen?

Are you worried about debt you can't afford to pay?

Are debt collectors calling and sending you threatening letters?

Laws protect your Social Security and retirement income. It doesn't need to be used to pay debt you can't afford to pay. But what about the debt collector calls and demands?

Debt collectors can no longer communicate with a person represented by an attorney. HELPS is a national nonprofit law firm and charitable organization. We represent senior citizens who have debt they can't afford to pay. We send letters to your debt collectors. This stops unwanted debt collector contact. They can no longer call you or send you demands. You can always call us with questions or concerns. We turn no senior citizen away that needs the help we provide.

HELPS can immediately protect you from harassing debt collectors and bring peace back to your life



Gui W. Olsen | Alterney | Executive Director

Call HELPS now toll-free at 855-HELPS-US to learn more or visit us on the web at www.helpsishere.org

Beware Medicare scams

Every year during health insurance open enrollment season, scammers try to dupe unsuspecting consumers into sharing their personal information.

You may receive a call (or recorded message) from someone who claims to be helping you navigate your Medicare options. They may call themselves a "healthcare benefits advocate" or a similar title.

The caller says they can enroll you in a "cheaper and better" Medicare program than what you currently have, and all you need to do is provide some personal information such as your Medicare ID number.

Of course, the call is a scam, and sharing personal information merely opens you to identity theft.

In another version reported to BBB.org/ScamTracker, the caller is trying to frighten you by claiming your Medicare will be discontinued if you don't re-enroll. Fortunately, you are told, this "Medicare advisor" can fix the situation, but you need to provide some personal information to get the process going.

BBB.org/ScamTracker is also getting reports about callers pushing "free" back or knee braces. This is also Medicare fraud. You can learn more about these scams at http://bit.ly/bracescam.

How to avoid being scammed

—Be wary of unsolicited contact. People representing Medicare plans don't contact you by phone, email or in person unless you are already enrolled. Be especially cautious of calls that require quick action or immediate payment.

—Decline promotional gifts in exchange for personal information. Keep a healthy level of skepticism any time a broker offers you free gifts or other special deals. Never sign up with a broker who offers you an expensive "sign-up gift" in exchange for providing your Medicare ID number or other personal information.

—Beware of "free health screenings." Some brokers offer this to weed out people who are less healthy. This is against Medicare rules.

—Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know.

—Go to official websites. You can enroll

See MEDICARE SCAMS, page 32

Uncle Sam

From page 29

Reducing adjusted gross income is the key to lowering taxes on Social Security. If your AGI drops, so does your provisional income. When your provisional income shrinks, the percentage of benefits included in taxable income declines, lowering the tax on benefits.

Steps you can take

Your strategy for reducing the tax should be put in place long before your first Social Security check arrives.

Matt Nadeau, wealth adviser at the Piershale Financial Group in Barrington, Illinois, often recommends pre-retirement Roth conversions. Shifting money from a traditional IRA to a Roth IRA generally makes sense, he said, because the Roth's tax-free withdrawals won't raise AGI.

Simply delaying Social Security can help. The longer you wait, the more you'll get per month. "If your Social Security is higher and it allows you to take less from a retirement account like an IRA, that lowers provisional income" because you have less taxable money from a traditional IRA boosting your AGI, Nadeau said.

Once you start taking Social Security and are at least 70½ years old, qualified charitable distributions (QCDs) are a great way to cut taxes on those benefits if you are taking money from a traditional IRA and plan to give to charity anyway.

With a QCD, you can transfer up to \$100,000 directly from a traditional IRA to charity without raising your AGI, whereas

if you took \$1,000 from your IRA and donated it separately "that \$1,000 might be making another \$850 of your Social Security taxable," warned Ryan McKeown, senior vice president at Wealth Enhancement Group in Mankato, Minnesota.

Additional tips

Tax-efficient investing can also help you keep more of your Social Security benefits. For example, because dividends are included in AGI, Nadeau suggests investing for growth rather than dividend income in after-tax retirement accounts.

If you're working part-time in retirement, which by itself will increase income, continuing to fund a traditional IRA helps dial back your AGI.

Monitoring the capital gains on your investments is also important, McKeown said. "Long-term capital gain is something people can control, because they make a choice to sell an investment."

Even if you qualify for the 0% tax rate on capital gains, McKeown warns, you could still be upping the tax on Social Security benefits by selling capital assets. One way around this is to sell some stocks at a loss, if you can, to offset capital gains.

"All the decisions need to be put in context of an overall plan," McKeown said. "Make sure that things make sense for your goals and have investment merit" because there's more to sound financial planning than just lowering taxes.

© 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.

BEFORE THE HOLIDAYS

Change-over to long-sleeved tops, serious decluttering of guest-room closets, a new set of estate-planning documents, and up-to-date materials for your helpers.

How nice to be able to tell family and friends that you are organized, and where to find what they'll need later! Please call me.



Law Offices of Nancy L. Feldman (703) 528-7710 and (202) 965-0654 nancyfeldmanlaw@iCloud.com

Wills and Trusts, Medical Directives, Powers of Attorney, Estate Administration, Family Practice

Admitted in Virginia, Maryland and the District of Columbia www.nancyfeldmanlaw.com

Free Webinar: Learn To Protect Your Assets From The Expenses of Probate & Long-Term Care

Don't be "taken" by the system. Attend this webinar and learn how you can protect your assets from probate PLUS lawsuits PLUS Nursing Home expenses using the Living Trust Plus" – the only type of asset protection trust that allows you to be trustee and remain in control of the trust while also protecting your assets from being counted by state Medicaid agencies.

Free Seminars Via Zoom

Thurs., Nov. 12th or Tues., Dec. 15th 2-4 p.m.



Your Speaker is Evan H. Farr, Certified Elder Law Attorney, creator of the Living Trust Plus[®] Asset Protection Trust and one of the foremost legal authorities in the Country in the fields of Medicaid Asset Protection and Medicaid Asset Protection Trusts.

Call Now To Reserve Your Spot: 1-800-399-FARR

> or Register Online at: FLFSeminars.com

And Call Anytime for a No-Obligation FREE initial consultation www.farrlawfirm.com



Fairfax, VA 22030
1 Research Court, Suite 450
Rockville, MD 20850
1775 I Street NW, Suite 1150
Washington, DC 20006

Three steps to higher retirement income

By Kiplinger Consumer News Service

A long time ago in a galaxy far, far away, retirees could live off the interest from their CDs and bonds. A lot has changed since then. With interest rates now at historical lows, retirees are feeling the pinch.

This doesn't mean retirement is out of reach. It means we need to plan a little smarter and harder.

Here are three ways to boost retirement income:

1. Reduce your expenses

Make a list of all expenses. Then, line by line, scrutinize each expense. Is there a way to reduce the expense? Can you live without it or on a smaller scale? Cable bills, cellphone bills, subscription services — all of these add up.

Other expenses are not so obvious. Cash allowances to adult children are a common budget leak. Retired parents need to have a heart-to-heart with their adult children on how their gifts could potentially negatively impact Mom and Dad's retirement.

Also, review and request insurance proposals for health, home and auto. Seek out new insurance vendors with better offers.

Or, if it makes sense, try increasing the deductible. Increasing deductibles can save you money on premiums. (This assumes you have the cash to meet the higher deductible when you file an insurance claim.)

If you are paying for life insurance, is that still sensible? If the mortgage is paid

off and the kids are out of college, perhaps reallocating premium dollars to long-term care insurance might make more sense.

2. Find ways to reduce your taxes

Scour your income tax returns for leakage. Are you offsetting income with losses? Taxpayers can use \$3,000 of investment losses — if a stock or mutual fund lost money — against ordinary income.

If you give to charity, are you giving in the most tax favorable way? Donating a high-flying stock may make more sense than giving cash. Donating stock to a qualified charity gets you out of the stock position without incurring taxes from selling. This way, your cash, which you would have donated, is instead preserved for your living expenses.

For those with consulting or self-employment income, are you saving in a taxfavorable retirement account? Contributions to a Self-employed (SEP) IRA are taxdeductible, reducing your taxable income and increasing savings for future retirement needs

3. Focus on total portfolio income

Many retirees have interest and dividends reinvested back into the portfolio. Instead, try having all portfolio income paid out to you in a weekly check or a wire to your bank account.

The advantage is you never touch the principal. The downside is the portfolio may not grow as much as if dividends were reinvested. That is a trade-off. Many retirees prefer to take the income instead of touching principal.

The key to all of this is to understand that the old ways of retirement income planning — company-provided pensions, high-interest CDs or postponed retirement — are unfortunately not as available as they used to be.

If you are feeling uncertain about your retirement income plan, speak with a qualified, experienced financial adviser. Sometimes the answers are right in front of clients. They just need someone to help point them out.

© 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.



The Career Gateway! features small classes, 30 hours of intensive training over two weeks, a long-term mentor, and valuable take-home materials

WHEN: 2020 Sessions: #2:* November 9, 11, 13, 16, 18 (Online)

January 19, 20, 22, 25, 27 2021 Sessions: #3:

#4: March 1, 3, 5, 8, 10

#5: April 19, 21, 23, 26, 28

#6: June 7, 9, 11, 14, 16

PLUS: Optional employment-related tech classes available

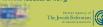
*During the COVID-19 pandemic, classes will be conducted through an interactive, ZoomTM online experience. Check whether your session will be in-person or virtual.

Call (301) 255-4215 for more information or e-mail Career.Gateway@AccessJCA.org

Made possible by Montgomery County Aging & Disability Services, The Morris and Gwendolyn Cafritz Foundation, Adventist HealthCare, and the Jewish Council for the Aging.



Helping All Seniors Thrive®





The Jewish Council for the Aging's Kensington Club has gone virtual!



KC@Home is an online social day club for seniors with early-stage memory loss that now meets on Zoom.

For info and dues, call 202,735,3464

lewish Council for the Aging









ICA is proud to serve people of all faiths and from all walks of life. For more information about our program policies, visit www.AccessiCA.org/programs.

Medicare scams

From page 31

or re-enroll in Medicare at Medicare.gov. If you've been the victim of a scam, please

report it to BBB.org/ScamTracker. By sharing your experience, you can help others avoid falling victim to similar scams.

Courtesy of the Better Business Bureau of Central Virginia.



Receive 20% off registration for a limited time with this code:

LongevityBeacon20



Celebrate the 19th Amendment's centennial with a tour of local sites. See story on p. 34.

Try Finger Lakes for hikes, food and laughs

By Victor Block

One afternoon during a recent trip to the Finger Lakes region of Western New York State, I was clocking 80 miles per hour (zooming around an automobile racetrack). On another day, I slowed down on the road to pass a horse-pulled Amish buggy.

In between were hikes through otherworldly scenery, visits to intriguing museums, and opportunities to become acquainted with the opulent lifestyle of the wealthy.

The Finger Lakes region is within an easy six- or seven-hour drive from Washington, D.C. You'll pass through country-side with splendid views of rolling farmlands and dense forests. When the drive ends, visitors face a long, diverse list of sightseeing and activities.

On something called the Empire State Road Trip, I followed an itinerary that linked enticing things to see and do with inviting accommodations along the way. The road trip was laid out by the Harbor Hotel Collection — three properties about a three-hour drive from each other in Chautauqua, Watkins Glen and Clayton, the latter located in New York's Thousand Islands District (there actually are 1,864 islands)

Each location offers its own unique rea-

sons to visit, while also sharing appealing traits and treats. Let's begin with the latter.

Foodies be forewarned! You may have to loosen your belt during the sojourn in this diet-busting destination. Farm stands and pick-your-own fruit orchards vie with cheese shops and bakeries to tempt passersby with hard-to-resist tasty treats. Wineries, craft breweries and cideries provide beverages to accompany those delicacies.

Oenophiles may think they've gone to grape heaven. More than 70 wineries line the shore of Seneca Lake alone, almost half of them connected by a Wine Trail.

Museums to explore

The area's museums range from tiny establishments to world-class collections. The often-overlooked Fenton History Center, located in the mid-19th century home of a former U.S. congressman, senator and governor, tells much more than his story.

One room is devoted to the War of 1812 between the United States and Britain, much of which was waged along the New York-Canadian border. Other exhibits bring to life the role of New Yorkers who helped enslaved people escape through the Underground Railroad.



Hikers marvel at the 200-foot cliffs and 19 waterfalls of Watkins Glen State Park in New York. The state's Finger Lakes Region offers adventure, relaxation, sophisticated food and local wine.

A smaller but no less interesting site is the Mark Twain Study. Built in 1874 on a farm outside Elmira, the hometown of his wife, the tiny octagonal structure is where Twain (Samuel Clemens) wrote some of his most famous works. It now sits in a place of honor on the Elmira College campus

At the National Comedy Center in Jamestown, a personal profile is created for each guest, and more than 50 immersive displays deliver content tailored to each person's taste. All the famous names from comedy are represented, and a "Blue Room" delves into adult humor.

Close by is the Lucille Ball Desi Arnaz Museum, which explores the life of that popular couple. Ball was born in Jamestown and retained lifelong ties to the area. Her California home contained furniture made in Jamestown, which was nicknamed "Furniture Capital of the World" when that industry thrived there from about 1860 into the early 20th century.

Both museums are open, with COVID safety adjustments in place.

At the Antique Boat Museum in Clayton, the heart of the Thousand Islands area, visitors can see a priceless collection of over 350 vessels ranging from canoes and kayaks to sleek power boats. Even a

landlubber like me can appreciate the beauty and craftsmanship of the exhibits.

Visitors may row a traditional St. Lawrence skiff, ride in a triple-cockpit speedboat, and tour *La Duchesse*, an elegant houseboat built for George Boldt. He was a German-born hotelier and one of America's wealthy tycoons who, during the Gilded Age, built opulent mansions on some of the islands in the archipelago region of the St. Lawrence River.

Boldt planned a castle as a gift of love for his wife, Louise. He changed the island's name from Hart to Heart, had stone and wood hearts carved throughout the structure, and directed that flowerbeds be planted in the shape of hearts. When Louise died before the palatial structure was completed, Boldt abandoned the project

Today the six-story, 127-room castle has been restored and opened for visitors, who reach the island following a 10-minute boat trip.

Grand Prix speedway

Another ride provided a more adrenaline-boosting experience. I knew that Watkins Glen is a racecar fan's dream des-



A race is underway at Watkins Glen International, a track whose roots go back to 1948 and has long hosted NASCAR and Grand Prix events. But almost every day, time is set aside for members of the public to zoom around the 3.45-mile circuit in their own cars for a taste of the thrill.

D.C. sites that recall suffragists' battles

By Glenda C. Booth

On March 3, 1913, Inez Milholland, astride a white horse and dressed in a white Cossack suit and white boots, led an unusual parade down Washington, D.C.'s Pennsylvania Avenue. With "Liberty, Equality, Fraternity" banners fluttering in the wind behind her, Milholland led between 6,000 and 8,000 women, along with 10 bands, 26 floats, and six golden chariots in the Woman Suffrage Procession.

"This was the first March on Washington," said Rebecca Boggs Roberts, author of Suffragists in Washington, D.C.: The 1913 Parade and the Fight for the Vote.

The unprecedented parade through the capital was a dramatic event in the 72-year campaign to grant women the right to vote.

In August, America marked the centennial of the 19th Amendment, which guaranteed that right. The D.C. area was a hotbed in the suffragists' struggles of the late 19th and early 20th centuries. Several local landmarks tied to the suffragist movement are easy to visit.

Pennsylvania Avenue

The 1913 suffrage march was pure pageantry. The program read, "We march in protest against the present political organization of society from which women are excluded."

Milholland, calling herself "the free woman of the future," invoked the image of Joan of Arc. The U.S. Treasury building, next to the White House, was the stage for an elaborate tableau featuring robed women representing Liberty, Justice, Charity, Hope and Peace.

However, the marchers were met with jeers, shoves and spitting, mostly from rowdy men who labeled them "unwomanly," "unsexed" and "shameless," while police looked on indifferently.

Upon arriving at Union Station by train on parade day, which was also the day before his inauguration, President-elect Woodrow Wilson was met by only a few fans.

"Where are the people?" he asked. The answer: "On the avenue, watching the suffragists' parade."

Lafayette Park

As Wilson resisted supporting women's right to vote, the National Woman's Party devised a new tactic in 1917 that they called the "Silent Sentinels" — a "perpetual delegation" on the White House sidewalk. It was, according to *The Suffragist* newspaper, "the first time in history the President of the United States is being picketed."

Thousands of women in purple, gold and white sashes stood silently in all kinds

of weather, hoisting banners that asked, "Mr. President, how long must women wait for liberty?"

With World War I well underway, the suffragists denounced Wilson's fight for democracy abroad while denying it at home. In 1918, Wilson relented and justified backing a suffrage amendment as "a necessary war measure."

Unhappy with Wilson's lukewarm support, however, in 1919 women began burning his speeches in Grecian urns on the White House sidewalk and in Lafayette Park, weathering attacks by men and infuriating officials.

One of the suffragists' boldest acts was burning Wilson in effigy because he and his party, they charged, held women "in political slavery."

A monument to equality

The Belmont-Paul Women's Equality National Monument served as the head-quarters of the National Woman's Party, founded by Alice Paul. The three-story brick house at Second Street and Constitution Avenue, N.E., sits in the shadow of the Senate's Hart Office Building, the Supreme Court and the Capitol.

Built in 1800, the house was the epicenter of the suffragists' campaigns. The museum houses memorabilia, banners and attire

associated with the 19th amendment and the Equal Rights Amendment, which Congress passed in 1972 but is not yet ratified.

The museum is currently closed due to the pandemic. At other times, by appointment, visitors can read *The Suffragist* newspaper and National Woman's Party scrapbooks which detail tactics, setbacks and successes.

U.S. Capitol rotunda

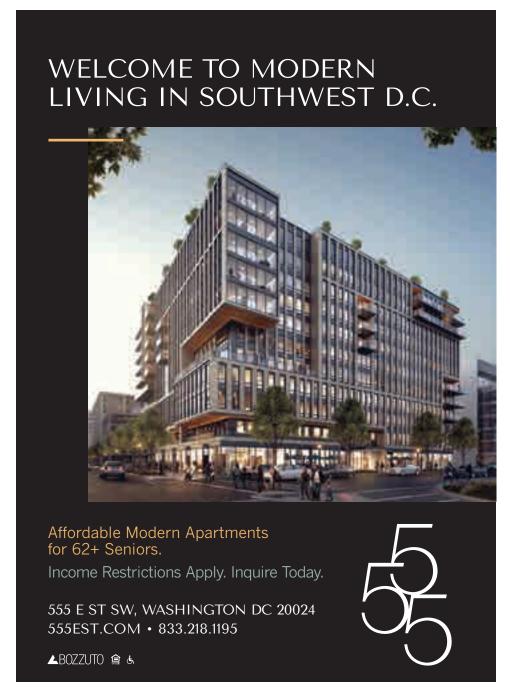
Many members of Congress were not supportive of the suffrage amendment for decades. Legislators introduced the first Constitutional amendment suffrage bill in 1878; however, Congress did not approve it until 1919.

Three famous suffragists, memorialized in marble, joined the statues of mostly white men in the Capitol rotunda in 1997, after sitting in the Capitol's basement crypt for 75 years.

The "Portrait Monument," nicknamed "Three Ladies in a Tub," is a 1921 sculpture of activists Elizabeth Cady Stanton, Susan B. Anthony and Lucretia Mott, none of whom lived to be enfranchised.

Of Statuary Hall's 100 statues and busts, only a dozen depict women. Jeannette Rankin's statue was added in 1985. Elected

See SUFFRAGISTS, page 37





NY travel

From page 33

tination but wasn't sure why until I heard the town's origin story.

The first chapter was written in 1948, when a race was held over a 6.6-mile route along streets in and around the town. After a mishap several years later, which resulted in the death of one onlooker and injuries to others, the Watkins Glen Grand Prix Race Course was constructed. Today the racetrack is open to the public between races

I opted to try the "Drive the Glen" program and lined up my somewhat clunky Honda sedan on the track with eight other vehicles, including a snazzy Corvette, a stylish Nissan and the pace car that led the pack.

The motorway combines stretches of straightaway with banked pavement leading into sharp hairpin curves. Despite the admonition not to exceed 60 miles per hour, I must admit that after slowing to open the distance between my car and the vehicle I was following, I saw my speedometer hit 80.

Contrast that velocity and the roar of engines with the gentle clip-clop of a horse pulling an Amish wagon through quiet countryside. Here and there residents of local Amish communities cling to their traditional lifestyle. Those pockets of the past are comprised of tidy farms and massive barns, some with the image of a quilt painted on the side.

Hiking trails

Many trails crisscross the area, suitable for all skill and stamina levels. My personal favorites offer more than just a walk in the woods.

Panama Rocks Scenic Park in Chautauqua County is an ancient forest that has been attracting visitors since the 1880s. A mile-long loop leads through a jungle-like world of towering rocks, deep crevices and small caves. Signs identify features with names like Paradise Alley and Indian Fireplace, which Native Americans used as a stone oven.

You'll encounter a very different environment at Watkins Glen State Park, where a deep gorge cuts through a land-scape of water-sculpted rock and dense

northern forest

Adding to the scene are 19 waterfalls squeezed into the first mile of the path. Some plummet over sheer cliffs while others trickle across flat rocks in the river bottom. The route requires climbing up (and down) a total of 832 stone steps.

If thoughts of this mountain-goat experience don't excite you, other opportunities on the Empire State Road Trip certainly will. From picking apples in an orchard to chuckling at zany humor at the National Comedy Center, the challenge in the Finger Lakes region is selecting from among the long list of something-for-everyone choices.

If you go

The three Harbor Hotel properties share pleasant waterfront settings, AAA four-diamond caliber facilities, and touches of their locations and history. The use of stone, unpainted wood and water designs hint of their surroundings. Rates begin at \$101 a night in November.

Among vintage photographs that line lobby walls in the Chautauqua Harbor Hotel are Frank Sinatra, who performed there, Lucille Ball and Desi Arnaz, and even some depicting the amusement park that occupied the site from 1893 to 1962.

Memorabilia related to car racing is scattered about the Watkins Glen property, while antique boats are a focus of photos and displays in the 1000 Islands Harbor Hotel.

The hotels' dining rooms offer the same menu, plus nightly specials. A cheese plate of four choices plus sides (\$19) is more than enough for two people to share. Two Maine lobster rolls (\$19) and fettuccini with roast chicken (\$27) are popular favorites.

The Drive the Glen experience, in which you drive your own car on a 3.45-mile Grand Prix circuit, costs \$30. It is open July through October.

Like Drive the Glen, many attractions are open seasonally, so it's best to check before you visit.

NOTE: At the hotels, COVID restrictions are in place, restricting visitors from certain states, and requiring masks and social distancing at all properties. For more information, call (607) 535-3759 or visit harborhotelcollection.com/experiences/e mpire-state-road-trip.

BEACON BITS

Ongoing

TOUR OF FALL FOLIAGE

The Smithsonian has developed a walking tour of the fall foliage

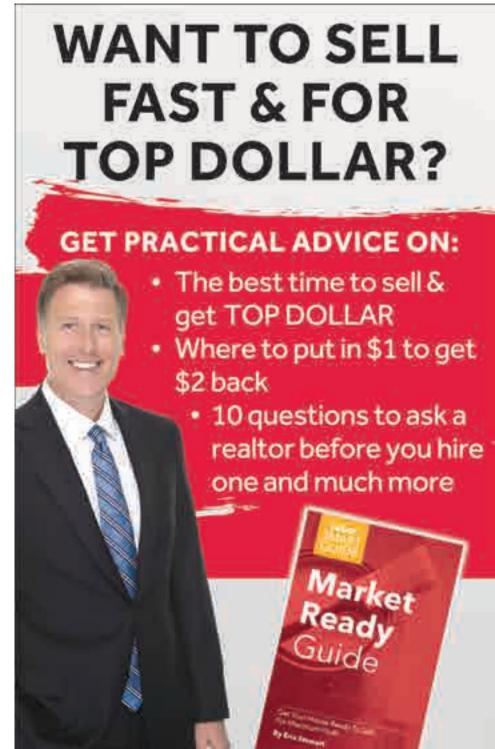
in its gardens. Visit http://bit.ly/SGFallFoliageTour for a map of the tour and for photos and descriptions of the trees seen along the way.

Fridays

FREE TAI CHI

Join Around Town DC for free virtual Tai Chi classes. The classes are taught by Joel Timmons, who has studied Chinese martial and

health arts for over 40 years, and take place every Friday from 2 to 3 p.m. To register, visit http://bit.ly/FridayTaiChi.



As a certified senior real estate specialist (SRES®) with over 30 years of experience, Eric helps simplify the 119 steps it take to sell you home FAST and for TOP DOLLAR!

> Virginia Maryland Washington, DC

Call 1-800-900-9104 to request your FREE guide or download it at www.EricStewartGroup.com









907 8057 1057 8447 906 2017 2016 2019

Is there a travel adviser in your future?

For any upcoming trips, many of you today's complex travel marketplace,

will turn to a travel adviser to help with the arrangements some for the first time.

When internet travel agencies and search systems first blossomed, some observers predicted the "end" for conventional travel agents. And many such agencies did, in fact, disappear.

But others survived, in part by morphing into travel advisers. Specifically, internet-age travel advisers found three useful niches:

— Using specialized knowledge to help consumers plan and arrange trips in

- Taking over the workload of compiling and arranging complex travel arrangements, and

— Helping big corporations manage and control their business travel budgets.

Ordinary consumers aren't concerned with the third niche, which is filled mainly by large business travel agencies and consortiums. But many ordinary consumers are taking advantage of the way travel advis-

ers can make their lives easier.

There's a big difference between a travel adviser and a travel agent.

Just a Simple Graveside Funeral

Booking are travel agents. They can help you compare costs of various options and actually perform the base agency function of making the transaction. But they can't sit down with you, discuss your objectives and preferences, or help you map out a complete trip.

That's what makes travel advisers different: Yes, they can also make the transaction, but their real value is helping you zero in on exactly which transactions you want to make.

Save time, get better deals

Thus, probably the main way advisers can benefit you is by helping you plan and arrange a trip. They keep up with the latest developments in destinations and transportation services. And they may even have access to deals that aren't offered to the general public.

Even if you keep up with what's going on yourself, you may not want to spend tedious hours glued to your monitor, researching and comparing options. Instead, you can just tell an adviser, "I want to take

Big online outfits such as Expedia and my grandkids to Disney World in June" and let the adviser work out the details.

> Advisers earn their income from two sources: fees you pay and commissions some suppliers offer. And you can expect to pay some kind of fee, starting around \$40 to \$50 and running up into the hundreds, depending on the assignment.

> Airlines these days don't pay agents much in the way of commissions, but cruise lines, hotels and tour operators do, so what you pay depends, in part, on what sort of trip you plan.

Find the right adviser

And, lastly, maybe the most important question: How do you locate the right adviser? This is a tough one — just as it is for any other personal service, from doctor to stockbroker to plumber.

As with all services, your most reliable source is word of mouth from friends, relatives and co-workers. Ask around.

The American Association of Travel Advisors (ASTA) posts an adviser locator that

See TRAVEL ADVISER, page 37



TRAVEL TIPS By Ed Perkins

TWO (2) LOCATIONS - ALL INCLUSIVE PRICING **Burial Packages**

Crematory on premises

Cremation Packages Just a Simple Cremation \$1,295

Enhanced Cremation \$2,895

Family Goodbye Cremation \$3,895

1091 Rockville Pike* Rockville, MD 20852 301.296.6864

Simplicity Plus Funeral

www.goinghomecares.com

 ${\bf Email: and rew@going home cares.com}$

(Winston 20 Gauge) 519 Mabe Drive Woodbine, MD 21797 410.442.3662

\$3,595

\$5,895

Casket included

Casket included

(Winston 20 Gauge)



Nov. 20

THE ART OF LOOKING

Hone your skills in visual literacy and perspective as you explore the National Gallery of Art. This virtual event is free and open to

the public and takes place Fri., Nov. 20 from 10 to 11 a.m. To register, visit http://bit.ly/NGAArtofLooking.

Nov. 14

FALL FLORAL CENTERPIECES

Learn how to create a floral centerpiece for a holiday table. The U.S. Botanical Garden presents a free virtual workshop with

florist Arrin Sutliff on Sat., Nov. 14 from 11:30 a.m. to 12:30 p.m. To register, visit https://bit.ly/35hT7lq.





Suffragists

From page 34

to the House of Representatives from Montana in 1916, Rankin, an advocate for women's rights and peace, was the first woman to serve in the body.

Congressional Cemetery

Eight suffragists are buried in the 35-acre Congressional Cemetery on E Street, S.E., including Winifred Mallon, a founder of the Women's National Press Club; Marguerite DuPont Lee, of the Delaware DuPont family; and Belva Lockwood, the first woman licensed to practice law, the first woman allowed to argue before the U.S. Supreme Court, and, in 1884 as a presidential candidate for the Equal Rights Party, the first woman to run on a major party ticket.

Former Lorton jail

In 1917, the Washington, D.C., police started arresting women who were peacefully picketing on the White House sidewalk for "obstructing traffic."

From 1917 to 1919, the police arrested more than 200 women ages 19 to 73. They hauled 70 of them to jail in the Occoquan Workhouse, 25 miles south of Washington in Lorton, Virginia. Guards beat them and fed them hard bread and maggot-laden soup. When some women went on a hunger strike, jailers force-fed them an egg mixture through a tube in their nostrils to prevent them from dying as martyrs.

On the night of November 15, 1917, the "Night of Terror," prison officials beat and dragged some women out of the dormitory-style quarters and slammed them into

jail cells alongside prostitutes, thieves and drunks. One woman suffered a heart attack. Historians view the Night of Terror as a turning point in the struggle for passage of the 19th Amendment.

The workhouse no longer stands, and an arts center now occupies the land where the jail used to be. The Lucy Burns Museum at the Workhouse Arts Center tells the story of the movement and the suffragists' incarceration.

"The suffragists lived in very different time. There was no glass ceiling. They were in a box, locked in tight," said Kathleen Pablo, a Turning Point Suffragist Memorial supporter.

New memorial next year

In 2021 a new national memorial, the Turning Point Suffragist Memorial, will

open in Fairfax, Virginia. It's important, said Patricia Wirth, executive director of the memorial, because the struggle of "suffragists who fought and won the right for American women to vote was essentially a 72-year, bloodless revolution that resulted in the greatest expansion of democracy in a single day the world had ever seen."

National Archives

On August 24, 1920, Tennessee became the 36th state to approve the amendment, thus ratifying it as the law of the land. The original 19th Amendment to the U.S. Constitution is on display until Jan. 3, 2021.

It reads, "The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of sex."

Travel adviser

From page 36

you can filter by specialty, such as "senior travel," "beach vacations" or "luxury travel," as well as by destination.

The main problem is that too many advisers claim special competence in just about everything. ASTA membership is certainly a plus, but the "ASTA Verified" certification is more a measure of how an adviser runs its business than confirmation of its travel knowledge.

Several large adviser chains operate mul-

tiple locations or affiliates around the U.S., including Internova, American Express and AAA (check websites for your state).

Some advisers focus on cruises exclusively, which is a good thing — they keep up with what's going on. If you want a cruise, consider a cruiser specialist, although AAA is also good with cruises.

Many local travel advisers are affiliated with one of a dozen or more worldwide outfits that back up individual advisers with current technology. Google your area for candidates.

And when you spot a likely candidate,

don't be reluctant to ask for — and check — references.

Email Ed Perkins at eperkins@mind.net.

Also, check out Ed's rail travel website at rail-guru.com.

© 2020 Tribune Content Agency, LLC.

BEACON BITS

Nov. 10

MONEY MATTERS BOOK DISCUSSION

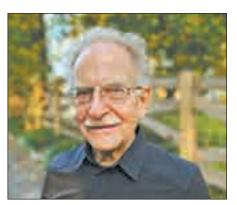
The D.C. Chapter of Better Investing hosts a virtual book discussion that is free and open to the public. The discussion will focus on

Larry Swedroe and Kevin Grogan's Your Complete Guide to a Successful and Secure Retirement. The event takes place Tues., Nov. 10 from 7:30 to 9 p.m. For more information and a link to the meeting, visit http://bit.ly/MoneyMattersBookClub.





Style Style



Lifelong volunteers win recognition for their work. See story on p. 40.

Scaled-down performances start to return

Ry Glenda C Rooth

"Gathering to hear a story is a basic human need," said Edgar Dobie, Arena Stage's executive producer and president. Amid challenging pandemic protocols, gathering has been a fleeting fantasy for most, but some area theaters are re-opening with limited and re-imagined programming.

The show is going on, cautiously, at several creative theaters. "Art will always find a way," said Seema Sueko, Arena's deputy artistic director.

"Creativity thrives under constraint," Sueko added. "Problem solving is what we love to do."

Fewer seats, more sanitization

The mechanics of producing plays are evolving as everyone continues to learn about the disease with no vaccine and changing protocols.

Theaters are reducing capacity; requiring masks; enhancing air circulation and cleaning, including chairs and armrests; installing hand sanitizers and one-way pathways; using touchless ticketing and programs; and implementing more flexible ticket refunds and exchanges.

Most are not selling food or beverages. All expect to continually modify conditions appropriate to the venue and program type.

Many theaters have moved to digital of-

ferings. Studio Theatre is filming and streaming two productions in 2020. Ford's Theatre's classic, *A Christmas Carol*, will be a radio version. Ford's dates for other plays are undetermined, as are those for

Toby's Dinner Theatre. Toby's holiday production of *ELF*, *The Musical*, will be staged in July.

See DC THEATERS, page 39



A small, socially distanced audience, seated on-stage, attended "An Evening with Renée Fleming and Vanessa Williams" at the Kennedy Center in September. But others can watch it on-demand through the end of the year at kennedy-center.org.





DC theaters

From page 38

Arena Stage shows resilience

With its unions, Arena Stage developed a 64-page safety manual, approved by D.C. officials. Managers will make its three theaters and the walk to them safe, they stress, with comprehensive cleaning, upgraded air filtering, and restroom doorknobs replaced by automated latches..

Starting in January, Arena will stage plays in one of its three theaters at a time, with the audience at 40% to 50% capacity. The Kogod Cradle, which normally seats 210, will only have 94 people; the Kreeger, which normally holds 500, will allow 225; and the 683-seat Fichandler will host 315.

Seating "will be a science," Sueko said, with the closest person two seats away. Except for families, "there will be no one in front, behind or beside you," she said.

As for content, Arena's fare will fit the times, Sueko said, with resilience permeating several play—s. *Life After* is about a young woman who grapples with her father's death but finds a life-affirming path.

A new musical, *American Prophet*, presents abolitionist-orator Frederick Douglass in his own words, with new songs like "A More Perfect Union."

Toni Stone tells the story of the first woman to play professional baseball in a men's league. "The pandemic this year is entwined with the virus of racism," Sueko said, and "Toni Stone uses baseball to speak the truth about being Black in America."

The arts are especially important during these uncertain times, Sueko believes.

"I hope that every individual has the opportunity to live a full and robust life, and that means with joy, laughter, companionship, community, art, exercise, the fullness of life. I want people to invest in themselves, and I hope that we are helping them have a full life."

Kennedy Center experiments

On September 26, the Kennedy Center staged "A Time to Sing," its first performing arts event since the March 13 closure. Renée Fleming and Vanessa Williams sang before 42 people on a special stage built over the orchestra area, 30 feet from the audience. (A video of the performance may be watched online for \$25.)

The performance was the first in a series of 70-minute concerts involving small groups of artists who stay six feet apart on the stage. For these performances, guests enter the Opera House through the wide loading doors on the front plaza, have their temperatures checked, and sit on the stage in physically distanced pairs facing the hall's red interior. There are no intermissions.

The 42 guests represent just 2% of the theater's capacity. Guests park outdoors and elevators are limited to three people at a time. The audience area's ventilation system has four complete air changes per hour and the performance area has five.

Managers conduct daily COVID-19 tests

for all artists, crew and staff members who work within six feet of another person or perform without a mask. All of them must self-certify they are symptom free before entering the building and get temperatures checked daily with a no-touch thermometer.

Kennedy Center personnel conduct contact tracing for staff, artists and contractors, and report any positive tests to the D.C. Department of Health for follow-up.

On select evenings, the Reach (its new performance area a short walk from the main building) has featured music, dance and an outdoor film screening. The Kennedy Center has also offered a range of online programs this fall; most are free.

Citing consultations with the Cleveland Clinic and the Centers for Disease Control, Robert van Leer, senior vice president of artistic planning, explains their approach.

"Safety for those on stage, behind the scenes and in the audience is our highest priority as we work to bring back the arts onto our stages.

"We do hope you join us in person at one or more of our live events. And if you don't feel comfortable just yet to attend a live performance, we hope you take part in our digital offerings on our channels, showcasing artists from here in D.C. and from around the country."

2021's uncertainties

What does 2021 hold? Studio Theatre's Managing Director Rebecca Ende Lichtenberg offers a look: "We have reimagined our programming through the summer of 2021 to maintain the immediate connec-

tion between artist and audience across new platforms and in new ways that allow us to create and share art safely," she said.

"We don't imagine a return to 'normal' producing until a vaccine has been distributed to the population."

The Kennedy Center will have what President Deborah Rutter calls an "ambitious but limited season," starting January 14. She emphasizes that "programming will remain flexible," contingent on pandemic guidelines.

"We're driven by 'The show must go on," said Arena Stage's Dobie. "And that will be the case until it's not safe or healthy to do so."

Please patronize our advertisers; They keep the Beacon free.



ENTERPRISE RESIDENTIAL

MOST COMMUNITIES ARE 62 AND BETTER

ANNE ARUNDEL COUNTY

The Greens at Hammonds Lane: 410-636-1141
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 • 55 & Better
Park View at Fullerton: 410-663-0665

Park View at Miramar Landing: 410-391-8375
Park View at Randallstown: 410-655-5673

BALTIMORE COUNTY (CONT.)

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

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

www.enterprisecommunity.org







Maryland county honors top volunteers

By Margaret Foster

Bob Marques may be retired, but he's no couch potato. His volunteer work has taken him to New Orleans after Hurricane Katrina, to Tennessee after deadly tornadoes, and most recently to the mountains of Honduras, where he helped administer medical care in a rural clinic.

For his lifelong commitment to helping others, the Gaithersburg resident received a Neal Potter Path of Achievement Award this year, along with Takoma Park resident Dr. Wolfgang Mergner.

Since 1998, Montgomery County, Maryland has honored residents 60 and older with the Path of Achievement Awards. Later named in memory of former County

Executive Neal Potter, the award honors those who serve as role models due to their lifelong commitment to volunteer

The awards are co-sponsored by the Beacon Newspapers and the Montgomery County Commission on Aging.

First responder

Think of any national emergency, and Bob Marques has probably helped out afterward. Marques, 71, has volunteered for decades in emergency disaster recovery, rebuilding communities and providing emergency care after hurricanes, floods and the like.

Even when there's no natural disaster in

tains a packed schedule. Marques works for the county Community Emergency Re-

sponse Team on Mondays, the park police on Tuesdays, the local volunteer fire department on Thursdays, and the Red Cross on Saturdays, making home safety inspections.

He also pitches in at Team Rubicon, the Gaithersburg Help Food Bank, Rose of Lima Catholic Church, and St. Paul's Catholic Church, among other organizations.

"I like to stay busy," Marques said. "I get a lot of personal satisfaction out of it."

Inspired by his Boy Scout leaders, many of whom were WWII veterans, Marques began volunteering as a child. After helping out with the Red Cross for years, he served on local citizens boards (at the request of none other than Neal Potter).

Then, due to his medical training (as an Emergency Medical Responder, Disaster Medical First Responder and Emergency Medical Technician) Marques started doing occasional disaster recovery work in Western Maryland, Virginia, Ohio and West Virginia.

For each "deployment," he had to use vacation and sick leave. He finally retired

sight, the now full-time volunteer main- from the National Education Association's Member Benefits Corporation at age 67 and picked up a few new volunteer gigs.

> Marques has witnessed devastation and destruction first-hand in places like New Orleans and tornado-wracked Tennessee

> "The community is distressed, the people you're dealing with are distressed, and you get distressed also," he said, noting the lack of sleep on his rescue missions.

He attributes his ability to re-

main calm in emergencies to his first aid and FEMA training and years of experience.

"It's not everybody's cup of tea. I guess you have to be kind of laid back," he admitted. But "I've got one hand at the end of this arm and one on the end of that arm, and if I can use them to help somebody else, then we'll all benefit from it."

Marques encourages everyone to try volunteering as a second career.

"What do you like to do? And can you use those skills in the capacity of a volunteer? There are organizations that are always looking for people," he said.

"If you're good at math, you could be a

See AWARDS, page 41

BEACON BITS

VIRTUAL ARTS & MUSIC FESTIVAL

Ongoing

VIRTUAL ARTS & WISSIS | Letters of the street of the Del Ray neighborhood of Alexandria, Virginia, is all online. Listen

to local bands perform and learn about the exhibiting artists at artontheavenue.org.

Nov. 10

BLACK AMERICANS IN ART

Join the Portrait Gallery for a free Zoom conversation about portraits exhibited at the Smithsonian in 1944 that portrayed eminent Black Americans. Steven Nelson of the National Gallery of

Art will discuss the intersections of gender, philanthropy, Black history and African American art. The event takes place on Tues., Nov. 10 at 5 p.m. To register, visit http://bit.ly/CombatingRacismArt.

EVERY SUNDA

Join **ERIC STEWART** every Sunday morning at 8AM, featuring: Pointing You Home &

The Senior Solutions Real Estate Show

TALKING ALL THINGS REAL ESTATE & MORE!

CAN'T JOIN US AT 8AM?

Stream all our episodes on spotify or visit

us at EricStewartGroup.com

Please reach out to us if you have any questions: 800-900-9104















Awards

From page 40

tutor. You could help non-English-speaking people learn English. There's something out there for everybody. Go do it."

An immigrant and advocate

Dr. Wolfgang Mergner, 74, has also been an active volunteer in Maryland nonprofits for decades. He spent the first seven years of his life in Tanzania as the son of a missionary. He remembers making house calls with his father, a doctor who ran a local hospital. "It was very good to see him give advice," he said.

When the German government ordered his family to leave Africa due to war, he recalls a long train journey.

"It was hot, no food," he said. "At 2:00 in the morning, there was a knock at the door. People brought us food. They skirted the guards to bring us food." That moment of generosity "resonates" with him, he said.

Mergner, a lifelong skier, met his wife, Gertrude, after college, while teaching a skiing class. "I made sure I was in her group," he said with a smile.

They immigrated to America in 1964. Both received medical degrees at the University of Iowa (his in pathology, hers in anesthesiology). He later taught at Duke University and the University of Maryland.

After a long career, Mergner spent five

years at the Conflict Resolution Center of about residents who were struggling with Montgomery County, where as co-presi-

dent he helped families find

Mergner retired in Takoma Park and soon realized that the city could do more for its older residents. So, he organized a public meeting for older adults to "tell us what they need," he said. "When I think something should be done, I don't give in."

The ideas from that meeting of 70 adults led Mergner to es-

tablish the Village of Takoma Park in 2011, a group that helps residents age in place with friendly check-in calls, basic home repair, free rides to church and medical appointments, and even field trips to downtown mu-

"So many seniors are lonely," he said. "This breaks up some of the loneliness."

Mergner tries to spend only two years in each volunteer position. As he works, he creates a succession plan, identifying and training someone else to do his job before he leaves. "Organizations age if the leadership ages," he said.

This year, he's devising ways to reach out to the apartment-dwelling residents of Takoma Park to let them know how the Village of Takoma Park, where he served as president and now board member, can help them.

Recently, some village volunteers heard

hoarding and clutter. Mergner sought out

training for his volunteers, who then helped a few older adults shed some of their possessions.

With his service, Mergner tries to set an example for his two grown children and five grown grandchildren, he said.

His own grandparents "didn't age well," he remembered; his grandmother had a stroke and grandfather died of can-

cer, "and my family had to take care of

Most of all, though, he said, "What stays in my mind is people who need help."

Mergner recalls one evening at the symphony several years ago. Before the performance, he felt a tap on his shoulder. Behind him was an older couple who had recognized him from a meeting. They thanked him and said, "Keep going." And

The virtual Montgomery Serves Awards ceremony, where these and other awards are given, may be viewed anytime on the Montgomery County Volunteer Center's YouTube channel (youtube.com/user/mcvolunteers) or Facebook page (facebook.com/Montgomery CountyVolunteerCenter).

BEACON BITS

Nov. 13

FRIDAYS@FIVE CONCERT

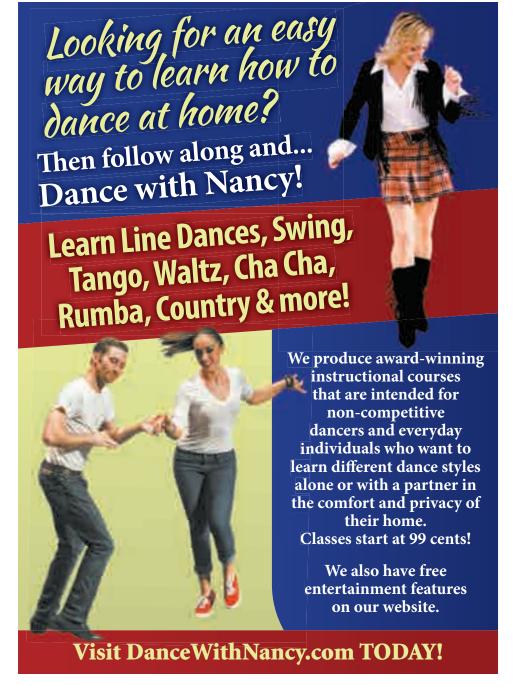
The George Washington University Corcoran Scholars present free virtual concerts every two weeks. The series celebrates various forms of music studied at GW, including jazz, spoken word, classical, piano and more. The next event takes place Fri., Nov. 13 at 5 p.m. To RSVP, visit http://bit.ly/CorcoranScholars.

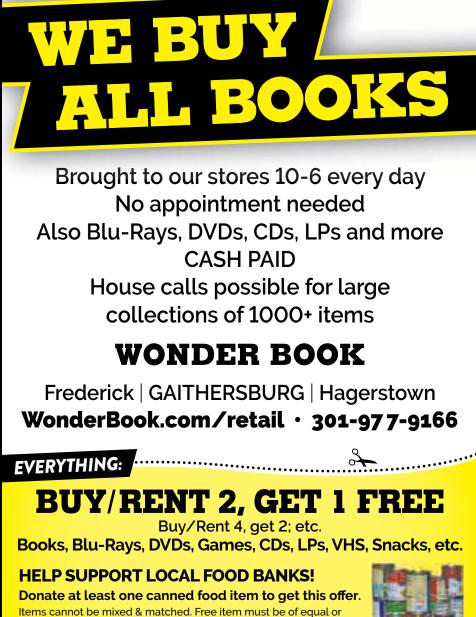
Nov. 18+

PIANO CONCERTS

Enjoy listening to renowned pianist Derek Zhi Guang Chiu in this virtual concert. The free event takes place Wed., Nov. 18 from

noon to 1 p.m. Another pianist performs Wed., Dec. 16 at noon. To register for either or both concerts, visit http://bit.ly/PianoConcertSeries.





lesser value. In store purchases only. Not valid on hold items.

Valid through 11/30/2020: BN

Cookbooks add creativity to your kitchen

By Dinah Rokach

Spend time with these cookbooks and soup to classic roast turkey, stuffing with expand your culinary skills.

Joy of Cooking: The Trusted Kitchen Classic for a New Generation of Joy: Revised and Updated, by Irma S. Rombauer, Marion Rombauer Becker, Ethan Becker, John Becker and Megan Scott, 1,200 pages, Scribner hardcover, 2019

The classic encyclopedia of home cooking dating back to the 1930s has been revived by a new generation. This ninth

edition, the first since 2006, reflects current trends in the kitchen: avoiding food waste, streamlining cooking, preparing ahead. Irma Rombauer's great-grandson John Becker and his wife, Megan Scott, have painstakingly retested the recipes.

Without changes to the format, this edition of Joy of Cooking contains 4,000 recipes — including 600 new ones — presented in 31 chapters. Additional segments cover techniques, ingredients, how to shop, what's in season, nutrition, storage and food safety. Hand-drawn illustrations by John Norton are reminiscent of the original format.

Thanksgiving menu suggestions at the front reference the pages of the recipes inside — everything from butternut squash

giblet gravy, Parker House rolls, pumpkin pie and mulled cider. There is also an index in the back.

This comprehensive exploration of the art of home cooking includes recipes for more than 65 vegetarian and vegan main courses. Charts list substitutions for common ingredients, the volumes of baking dishes, and other useful infor-

Alas, the book doesn't include calorie counts or nutritional information, but one section covers healthy eating and USDA recommended dietary require-

Big Night In: Delicious themed menus to cook & eat at home, by Katherine Bebo, 176 pages, Ryland Peters & Small hardcover, 2020

We're spending lots more time inside, so let's make it enjoyable. Big Night In is an easy-to-follow book of instruction with suggested menus for different occasions to celebrate at home. Each chapter provides suggested menus and recipes for 19 occasions including a night in at the movies, an indoor picnic and a Super Bowl watch party.

such as Pimm's deluxe, beer margaritas, cheesecake martinis and peach juleps as well as non-alcoholic homemade cola and

No longer be intimidated at the thought of preparing and serving potato pakoras, scotch eggs, panzanella, Sardinian pizza and chorizo.

Expand your approach with these unique versions of go-to favorites such as chicken wings, kebabs, fries, potato salads and chicken noodle soup, among others. The desserts are unique versions of favorites: Hong Kong egg tarts, lemon drizzle cake, aquafaba pavlova meringue.

While there is a short chapter of vegan recipes, the emphasis of this book is on hearty meat fare. Serving sizes run the gamut from one to 20 and can be easily converted to your desired amount. However, neither calorie counts nor prep times are included.

The introductory chapter provides tips on entertaining, shopping, decorating your table, garnishing platters and preparing your meal. Color photographs accompany most of the more than 120 dishes created by an impressive array of more than 30 chefs.

Katherine Bebo is a British freelance writer whose career has taken her from London to Denver to Dubai. Though the

Learn how to prepare alcoholic drinks recipes reflect a cosmopolitan and sophisticated approach to food, the preparation is simple and basic.

> Stirring the Pot with Benjamin Franklin: A Founding Father's Culinary Adventures, by Rae Katherine Eighmey, 304 pages, Smithsonian Books hardcover, 2018

> This biography of a Founding Father combines the story of his life with recipes of his day. Author Rae Katherine Eighmey has prodigiously researched the personal biography and official life of Benjamin Franklin. She has updated 62 authentic recipes for the modern kitchen.

> Cooks will enjoy preparing these all-American appetizers, main courses, vegetables in season, salads, soups, breads, dried fruit, desserts and beverages. Food critic and New York Times contributor Florence Fabricant recommends the apple tart made with applesauce custard.

> While preparation time is not included with the recipes, portion sizes are — as well as storage time for leftovers. A recipe index and an extensive bibliography, including cookbooks, are at the back.

> Stirring the Pot with Benjamin Franklin describes the kitchen of yore. It may inspire older adults to conjure memories of childhood and Thanksgiving celebrations long past.

> > — J. Fitzgerald, VA

Three Chairs

in One

Sleep/Recline/Lift

BUSINESS A

Make your home more comfortable than ever

BIBLIOPHILE

By Dinah Rokach

"To you, it's the perfect lift chair. To me, it's the **best sleep chair** I've ever had."

NOW

also available in Genuine Italian Leather (and new Chestnut color)

Pictured: Italian Leather chair chestnut color. Chestnut color also available in Duralux™ fabric

Our Perfect Sleep Chair® does all that and more. More than a chair or recliner, it's designed to provide total comfort. Choose your preferred heat and massage settings, for hours of soothing relaxation. Reading or watching TV? Our chair's recline technology allows you to pause the chair in an infinite number of settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You'll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized

biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Genuine Italian leather, stain and water repellent

custom-manufactured DuraLux™ with the classic leather look or plush MicroLux™ microfiber in a variety of colors to fit any decor. New Chestnut color only available in Genuine **Italian Leather and long lasting** DuraLux™. Call now!

The Perfect Sleep Chair® 1-888-297-0829

Please mention code 113921.

Because each Perfect Sleep Chair is a custom-made bedding product, we can only accept returns on chairs that are damaged or defective.

© 2020 firstSTREET for Boomers and Beyond, Inc.



Reminiscing about desserts of childhood

memories can flit through what's left of with long division. one's brain.

The other night, for no particular reason, I conjured a vision of a dessert I haven't eaten in more than 65 years. It was called Apple Brown Betty.

Perhaps it was a mainstay of elementary school lunch for you. It certainly was for me.

There it sat, in a little circular dish, sliced apples swaddled in very sweet, gooey, glistening sauce, topped by a

crumbly baked finish. And how could I forget the cinnamon that was always sprinkled liberally on top?

HOW I SEE IT

By Bob Levey

My classmates, ingrates all, liked to make fun of this simple, straightforward staple of a dessert.

They called it Apple Brown Heavy. Or Apple Brown Boredom. Or they made fun of uncool Betty Crocker for lending her first name to the dish. Or all three.

But, hey, sue me, I really liked ABB. Always finished mine. Sometimes traded a baseball card for the ABB of a classmate.

Even though I've never been a big fan of any dessert, ABB saw me through those rocky elementary school years of being snubbed by girls, of being chosen last in

At 3 a.m. — sleepless yet again — odd pickup basketball games, of struggling

ABB was to me what the blanket was to Linus. It comforted. It consoled. It never failed to deliver.

But as 3 a.m. gave way to 3:30, and sleep still hadn't returned. I made a mental list of other desserts of the 1950s, none of which I have eaten in decades, all of which appeared regularly on my school's lunch menu — and almost all of which have fallen totally out of favor.

Rice pudding - This one always puzzled me, because at home, rice was served by itself, alongside meat and gravy. Nevertheless, my sweet tooth told me: "Go for it." I never regretted it.

Angel food cake — Remember how that wonderful rubbery texture melted in your mouth? I shudder to think how much sugar went into the AFC that my neighbor's mother used to serve us. But the real shudder was what happened after the first bite. Pure bliss. Those angels knew how to eat.

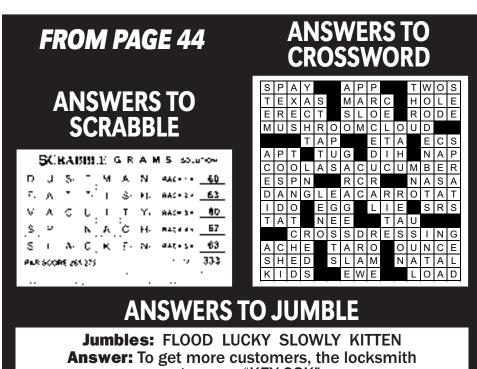
Pineapple upside-down cake — I actually got into an argument with my younger brother once about whether this dish would taste the same if it was served right side up. He said yes. I said no. I've

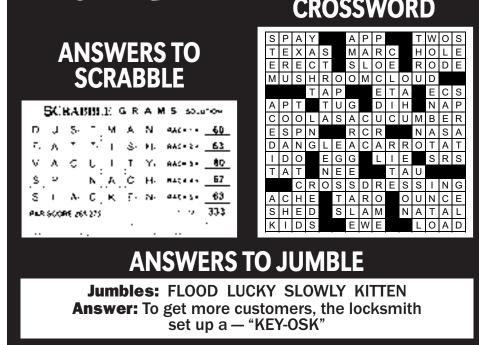
never admitted that I was wrong (older brothers are a tough bunch).

Jell-O with fruit inside it — I remember approaching my mother (precocious 8year-old that I was) and asking her if the fruit cocktail ever got sad because it was imprisoned inside the Jell-O. As Art Linkletter used to declare, kids say the darnedest things.

Icebox cake — To say the least, I am the worst cook ever visited upon the planet. But I used to make this one: chocolate wafers separated by, and then topped with, whipped cream. Even my little brother admitted that he liked the results (older brothers are saps for praise).

See BOB LEVEY, page 45









CRABBLE GRAMS

induced and to loop. Subsequent — 1966 in 3 in open to demonstration of the Subsequent in a subsequent of the a game of the and the or specific elegist in designs, the transmitting of executive to the Libert Stitute Soci Curredo — 202 — Noven Allegoth reserved: Districting by Transmitting Agency, CCC RACK 1 RACK 2 Double RACK 3 2nd Letter S_1 RACK 4

PAR SCORE 265-275 **BEST SCORE 333**

FIVE RACK TOTAL TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add boints of each word, using sporing directions at right. Finally, 7 letter words get 50 point program TB ankal lused as any letter have no point value. All the words are in the Official SCRABOLE Players Dictionary 5th Edition

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org.

Scrabble answers on p. 43.

Unscramble lhese four dumbles one letter to each square. to form four ardinary words DOFOL E/85 07017 Tr≇kem Content Agenviy, ↓↓0 - At Bi-phy Reserved

: = CULYK

WYOLSL TNIKET



THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurck

to form the surpose answer, as suggested by the above cartoon.

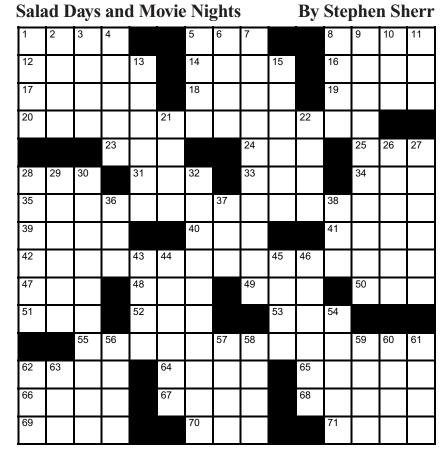
Print answer here:



Jumble answers on p. 43.

Crossword Puzzle

Daily crosswords can be found on our website: www.TheBeaconNewspapers.com **Click on Puzzles Plus**



Across

- _ and neuter your pets"
- **5.** iPhone download
- 8. Weak pair, in poker
- 12. Home of the Terlingua Chili Cook-Off
- **14.** Artist Chagall
- _" (putters' mutters) **16.** "Get in the _
- 17. Install a new statue
- 18. Gin flavoring
- 19. Arrived like Yankee Doodle
- **20.** Image at the end of *Dr. Strangelove*
- 23. Keep the beat, digitally
- 24. Greek letter that looks like an H
- 25. Elvis Costello and Eric Clapton, initially
- 28. Situationally appropriate
- 31. Pull a rope, competitively
- 33. "Deer in Headlights", briefly
- 34. Siesta
- 35. Like Steve McQueen in Bullitt's car chase scene
- **39.** Its first highlight show was broadcast in 1979
- **40.** They float in the middle of **HOVERCRAFTS**
- **41.** Major Nelson's employer on *I Dream* of Jeannie
- **42.** Try to motivate *Seabiscuit*
- **47.** Wedding words
- **48.** Ingredient in Creme Brulee French Toast **43.** Tonight Show host before Fallon
- 49. Attract a Fact Checker's attention
- **50.** Ones with fancier pics in the yearbook
- **51.** "I tawt I taw a puddy ____'
- **52.** Warning that the next name is outdated
- **53.** Greek letter that looks like a P
- **55.** Some Like it Hot activity
- **62.** Suffer in the head, shoulders, knees or toes, knees or toes
- 64. Ingredient in Pork Lau Lau
- **65.** About 10 pennies, or 5 quarters
- **66.** House for gardening tools
- 67. Close a door, dramatically
- 68. Present at birth
- **69.** Some say the darndest things

- 70. Dolly the sheep was one
- **71.** Fill up the washing machine

- 1. Tulip handle
- 2. Westernmost nation in South America
- 3. Wood-choppers
- 4. Pleasure boat
- **5.** "I wish I knew why I ____ anguished" (Marilyn Monroe)
- 6. Fortune teller's map
- 7. Cop show, for example
- **8.** Drive-___ window
- 9. Pro baseball equipment
- 10. Long in the tooth
- **11.** Pass a vision test
- 13. Layers of sedimentary rock
- **15.** Boston basketballer
- 21. Musical masterpiece
- **22.** Most populated Hawaiian island
- **26.** Subject of a Shakespeare tragedy
- 27. Dieters Jack, and his wife
- 28. Scored 1600 on the SAT
- 29. Yankees catcher, Jorge
- **30.** Of highest quality
- **32.** Good place to buy used baby clothes **36.** Sleeve lngth.
- **37.** Perfect score in Roman bowling
- **38.** They come after L is said and done
- **44.** Removes waste from a cell
- 45. Baptism, basically
- **46.** "The only ____ for time is so that everything doesn't happen at once" (Einstein)
- 54. Unremarkable
- **56.** Magenta and maroon
- **57.** Create an editorial cartoon
- **58.** European capital city
- 59. Fascinated by
- **60.** Letters on a Final Four trophy
- **61.** Modify a stallion
- 62. Seek advice from Dear Abby
- **63.** Greek letter that looks like an X

Bob Levey

From page 43

Banana cream pie — Emboldened by my Jell-O question, I once asked my mother if bananas minded being swaddled in cream. She told me, very patiently, that bananas don't have feelings. Maybe not, but this pie was certainly a keeper in our house, feelings or no.

Baked apples — If you were a cinnamon fan (see Apple Brown Betty, above), this was an automatic pit stop along the dessert highway of childhood. Once I figured out how to avoid the stem and the seeds, this dish was almost — almost — the equal of ABB.

Rice Krispies treats — These were rectangular bars of a very popular cereal, studded with marshmallows. On my block, some enterprising pal (I'm sure he became a lawyer) convinced his mother that these treats were healthy because they contained cereal. He never convinced me, but so what? The taste made up for it.

Coconut cream pie — My mother refused to serve this at home because she said it contained too many calories. And the other choices didn't?

Peach cobbler —Thirty years after I last tasted this one in grade school, I discovered it at a roadside cafeteria one day. I'm sure the family at the next table was wondering about the sanity of that gray-haired man who was spooning, spooning, spooning as if he might otherwise starve.

And the pièce de résistance (because it couldn't be resisted)...

Lemon meringue pie — Ah, that flaky crust. Oh, that squishy lemon filling. Mmmmm, that silky meringue finish that (cliché alert) melted in your mouth.

Every one of these desserts rotated regularly onto my elementary school tray. But by the time I got to high school, dessert at school had become dull apple pie, yawn-inducing vanilla ice cream or a dumpy, chewy brownie.

ONE BIG HAPPY By Rick Detorie

























Obviously, I (and all of you) have survived both the evolution of dessert menus and any disappointment.

But wouldn't it be great if we could once again sink our teeth into a bowl of ABB, a nice cold piece of icebox cake, a heaping dish of...

The alarm clock rang. Time to rise and shine.

"Were you having a bad dream last night?" my wife asked. "You were moaning a lot."

"Oh, no," I said. "I was having a good dream. Very sweet. Very tasty."

Bob Levey is a national award-winning columnist.

BEACON BITS

Ongoing

PHOTO SUBMISSIONS

The Phillips Collection invites you to submit photographs that

capture 2020 and the emotions that connect us. Select submissions will be shared via social media and on the museum's website as well as at the museum. For more information, visit http://bit.ly/PCPhotoSubmission.

Nov. 20+

SCI-FI FILM FESTIVAL

The Kinolife Sci-Fi Film Festival is being held virtually. Noted science fiction writer Bob Greenberger and local writers Valerie

Mikles and Rich White host live, interactive Q&A sessions before the film showings. Tickets for the event cost \$10 and can be purchased at http://bit.ly/KinolifeFest.

Nov. 10

CONSERVE ENERGY

What appliances in your house use the most energy? How can you conserve energy? To learn the answers to these questions,

join Senior Planet for a free Zoom workshop on Tues., Nov. 10 from 3 to 4 p.m. For more information, visit https://bit.ly/seniorplanetconserve.



SPECIAL OFFER
Half-Price Subscriptions
Only \$6/year

Please send my subscription to:

Name:		-5
Address:		
City:	State: Zip:	

ONE YEAR Third-Class rate HALF PRICE

(\$6.36 in MD and DC, including 6% sales tax) (\$6 in VA and out of the area)

Check here if this is a gift subscription.

A gift card will be sent in your name:

Return form with check made payable to The Beacon, to:

The Beacon, P.O. Box 2227, Silver Spring, MD 20915-2227

WDIIZ

CLASSIFIEDS

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.

EMPLOYMENT & REAL ESTATE ADS:

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.

Business and Employment Opportunities

A CARE AGENCY - Been in business for more than 10 years. Experienced nurses, CNAs, GNAs. Any hours you need. Flat rate for live-in. Duties include cooking, housekeeping, bathing, errands, etc. Tel: 667-231-8235

Caregivers

EXPERIENCED CNA/CMT CAREGIVER seeking Live-In position. Personal care, meal preparation, companionship, administer medication, appointments. Excellent references. (646) 671-6873, (347) 664-5639.

I'M A CERTIFIED CAREGIVER SEEKING private duty position caring for the elderly in their homes and all of their daily needs. Personal care, run errands, excellent references, good cook, light housekeeping. Live in/ hourly. I'm Covid prepared. Call Naana. 630-200-9592

A HOME HEALTHCARE - Experienced nurses, CNA, GNA are available 24/7. Cooking, companionship, personal care, housekeeping, driving. Full/Part-time or live-in care. Flat rate for live-in. 15 years' experience. (2405336599)

Financial

WESLEY FINANCIAL GROUP, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 855-626-8703.

For Sale

FOUR CEMETERY PLOTS (2 double depth) in desirable Lilac Section of National Memorial Park, Falls Church, VA. Retail price \$7,100 each. Selling price \$3,495 each OBO. A two-tier crypt is also available. Transfer fees will be paid by the seller and deed transferred through National Memorial Park. 703-307-4069.

PUT ON YOUR TV EARS and hear TV with unmatched clarity. TV Ears Original were originally \$129.95 - NOW WITH THIS SPECIAL OFFER are only \$59.95 with code MCB59! Call 1-833-934-0843.

Health

WANT TO EARN \$10? The University of Maryland is conducting 45-minute phone interviews and is looking for PARTICIPANTS who are age 60+, homebound, and not receiving home-delivered meals or receiving the meals for less than a month! Interested or know someone who might be? Call 347-435-9269 or Email imendez@umd.edu

FAST, 24/7! At home and on the go. Mobile Pendant with GPS. FREE First Aid Kit (with subscription.) CALL 240-847-6732 FREE Brochure.

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-366-1003 www.dental50plus.com/320

MOBILEHELP, America's Premier Mobile Medical Alert System. Whether You're Home or Away. For Safety and Peace of Mind. No Long Term Contracts! Free Brochure! Call Today! 1-240-650-9189

PORTABLE OXYGEN CONCENTRATOR May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 855-851-0949.

Home/Handyman Services

SLOWING DOWN AFTER 38 YEARS of contracting. Small to medium jobs, mainly residential. \$42.50 an hour from arrival on job. Andy 703-906-5429

THE BATHROOM OF YOUR DREAMS for as little as \$149/month! BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Limited Time Offer - FREE virtual in-home consultation now and SAVE 15%! Call Today! 1-855-653-0087.

STAY IN YOUR HOME LONGER with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-877-240-2061 or visit www.walkintubquote.com/beacon

THINKING ABOUT INSTALLING A NEW SHOWER? American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-844-536-0485 today to see how you can save \$1,000 on installation, or visit www.newshowerdeal.com/tbn

ELIMINATE GUTTER CLEANING FOREV-ER! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-844-359-6933.

Legal Services

APPLYING FOR SOCIAL SECURITY DIS-ABILITY or Appealing a Denied Claim? Call Bill Gordon & Assoc. Our case managers simplify the process & work hard to help with your case. Call 1-866-970-0779 FREE Consultation. Local Attorneys Nationwide [Mail: 2420 N St NW, Washington DC. Office: Broward Co. FL (TX/NM Bar.)]

TV/Cable

DISH NETWORK. \$59.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-844-560-5837.

DIRECTV - Every live football game, every Sunday - anywhere - on your favorite device. Restrictions apply. Call IVS - 1-888-572-4953.

Wanted

SEEKING FULL/SEALED BOTTLES of Vintage Bourbon & Rye (Pre-1990). Examples include, but are not limited to: Old Grand Dad, Pikesville Rye, Wild Turkey, Old Fitzgerald, I.W. Harper, Old Forester and more! Inquiries are welcome. Call Alex 443-223-7669

Wanted

CASH FOR RECORDS, CDS AND DVDS. Best price guaranteed. Free appraisals. All types of music {33, 45, 78 & CDs.} Also buying turntables and stereo equipment. Will make house calls with CURBSIDE PICKUPS. Call or text Steve at 301-646-5403.

SERIOUS COLLECTOR PURCHASING ANTIQUES and mid century items, including furniture, lamps, sculptures, paintings, anything unusual, rugs, toys, all era military, gold, silver items, costume and quality jewelry, tools. Please call Chris, 301 262 1299.

PAYING CASH merchandise pre 1980. Old toys, silver, records, books, photographs, smoking pipes and lighters, fountain pens, Florsheim shoes. If you have old stuff to sell call Carl 312-316-7553. Sorry no furniture or glassware. Located Silver Spring MD.

BOOK COLLECTIONS WANTED. Moving? Downsizing? Estate? Together the Bonafide Book Buyers have over 85 years experience as professional buyers & sellers of quality books in the D. C. area. Best prices paid for good books. Examples: Easton Press, Folio Society, First Edition Science Fiction & Mysteries, Military, History, Scholarly & Academic Press publications. Call Nelson at 240-472-4615 for an appointment at your house. Also will consider DVDs & CDs. Curbside pickup possible, phone for details.

BUYING ESTATES Asian antiques, jewelry, gold, silver, old coins, watches, old toys, baseball cards, memorabilia, golf. Purchasing all collections. Call Tom for free evaluation. Montgomery Co. / VA / Washington, DC / PG Co. Thank you 240-476-3441.

WANTED: OLDER VIOLINS, GUITARS, BANJOS, MANDOLINS, UKULELES. Musician/collector will pay cash for older string instruments. Jack (301) 279-2158.

TOP PRICES PAID FOR FINE ANTIQUES, artwork and decorative objects including decorated crocks and jugs, unusual antique clocks, music boxes and mechanical things, coin operated devices, furniture, rare antique dolls and toys etc. I am 67 years old, well educated, financially capable, and have over 40 years in this business. Why pay outlandish auction house, estate agent or consignment store commissions when you can get a fair upfront price for your pieces with no hassle? If you have something interesting or unusual, rare and valuable and are prepared to sell it I would like to speak with you. Please call Jake Lenihan, 301 279 8834. No calls after 7 pm please.

Wanted

SEEKING A REASONABLY PRICED USED CAR that has been well taken care of, preferably by one owner, a clean title, good mileage, at least a 2008, passed MD Safety & Emissions tests, not need repairs. VIN # & mechanic check required. B Shelby 301-250-0233.

WILL BUY MILITARY, WWII, WWI, Civil War memorabilia items. Uniforms, weapons, helmets, photos, war souvenirs, medals, photos or any other items associated with U.S., German, Japanese or other military history. Call Dave (240-464-0958) or email (david.obal63@gmail.com).

CASH FOR ESTATES, moving etc; I buy a wide range of items. Buy out/clean up. Gary Roman; 301-520-0755. atticllc.com

CASH FOR JEWELRY; I buy a wide range of jewelry; gold, silver, costume, watches, turquoise, coins, school rings, etc. Gary Roman; 301-520-0755. atticllc.com

things would like to buy yours. Favorites include Coalport, Herend, Meissen, Royal Copenhagen, Shelley and Villeroy & Boch. Some Lenox and Johnson Brothers. I love English bone china cups and saucers. Paintings and pottery. I've collected antique Christmas and Halloween for thirty years and am always looking to add to my collection. Sterling and jewelry. MD license no. 2753. Call, 301-785-1129.

CASH FOR JEWELRY: Buying jewelry, diamonds, gold, platinum, silver, watches, coins, flatware, etc. Ask for Tom. Call anytime, 301-654-8678 (Reg. 883).

USED & RARE BOOKS WANTED. Quality books in all subjects. We also buy old maps, menus, post cards, advertising & travel brochures, posters, road maps, old magazines. Contact Dale 301-495-2732. Experienced seller since 1977

Please patronize our advertisers.
They keep the Beacon free!

BEACON BITS

Nov. 10

LIFE AS AN OLDER ADULT

Join the Maryland Insurance Association for a webinar on winter

preparedness, the importance of a will, and homeowners' insurance. This free online event takes place Tues., Nov. 10 from 1 to 2 p.m. To register, visit https://bit.ly/mdpreparations.

Nov. 11

LUNCHTIME LECTURE

Georgetown University faculty members will discuss religion in China in this online lunch lecture that takes place on Wed., Nov.

11 from 12:30 to 1:30 p.m. For more information and to RSVP, visit https://bit.ly/2HiU7xe.

Nov. 18

NOV. 20 JOINT REPLACEMENT

An orthopedic surgeon and joint replacement program coordinator from the Virginia Hospital Center will discuss joint replacement

techniques, treatments and rehabilitation. This free online event takes place on Fri., Nov. 20 from 8 to 9 a.m. Register at http://bit.ly/VHCJointReplacement.

Nov. 18

COPING WITH COVID

Join Senior Planet's Zoom conversation about the impact of COVID and helpful coping strategies. This event takes place on Wed.,

Nov. 18 from 3 to 4 p.m. For more information, visit https://bit.ly/seniorcoping.

BEACON BITS

Daily

EXERCISE CLASSES

Howard University's Hayes Senior Center offers multiple exercise classes each weekday, including strength and resistance, dance fitness and selfdefense. For a schedule and links to the Zoom sessions, visit http://bit.ly/HayesSWC.

Ongoing

REPORT SCAMS

If you encounter a scam or bad business practice, warn others. Report it to the Federal Trade Commission's new website,

ReportFraud.ftc.gov. Submit a report to the FTC about scams, frauds and bad business practices, whether or not you lost money in the fraud. To report, visit the website or call 1-877-382-4357.

Ongoing

RETIREMENT RESOURCES FOR WOMEN

The Women's Institute for a Secure Retirement offers online resources to help women improve their long-term financial securi-

ty. Resources include retirement planning checklists, advice on saving and investing, and more. Visit wiserwomen.org.

HOW TO PLACE A CLASSIFIED AD

All classified ads must be submitted and paid for online, via our website, 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

ADVERTISERS IN THIS ISSUE

Stroke Rehabilitation
Stroke Renabilitation
Study22
Computer/
Technology
Washington Innovation
Summit32
Events
Beacon Virtual
50+Expo3, B1-8, 28
Funeral Services
Going Home Cremation36
Government
Government Services
Services
Services DC Office on Aging25-26
Services DC Office on Aging25-26 Montgomery County Aging
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20 Montgomery County
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20 Montgomery County Covid Testing
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20 Montgomery County Covid Testing16 Montgomery County
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20 Montgomery County Covid Testing
Services DC Office on Aging25-26 Montgomery County Aging and Disability Services20 Montgomery County Covid Testing

Clinical Studies

Ho	ome	Heal	lth	
Care	e/Cor	npa	nion	
Services				
. ~				

Housing
Options for Senior America .38
Home Health
Cherished Hands
Best Senior Care6

Housing
555 E Street Senior Apts34
Ashby Ponds/Erickson21
Brooke Grove Retirement
VillageB-5
Charles E. Smith
Lifecare Community10
Chesterbrook Residences19
Chevy Chase House12
Churchill Senior Living12
Enterprise Residential39
Falcons Landing48
Forest Hills of DC11
Friendship Terrace23
Greenspring/Erickson21
Homecrest House36
Homes on Quaker Lane23
Homewood at Frederick34
Knollwood1, 19
Maplewood Park
Place11, B-3
Quantum Property Mgmt18

Park View Apartments39

Shenandoah Senior	
Living	14
Sommerset	
Springvale Terrace22	2, 37
Wilshire Estates	
Woodside Village	
Legal Services	
Farr Law Firm	31
HELPS	
Law Offices	
of Lee Holdmann	30
Law Offices of	
Nancy Feldman	31
Law Offices of	
Paul Riekhof	29
Medical/Health	
Acumedicine Health	6
Adventist HealthCare	
Anthem	
Holy Cross Health	
JCA Kensington Club	
Judy Oh, DDS	
Medical Eye Center	
Steven Freidman, DDS	
Suburban Hospital	
	/
Virginia Relav	24
Virginia Relay Voice Your Choice	

United Healthcare9, 15

Riderwood/Erickson......21

Sanctuary, The19

Miscellaneous	
Pepco22, 36	5
Real Estate	
Long & Foster/	
Eric Stewart35, 40)
Retail/Auction	
Cherry Blossom CBD11	1
NuImages Hair Salon5	5
Wonder Book41	1
Skilled Nursing	
& Rehabilitation	
Manor Care Health	
ivialiof Care ficallif	
Services14	1
Services12	
Services	7

Volunteers & Careers

Beacon Newspapers.....28 Career Gateway32

Employment Expo29

JCA Virtual 50+



Settle for OTC

The next generation of luxury is here. The open-concept, contemporary design of our new Beaumont cottages feature beautiful quartz countertops, gas fireplace, luxury closet systems and more! With only two in our 2020 inventory, these will go fast. Treat yourself to the latest and greatest in Independent Living. Call (703) 293-5054 to schedule a safe and secure tour of our luxury Beaumont cottage!

www.FalconsLanding.org
Falcons Landing is proud to be a non-profit Life Plan Community.



