

The Beacon

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JANUARY 2021

Bridging the generation gap

By Simone Ellin

In 2016, the World Health Organization embarked on an ambitious campaign called the Global Campaign to Combat Ageism. The campaign was necessary, according to the WHO, since “unlike other forms of discrimination, including sexism and racism, [ageism] is socially accepted and usually unchallenged.”

Recently, a team of researchers at Cornell University, working on behalf of the campaign, announced a solution: They found that intergenerational programs significantly reduced ageism among younger participants.

That’s not surprising to Tiffany Sanford, recruiter at the Baltimore branch of AARP Foundation Experience Corps (formerly Baltimore Experience Corps) — an intergenerational tutoring program that helps students in grades K-3 reach their reading goals. Most of the tutors in the program are over 60.

Sanford said that some of the students in the program start out with preconceived notions about older adults. “We had a kid say to a volunteer, ‘I never saw a person as old as you!’”

Eventually, the youngsters discover they can depend on the tutors, who lend consistency to their lives.

“Our volunteers are so capable,” Sanford said. “We have one 80-year-old who jumps rope and plays dodgeball with the kids! The kids learned not to judge a book by its cover.”

Helping students succeed

Leonor Blum, an Argentine immigrant and professor emerita at Notre Dame of Maryland University, decided after retiring from 30 years of teaching that she wanted to establish a nonprofit because she “loved watching young people develop.”

During her tenure at Notre Dame, Blum had seen that many of her Latina students didn’t finish college, and she was determined to give them the tools they needed to succeed.

So, in 2013, she founded ¡Adelante Latina!, or “Move Forward, Latina” — a free, three-year after-school academic enrichment and college preparatory program for low-income Latinas who attend Baltimore City high schools.

The program had a tremendous impact

PHOTO BY ELLEN SPOKES, ¡ADELANTE LATINA!



This volunteer tutor and a Baltimore high school student met through the after-school program at Baltimore’s ¡Adelante Latina!, a nonprofit that encourages girls to attend college. Older adults are popular mentors in this and many other programs in the area.

on Jessica Membreno. Now a senior at Grinnell College in Iowa, Membreno said, “I can’t imagine where I would be without Ms. Blum and ¡Adelante Latina!”

Membreno and Blum formed a special relationship after Blum recruited Membreno for the program. Despite the age difference between Blum, then 73, and Membreno, 21, “We have many similarities,” Membreno said.

“We’re both passionate about literature, and we even practiced French together,” she said. “Ms. Blum is amazing. She wants to make an impact, and she does make an impact...I think of her as my education mother.”

In celebration of ¡Adelante Latina!’s “intergenerational cooperation,” Blum was

awarded AARP Maryland’s State President’s Award in October.

Tutor Jack Sinnigen, a retired UMBC professor who has tutored students in the program for the past five years, nominated Blum for the AARP award. The intergenerational and intercultural nature of ¡Adelante Latina! is “exciting,” he said. “I can’t tell you how much I learn from my students and their families.”

Before the pandemic, tutors and tutees would also attend plays and movies together, Sinnigen said. “We talk a lot about the world. I make sure my students keep up with their Spanish and stay in touch with their cultural roots. It makes them richer people.”

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PLUS CROSSWORD, BEACON BITS, CLASSIFIEDS & MORE

A new approach

Researchers have spent decades and billions of dollars looking for safe and effective medications to fight Alzheimer's disease — so far, totally in vain.

The few drugs we do have ease some symptoms of the disease for some patients, but they do not slow its progression, much less reverse or cure it.

The good news is, the costly research has identified potential causes and contributors to the disease, at least giving us targets at which to aim new drugs. Still, it's been disappointing that treatments that seem to attack these targets have produced no breakthroughs to date.

Enter aducanumab — a monoclonal antibody (the same type of drug as the new Pfizer coronavirus vaccine) that targets the amyloid beta protein that forms plaques in the brains of Alzheimer's patients and is believed to be a cause of the disease.

Starting in 2017, two nationwide Phase 3 clinical trials were begun by the biotech company Biogen to evaluate aducanumab's effectiveness.

At an 18-month review, the drug seemed so ineffective that both studies were halted.

But a later, closer look at the data from one study suggested the highest dose did have a substantial effect, so the FDA allowed Biogen to resume the study with changes.

This fall, Biogen determined that new data showed the drug brought about statistically significant improvement and sought FDA approval for its sale to the public.

The FDA frequently seeks input from an advisory committee to obtain independent

expert advice when there are questions about a drug application. It usually, though not always, follows the committee's recommendations.

Last month, most members of the committee evaluating aducanumab were not persuaded the drug should be approved. Typically, the FDA requires two solid studies to justify approving a new drug, or one large trial and some smaller ones. The evidence seems thinner in this case. One of the FDA's own internal reviewers recommended a third study be conducted to con-



FROM THE PUBLISHER

By Stuart P. Rosenthal

The Beacon

IN FOCUS FOR PEOPLE OVER 50

The Beacon is a monthly newspaper dedicated to inform, serve, and entertain the citizens of the Greater Baltimore area, and is privately owned. Other editions serve Howard County, Md., Greater Washington, DC and Richmond, Va. (Fifty Plus).

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firm effectiveness.

But the FDA's official position is that the data is "extraordinarily persuasive."

In fact, there is significant pressure on the FDA from families of patients and advocates like the Alzheimer's Association to approve aducanumab. After all, it's the first drug to show any evidence of cognitive benefits in Alzheimer's patients, and there are millions of Americans with the disease whose families are clamoring for effective treatments.

On the other hand, the drug must be administered intravenously once a month and is expected to be costly. If it benefits only a small portion of patients, but requires great expense on the part of many who will want to give it a try (or, rather, on their insurance companies and Medicare), is the FDA doing its job by approving it now on the limited evidence?

In writing about this, the *Washington Post* quoted Walid Gellad, director of the University of Pittsburgh's Center for Pharmaceutical Policy and Prescribing, as saying, "If this were a cheap drug, people would be a lot less worried about it...But there is no mechanism in the United States for drugs to be priced conditionally based on uncertainty about their value."

That got me to thinking...Why not?

It seems there are currently several possible outcomes to this case. If the FDA unconditionally approves the drug, we'll have another billion-dollar blockbuster medication on the market, no doubt to be widely prescribed. As a result, we'll find out over the coming years whether the drug really does work as well as Biogen claims, or is an expensive bust.

Alternatively, if the FDA refuses approval now and requires positive results from another full Phase 3 study, it is likely (from what I've read) that Biogen will not throw good money after bad. In fact, turning down aducanumab now might even lead other companies studying treatments against amyloid plaques to give up this line of research.

A 2018 paper by researchers from the Cleveland Clinic and University of Nevada, published in *Alzheimer's & Dementia*,

pointed out that "the failure rate of AD drug development is 99%; the failure rate of the development of disease-modifying therapies for AD is 100%."

Furthermore, they found that the total costs of an Alzheimer's drug development program (including U.S. government support, as in this case) "are estimated at \$5.6 billion, and the process takes 13 years from preclinical studies to approval by the FDA."

In a world with a huge need for new drugs even to help only a fraction of patients, and such high barriers to success, can't we think creatively about how to make this process work better?

Is our choice really only between approval on the one hand (with huge costs to the public and huge benefits to one drug company) and quashing the whole research process on the other?

What about allowing Biogen to offer the drug for sale conditionally for a few years, at some fixed price deemed to be reasonable, with the requirement that all patients on the drug participate in gathering data on effectiveness? It would resemble a clinical trial, but one where people cannot be refused participation as long as they (or their insurance companies) are willing to help defray the cost.

There would be real-world gathering of evidence (as we always find with new drugs, even after FDA approval), the demand of patients and families would be addressed, and the drug developer wouldn't have to foot the total bill.

If the results are good, the company could eventually "earn" full FDA approval and the drug could rise to market price. If the results are poor, the evidence would be widely known and the drug pulled from pharmacies.

I, for one, would like to see us "split the baby" in such a case and see if we can't find a more affordable and fair way to resolve an impasse over a potentially helpful, much-needed treatment for Alzheimer's.

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 email info@thebeaconnewspapers.com.

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

Dear editor:

Re: The crossword puzzle that appears in the December 2020 issue:

Clue 53 across said, "Greek letter that looks like a P." That would be RHO. Tau [which is the answer that fits in the crossword] looks like/is a T.

Ray Powell
Via email

the Celebration of the Arts winners. My heart was captured not only reading about myself (a second-place winner), but seeing all the "everyday people" that won.

Now I really have fresh fuel to pursue my dreams!

Thank you for all you have done with and for the *Beacon*.

Angela White
Via email

Dear Editor:

Thank you for your special section on

See **LETTERS TO EDITOR**, page 15

Technology & Innovations

Many ways to track down old friends online

Dear Savvy Senior,

I'm interested in tracking down some old friends I've lost touch with over the years. What websites can you recommend that can help me find them?

—Tracking Tom

Dear Tom,

Thanks to the internet, tracking down long-lost friends from many years ago is relatively easy to do and, in most cases, it won't cost you a cent. Here are some tips and online tools to help you get started.

Social media and search engines

After you compile your information, a good place to start your search is at social media websites like Facebook, LinkedIn, Twitter and Instagram. Also try search engines like Google and Yahoo.



SAVVY SENIOR

By Jim Miller

When using search engines, type in the name of the person you're searching for in quotation marks, for example, "John Smith."

You can narrow your search by adding other criteria like their nickname or middle name, the city or state they may live in, or even their occupation.

People searches

If your initial search comes up empty, you can also use people searches like **AnyWho.com**, **Intelius.com** or **WhitePages.com**. These sites will provide a list of potential matches.

Because many people share the same name, these sites will also supply details to help identify the right person, perhaps in-

cluding their age, prior hometowns, names of relatives, colleges attended or employer.

While these sites are free to use at a basic level, they charge a small fee for providing certain details, such as the person's contact information. WhitePages, however, sometimes provides home phone numbers for free.

Niche websites

Here are a few other niche people-finding websites to help you with your search:

To look for old high school classmates, try **Classmates.com**. This site has contact information only for people who have registered with it. But even if your friend hasn't registered, it could provide contact info for another classmate who remains in touch with your friend.

Another option is to check your high school alumni website. Not every school has its own site, but some do, and you can look for it by going to any search engine and typing in the name of the school with the city and state it's located in. You can also search at **AlumniClass.com**, a huge hosting site for thousands of U.S. high schools.

If you're looking for old college friends, look for an alumni directory on the school's website. You might be able to access your friend's contact info by completing an online registration. Or try calling or emailing your alumni relations department and ask them to pass on your contact info to your friend.

If you're looking for someone you served with in the military, **Military.com** offers a free "Buddy Finder" service that has a database of more than 20 million records — visit **Military.com/buddy-finder**. You can also search for free at **GIsearch.com**, **TogetherWeServed.com** and **VetFriends.com**.

If you can't find any current information about the person you're searching for, it could be that he or she has passed away. To find out if that's the case, use obituary databases such as **Tributes.com** and **Legacy.com**, which can search obituaries from hundreds of U.S. newspapers.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit **SavvySenior.org**.

Jim Miller is a contributor to the NBC Today show and author of The Savvy Senior book.

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Can a good night's sleep help your heart?

By Alyson Kelley-Hedgepeth, M.D.

It is estimated that more than 50 million Americans report difficulty sleeping.

With our busy American lifestyle, where we are overcommitted in both our work schedules and personal lives, it may seem that sleep is indeed a luxury. But a good night's sleep is increasingly recognized as an important factor in maintaining good health overall, and good cardiovascular health in particular.

Disrupted sleep has been implicated in cardiac disease risk in multiple ways. Insomnia and obstructive sleep apnea (OSA) are the most common sleep disturbances and affect sleep duration and sleep quality, which in turn impact cardiometabolic health.

OSA is a serious sleep disturbance in which breathing stops or becomes shallower multiple times each night because the tongue or throat tissues block the airway. It is estimated to affect somewhere from 10% to 25% of adults.

Insomnia is also a common sleep disturbance, estimated to affect up to 25% of adults, but is frequently undiagnosed. The American Heart Association (AHA) recommends screening for OSA in everyone with heart failure and atrial fibrillation.

Poor sleep and diet may be related

In a recent study published in the *Journal of the American Heart Association*, researchers analyzed the relationship between sleep and

eating patterns — which also affect cardiovascular health — in almost 500 women. The women reported on their sleep quality, the amount of time it took to fall asleep, and whether or not they had insomnia. They also reported on their dietary habits.

The study found that those who had the worst sleep quality consumed more added sugars than women with better sleep quality. Women who took longer to fall asleep consumed more calories and more food overall. And women with poor-quality sleep were more likely to overeat and to make unhealthy food choices. Poor diet is known to increase risk of cardiovascular disease (CVD).

Since this study is observational, we cannot draw conclusions of causality. We can

surmise that the sensation of being satisfied or full is affected by sleep deprivation, likely via complex hormonal signaling.

We can also consider that poor diet (too much of the wrong kinds of food) may affect our ability to fall asleep and stay asleep. In addition, poor diet and overeating are associated with obesity, an important risk factor for CVD.

Irregular sleep boosts heart risk

Another recent study, published in the *Journal of the American College of Cardiology*, linked sleep irregularity to the development of CVD. This study followed nearly

See **SLEEP & HEART**, page 5



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Tart cherry juice may improve your sleep

By Kristen N. Smith

You may be familiar with tart cherries if you like to cook. Tart cherries (also known as sour cherries) are used in dishes like pies, preserves, soups, cakes, tarts, sauces, cocktails and more.

But did you know that these tasty fruits might also help you get a better night's rest? Tart cherry juice could be the solution — studies have shown that it can help you sleep longer and better.

What are tart cherries?

Two of the most common varieties of tart cherries are Montmorency and Balaton, which often come from Michigan. They are more sour than sweet cherries like Rainier, Bing and Lambert cherries.

They also are believed to have higher antioxidant contents than sweet cherries, giving them the potential to have stronger health benefits.

Tart cherries are rich sources of antioxi-

dants, in particular anthocyanins, which are responsible for the purple pigmentation of these fruits. They possess a strong antioxidant capacity as well as anti-inflammatory qualities, making them disease-fighting tools.

Tart cherry juice concentrate, specifically, seems to have the highest antioxidant and anti-inflammatory activities compared to frozen, canned or dried cherries.

either a placebo or 30 milliliters of concentrated tart cherry juice within 30 minutes of waking and 30 minutes before bed each day.

The tart cherry juice group saw significant increases in time spent in bed, total sleep time and total sleep efficiency. People who drank cherry juice slept an average of 39 minutes longer than those who drank a placebo.

In another study, people with insomnia drank two 8-ounce servings of tart cherry juice in the morning and the same before bed for two weeks.

Scores for insomnia severity were significantly reduced after supplementation, and participants also woke up fewer times during the night.

Sleep & heart

From page 4

2,000 adult men and women without CVD for five years.

Participants wore wrist trackers to track sleep and activity. Study participants also completed a comprehensive sleep study and answered questions about their lives, including diet.

Researchers found that irregular sleep duration increased the risk of heart disease. Those with the most irregular sleep duration and variable bedtimes had more than double the risk of developing heart disease, compared to those with less variability in sleep duration and more consistent bedtimes.

Researchers think that multiple factors

could link irregular sleep patterns with harmful metabolic changes, such as obesity, diabetes, and elevated cholesterol, all of which impact CVD risk.

And since our metabolic health may be affected by sleep, our dietary choices may be even more important when we are sleep deprived.

There is growing evidence that sleep is important to optimal health. Pay attention to how long and how well you sleep at night. If you have insomnia or poor-quality sleep, talk to your doctor about having a formal sleep study and about factors that could help to improve your sleep.

[See also "Tart cherry juice may improve your sleep," above.]

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A source of melatonin

Tart cherries are a natural source of melatonin, the sleep-promoting hormone. After eating tart cherries, melatonin levels rise significantly in test subjects, which often contributes to improved sleep.

In one study, 20 participants were given

See **IMPROVE SLEEP**, page 6

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B1/21

COVID-19 News

Does cold weather affect COVID spread?

Can cold weather cause an increase or decrease in the transmission of the coronavirus? Not by itself.

The World Health Organization (WHO) said the virus is mainly spread between people. It can be transmitted in any kind of weather and there is no reason to believe that cold weather can kill it.

Rain and snow might dilute any traces of

the virus on benches or other outside objects, but transmission from surfaces is not believed to be a major contributor to the pandemic, according to the WHO.

Scientists say the real concern about cold weather is that lower temperatures are more likely to keep people indoors — potentially in more crowded spaces, where the virus can spread more easily.

Studies have shown that a significant percentage of spread happens within households when people are sharing common areas like kitchens and bathrooms.

WHO and others have also warned that in indoor spaces with poor ventilation, transmission happens more easily because the virus particles can remain suspended in the air for several hours. Thus, most “super-spreader” events have been traced to nightclubs, gyms and even choir practices.

The coronavirus does not transmit as often outdoors because fresh air disperses the virus particles, and people are more easily able to keep their distance from others.

But experts caution that if people spend extended periods of time outdoors close to others without wearing masks, coronavirus spread is still possible.

Health officials say the best way to stop transmission of the virus is to wear a mask in public, stay at least 6 feet (2 meters) away from people not in your household and frequently wash your hands. —AP

Are “antiviral” masks better?

Do masks with antiviral coating offer more protection?

It’s an intriguing idea, but there haven’t been enough rigorous independent studies to establish whether antiviral masks are better at protecting wearers or preventing the spread of the virus.

Their specifics vary, but many antiviral masks are supposed to be made or coated with materials that have extra virus-fighting properties, such as copper.

Websites for several antiviral masks do not provide detailed information about how researchers tested their safety or effectiveness, said Hyo-Jick Choi, a materials sci-

ence expert at the University of Alberta.

But it usually takes years to design and test new mask technology, said Choi, who is part of a group that has been developing a different type of antiviral mask since before the pandemic.

Masks marketed as being “antiviral” often cost more than N-95 and surgical masks. A single coated mask can cost up to \$10; disposable surgical masks and N-95 masks sell at large retailers for between 35 cents and \$3 per mask.

Choi said a simpler way to boost the effectiveness of the masks you’re already using is to ensure you’re putting them on, wearing them and taking them off correctly.

And no mask can fully protect wearers, “but almost any mask can help to protect others around the wearers,” said Jiaxing Huang, a professor of materials science and engineering at Northwestern University. —AP

Typically, how long does a COVID-19 infection last?

Most coronavirus patients have mild to moderate illness and recover quickly.

See **COVID-19**, page 8

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Improve sleep

From page 5

Try twice a day

If you suffer from sleep disturbances and feel like you’ve tried everything, give tart cherry juice a try. Juice may be the easiest and most convenient option; you’d have to eat a whole lot of fresh cherries to equal a few ounces of juice.

Drink a cup of tart cherry juice about an

hour before bed or twice a day (in the morning and before bed).

Check your local health food store for a high-quality tart cherry juice (without added sugars) or tart cherry juice concentrate, and follow the recommendations on the bottle.

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2020 BEST OF YEAR

Having memory problems? Steps to take

By Jim Miller

Dear Savvy Senior,

My mom, who's 76, has become more forgetful lately and is worried she may be getting Alzheimer's disease. What resources can you recommend to help us get a handle on this?

—Oldest Daughter

Dear Oldest,

Many of us worry about memory lapses as we get older, fearing it may be the first signs of Alzheimer's disease or some other type of dementia.

To get some insight on the seriousness of your mom's problem, here are some key warning signs to be vigilant of and some resources you can turn to for help.

Warning signs

As we grow older, some memory difficulties — such as trouble remembering names of people or places, or forgetting where you put your glasses or car keys — are associated with normal aging.

But the symptoms of Alzheimer's disease are much more than simple memory lapses. Knowing the early warning signs is a good first step in recognizing the difference between typical age-related memory loss and a more serious problem.

To help you evaluate your mom's condition, here's a checklist of some common

early symptoms to watch for:

- Asking the same questions repeatedly
- Getting lost in familiar areas
- Failing to recognize familiar people
- Having difficulty following directions
- Misplacing items in inappropriate places (for example, putting keys in the microwave)

—Having difficulty completing familiar tasks, like cooking a meal or paying a bill

—Having trouble remembering common words when speaking or mixing up words

For more information, see the Alzheimer's Association list of 10 early signs and symptoms at 10signs.org.

Another good tool to help you evaluate your mom is the Self-Administered Gerocognitive Exam (SAGE test) that was developed at Ohio State University's Wexner Medical Center. This free test helps identify mild cognitive impairment and early dementia and can be taken at home in about 10 to 15 minutes. The SAGE test can be taken online at BrainTest.com.

For professional help

If you would rather have professional assistance in evaluating your mom, the Alzheimer's Foundation of America (see alzfdn.org) is another good resource you can turn to.

Every Monday, Wednesday and Friday

they provide free, confidential virtual memory screenings done via video chat in real time. Your mother will need a phone, tablet or computer with a webcam and internet capability to complete the screening.

The screenings are given by healthcare professionals and take about 10 to 15 minutes to complete. Once the screening is complete, the screener will review the results with your mom and let her know if she should see a doctor for further evaluation. To set up a memory screening for your mom, call 1-866-232-8484 and make an appointment.

If you find that your mom does need further evaluation, make an appointment with her primary care doctor for a cognitive checkup and medical examination. Depending on what's found, she may be re-

ferred to a geriatrician or neurologist who specializes in diagnosing and treating memory loss or Alzheimer's disease.

Keep in mind that even if your mom is experiencing some memory problems, it doesn't necessarily mean she has early-stage Alzheimer's.

Many memory problems are brought on by other factors, such as stress, depression, thyroid disease, side effects of medications, sleep disorders, vitamin deficiencies and other medical conditions. And if that's the case with her forgetfulness, by treating these conditions she can reduce or eliminate the problem.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org.



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Health Studies

INFORMATION ON AREA CLINICAL TRIALS

COVID got you down? A study needs you

By Margaret Foster

As Shakespeare put it in *Richard III*, now is the winter of our discontent. Although a vaccine is on the way, in the meantime, most of us must stay home and continue to avoid friends and family.

If you're feeling stressed or have symptoms of depression (fatigue, sadness, lack

of interest in activities) during the pandemic, Johns Hopkins would appreciate your help with a new study.

"A lot of older adults with depression don't get any help, so we are trying to find a different way of engaging them," said Dr. Jin Hui Joo, a Johns Hopkins Community Physician and assistant professor of psy-

chiatry and behavioral sciences at Johns Hopkins University School of Medicine.

The study, nicknamed the PEERS study, aims to "improve emotional health of older adults," she said.

After all, 15% to 20% of older adults suffer from depression, but fewer than half of them receive any mental health services.

Matched with a peer

Anyone over age 50 who is feeling stressed or down can enroll. Researchers will evaluate them by telephone and match them with a peer who is also over age 50 — and who has also experienced depression.

"There can be a lot of comfort in speaking to someone relatively your same age," Joo said.

There are two arms of the randomized study: One group will be matched with a peer, and the other group will be matched with a study staff member. (Peer counselors are trained and supervised by mental health professionals throughout the year-long study.)

Joo, the principal investigator for the PEERS study, said her team is seeking about 160 participants.

Once matched, the pair will have eight phone conversations over the course of a year. Each call will last about 45 minutes to an hour.

During the phone calls, both peers and staff will check in and suggest ways to alleviate depression. For instance, keeping a journal or calling friends can help.

"What the peers are trying to do is provide social support and share self-care skills," Joo said. "It's a difficult time for everyone, so [they will discuss] how to cope, how to improve your emotional well-being."

It may be easier to accept advice from someone who has "been there," too. After all, the peers who make the phone calls have experienced depression first-hand.

"They themselves know what it's like to be stressed and emotionally struggling, so they can understand and coach them through how to manage this," she said.

Feedback has been positive

It may be harder for older adults to admit they're feeling low.

"A lot of seniors are used to pulling themselves up by their bootstraps; they're used to going it alone," Joo said. "Sometimes you have to just reach out and get some help."

Joo's previous research found that participants in similar peer-to-peer programs gave positive feedback about the program.

"When a senior is struggling, a peer can provide a different perspective or help them think of it in a different way so it's not as distressing," she said.

The National Institute of Mental Health is also a collaborator in the PEERS study.

To find out more about the study, or to volunteer to participate, call (410) 995-8360 and leave a message. All calls will be returned in a day or two.

Feeling stressed or isolated due to COVID-19?

Growing older is a part of life, but feeling stressed and isolated does not have to be. Our team at Johns Hopkins is conducting a study to address the emotional and social needs of older adults during COVID-19. Eligible participants will be matched with a Peer Mentor or PEERS staff member for social support and will be compensated for their time. Study will be conducted entirely over the phone. If you are interested in learning more about PEERS, our team can be reached by phone at 410-995-8360.



Worried about your memory?

Johns Hopkins is conducting a Phase 3 Clinical Trial to determine whether an investigational drug known as AGB101 will slow progression of mild cognitive impairment (MCI), a condition that increases risk for Alzheimer's Disease.

You may be eligible for this research study if you:

- Have memory changes or mild cognitive impairment (MCI)
- Are between 55-85 years old

Participation includes:

- Up to 10 visits over 18 months
- Tests of memory, thinking, and behavior
- PET and MRI scans of your brain
- Giving blood and urine samples
- Taking either AGB101 or placebo
- Compensation of up to \$700

For more information, contact:
410-502-4797 | HOPE4MCI@jhu.edu

Principal Investigator: Arnold Bakker, Ph.D.
Protocol #: IRB00055187
Sponsor: National Institutes of Aging



JOHNS HOPKINS
MEDICINE

COVID-19

From page 6

Older, sicker patients tend to take longer to recover. That includes those who are obese or have high blood pressure and other chronic diseases.

The WHO says recovery typically takes two to six weeks. One U.S. study found that around 20% of non-hospitalized individuals ages 18 to 34 still had symptoms at least two weeks after becoming ill. The same was true for nearly half of people age 50 and older.

Among those sick enough to be hospitalized, a study in Italy found 87% were still experiencing symptoms two months after getting sick. Lingering symptoms included fatigue and shortness of breath.

Dr. Khalilah Gates, a Chicago lung spe-

cialist, said many of her hospitalized COVID-19 patients still have coughing episodes, breathing difficulties and fatigue three to four months after infection.

It's also hard to predict which patients will develop complications after their initial illness subsides.

COVID-19 can affect nearly every organ, and long-term complications can include heart inflammation, decreased kidney function, fuzzy thinking, anxiety and depression.

It is unclear whether the virus itself or the inflammation it can cause leads to these lingering problems, said Dr. Jay Varkey, an Emory University infectious diseases specialist.

"Once you get over the acute illness, it's not necessarily over," he said. —AP

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Stop weakening your immune system

Everyone talks about masks. I like them and wear them, but they provide external protection only. While masks are important and useful, I will be totally honest with you about them. The way we respond from a pathogen has more to do with our internal protection, *as in our immune system!*

So ask yourself if it's up to par. In no special order, here are the most common factors that suppress our immune systems.

Alcohol

People think of this as good for the heart, but studies repeatedly show that alcohol leads to free radical harm in your liver and can lead to compromised liver enzymes as well as hepatotoxicity. If your liver can't filter out and neutralize poisons and pathogens, your immune system is weaker.

Smoking

I can say everything here that I just said for alcohol. Additionally, smoking is a known drug mugger of vitamin C, which helps reduce misery from the common cold and flu.

If you smoke, you have lower levels of C and, again, this weakens your ability to fight

other pathogens. Furthermore, smoking hurts your lungs and that is one target organ of COVID-19.

Junk food

Need I say more than the word "junk?" If you're eating junk food, your body is still starving for nutrients at a cellular level. You may very well be at a healthy weight and BMI (body mass index); however, your cells are dying for more nutrition and that means your immune system is weak.

Medications

There are some immune-suppressing medications that people take for autoimmune conditions to slow down the self-directed attack at their own tissue. For example, methotrexate, azathioprine, and etanercept are three that come to mind off the top of my head.

These are necessary, and I'm not saying to discontinue them. However, those who take them should be extra vigilant about exposure, masks, social distancing and so forth. Since you shouldn't stop your medications, just be more careful in general.

Another immune-suppressing category are steroids such as inhalers for asthma and

those used for allergies (prednisone, dexamethasone, hydrocortisone and so forth). Cyclosporine is another such medicine used frequently after organ transplants.

Infections

If you have HIV, Lyme disease, bartonella, candida, mold exposure or mononucleosis, for example, these types of chronic infections weaken your immunity.

Your body is already fighting in these cases, and dealing with an imbalanced set of pro-inflammatory cytokines. As a result, another infection would be harder to deal with because your immune reserves are spent.

Supporting your body by eating healthy foods and taking antioxidants is key to keeping your immune system strong. So,

as we approach the colder months, consider both internal and external methods for immune support. This way you give yourself the best odds.

Dietary supplements that may help improve "internal" protection include vitamins D, E, C and zinc. The herbal antioxidants that may do this include skullcap, resveratrol, green tea extract, ginger, blueberry and andrographis. There are many others.

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.



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By Suzy Cohen

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Why women's hair thins and what helps

By Kelly Bilodeau

Though many people think of hair loss as a male problem, it affects at least a third of women. But unlike men, women typically experience thinning hair without going bald, and there can be a number of different underlying causes for the problem.

"Some are associated with inflammation in the body. Some are female-pattern hair loss," said Dr. Deborah Scott, assistant professor of dermatology at Harvard Medical School and co-director of the Hair Loss Clinic at Brigham and Women's Hospital.

But the good news is that in many cases hair loss can be stabilized with treatment, and it may be reversible. When it's not, there are some new cosmetic approaches that can help.

Understanding hair loss

The first step in dealing with thinning hair is determining what's happening inside your body that is causing those extra strands to cling to your shoulders and your brush.

Some hair loss is normal. Everyone loses hair as part of the hair's natural growth cycle, which occurs in three stages:

The anagen stage refers to when a hair strand is actively growing. This stage can last anywhere from two to eight years.

The catagen stage is a short transition phase that lasts up to three weeks. At this point the hair has stopped growing and is preparing to shed.

The telogen stage is the part of the hair cycle when the hair is expelled from the follicle (the structure that produces and holds

the hair). After the hair sheds, the follicle then stays dormant, typically for around three months, before a new hair starts to sprout.

Normal hair loss is highly individual. Most people have a sense of how much hair is normal for them to lose. If you suddenly notice more hair than usual falling out, you're shedding clumps of hair, or your hair seems to be visibly thinning, it may be a sign that something is amiss, said Scott.

Underlying causes for hair loss

Numerous problems can trigger female hair loss. Some are external, such as taking certain medications, frequently wearing hairstyles that pull the hair too tight, or even a stressful event such as surgery.

In other cases, thinning hair is triggered by something going on inside the body — for instance, a thyroid problem, a shift in hormones, a recent pregnancy or an inflammatory condition.

Hair loss may also be genetic. The most common genetic condition is known as female-pattern hair loss, or androgenic alopecia. Women with this condition might notice a widening of the part at the top of the head, often beginning when a woman is in her 40s or 50s.

You might experience this if you inherit certain genes from one or both parents. Hormonal shifts that occur during menopause may also spur it.

Another trigger for hair loss in women is an inflammatory condition affecting the scalp. That might be eczema, psoriasis, or a condition called frontal fibrosing alopecia, which typically causes scarring and hair loss — sometimes permanent — at the front of the scalp above the forehead.

Other common causes of hair loss include overuse of damaging hair products

or tools such as dryers and other devices that heat the hair. Underlying illness, autoimmune conditions such as lupus, nutritional deficiencies, or hormonal imbalances may also cause hair to shed.

Medications to treat hair loss

Treatment depends on the underlying cause, Scott said. Sometimes simply addressing a medical condition prompting hair loss will be enough for the hair to regrow.

In other instances, a woman might consider a medication like minoxidil (Rogaine), which helps with certain types of hair loss, or another treatment to replace or regrow lost hair.

A newer option being used to treat hair loss is platelet-rich plasma (PRP) injections. For this treatment, the doctor draws your blood, divides it into its separate components, recombines the blood fluid (plasma) with a high concentration of platelets (structures in the blood that help with clotting, among other functions), and introduces the resulting preparation back into the scalp.

"We still don't completely understand the mechanism behind PRP, but growth factors contained in platelets can stimulate regeneration of hair follicles and other tissues as well," Scott said.

In addition, low-level LED laser lights have been found to be helpful in regrowing hair in some cases.

Cosmetic options for hair loss

When medical treatments fall short, women can also consider cosmetic options to make up for lost hair, such as a wig.

At the other end of the spectrum is hair transplantation, a surgical procedure that moves active follicles from the back of the

See **THINNING HAIR**, page 12

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Quick and easy North African lentil soup

By America's Test Kitchen

Red lentils are an ideal legume. For one thing, they're quick to prepare, cooking up in less than 20 minutes, with no presoaking or brining required. With no skins to contain them, red lentils disintegrate as they cook.

In countries like Egypt and Morocco, cooks embrace this inevitability by turning their red lentils into soup. They add them to sauteed aromatics, stir in some warm spices, and then simmer the mix in broth or water.

To develop our own recipe, we started by sauteing onions in butter and then used the warm mixture to bloom fragrant spices, like coriander, cumin, ginger and a pinch of cayenne, found in North African versions of this soup.

We used tomato paste and garlic to complete the base before adding the lentils, which we cooked in a mix of chicken broth and water to give the soup a full, rounded character.

After only 15 minutes of cooking, the lentils were soft enough to be pureed, but hauling out the blender or food processor seemed like overkill for such a simple soup.

Instead, we swapped the wooden spoon we'd been using for a whisk. Thirty seconds of whisking did the trick: We had a coarse puree that was homogenous from top to bottom.

Following the lead of North African

cooks, we added 2 tablespoons of lemon juice to the pureed soup. The effect was like adjusting the focus on a manual camera: All the flavors were instantly more vibrant and defined.

A drizzle of spice-infused butter and a sprinkling of cilantro were all we needed to complete the transformation of commonplace ingredients into an exciting yet comforting soup.

Red Lentil Soup with North African Spices

Serves 6

Ingredients:

4 tablespoons unsalted butter
1 large onion, chopped fine
Salt
Pepper
¾ teaspoon ground coriander
½ teaspoon ground cumin
¼ teaspoon ground ginger
Pinch ground cinnamon
Pinch cayenne
1 tablespoon tomato paste
1 garlic clove, minced
4 cups chicken broth
2 cups water
10½ ounces (1½ cups) red lentils, picked over and rinsed
2 tablespoons lemon juice, plus extra for seasoning

1½ teaspoons dried mint, crumbled

1 teaspoon paprika

¼ cup chopped fresh cilantro

Directions:

Melt 2 tablespoons of butter in a large saucepan over medium heat. Add onion and 1 teaspoon salt and cook, stirring occasionally, until softened but not browned, about 5 minutes.

Add coriander, cumin, ginger, cinnamon, cayenne and 1/4 teaspoon pepper and cook until fragrant, about 2 minutes.

Stir in tomato paste and garlic and cook for 1 minute. Stir in broth, water and lentils and bring to a simmer.

Simmer vigorously, stirring occasionally, until lentils are soft and about half are broken down, about 15 minutes.

Whisk the soup vigorously until it is coarsely pureed, about 30 seconds. Stir in lemon juice and season with salt and

extra lemon juice to taste. Cover and keep warm.

Note: Soup can be refrigerated for up to three days. Thin the soup with water, if desired, when reheating.

Before serving, melt the remaining 2 tablespoons butter in a small skillet. Remove from heat and stir in mint and paprika. Ladle soup into individual bowls, drizzle each portion with 1 teaspoon spiced butter, sprinkle with cilantro and serve.

Pair this soup with a salad and bread for lunch or a light supper.

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

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Thinning hair

From page 10

scalp to areas where the hair is thinning. Once transplanted, the hair grows normally.

Hair transplantation is typically performed as an outpatient surgical procedure. In appropriate patients, it can be extremely successful, but it won't work for everyone, Scott said.

One drawback is the expense: it can cost thousands of dollars and is not covered by insurance. The procedure also requires recovery time.

And it may not be appropriate for women who have diffuse thinning across the whole scalp. It's more effective in treating smaller, more defined areas of balding.

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Fostering personal growth, despite a dementia diagnosis

Moving a loved one to a memory care facility has just become more personalized and intimate. Blair House at Stoneleigh is a safe and secure oasis offering intensive memory care with a home-like feel — treating every resident like family.

Blair House at Stoneleigh breaks the mold of traditional memory care by nurturing past memories to create meaningful experiences. Whether gardening, listening to oldies, or writing their own personal biography, residents engage daily in activities specially designed to stimulate long-term memories.

Located just south of Towson University, Blair House offers private rooms in a beautifully

refurbished home that can only be described as elegant.

All food at Blair House is “farm to table” — you won't find any institutionally-catered meals. Nutritionists are on staff to ensure everyone receives a wide range of delicious and healthy food.

Most importantly, Blair House strictly adheres to all COVID-19 safety precautions.

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**Pull Out
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Tap into a home's value with refi or loan

By Patricia Mertz Esswein

A debt-free retirement has been the ideal scenario for so long that older adults often overlook a valuable financial resource: their home.

Collectively, homeowners age 62 and older have a record \$6.5 trillion of “tapable” equity, according to data analytics firm Black Knight. Individually, home equity accounts for more than a quarter to almost half of the median net worth of retirees, depending on age, according to the Federal Reserve Bank of Philadelphia.

Many financial planners believe tapping that wealth in retirement or just before makes sense if done wisely. For instance, the money can be used for some laudable goals: to pay off higher-priced credit card debt, remodel a home with features to help you age in place, delay taking Social Security until you qualify for the maximum payout, buy long-term care insurance, or pay the tax bill for a Roth conversion.

The ultimate way to cash in on that equity is to sell your home and downsize or rent the next one. But most retirees don't want to move, and even if they do, downsizing in today's heated housing market presents its own challenges.

The alternative is to borrow from your home equity with your home as collateral. You can refinance an existing mortgage and take cash out, borrow with a home equity loan or line of credit, or apply for a reverse mortgage. Each option comes with opportunities, limits and costs.

First, prove you qualify

Lenders can't discriminate against you based on your age, but you must prove you have the income and assets to repay a loan. [See “Retired? Good luck getting a mortgage,” in the October Baltimore Beacon, or on our website.]

A lender will ask for documentation including copies of award letters (for Social Security or a pension), payment stubs, recent savings or investment account statements, and 1099 forms for the past two tax years.

Lenders generally want to see a “two-year history and three-year future” for most income sources, according to LendingTree.

Generally, borrowers with higher credit scores and lower loan-to-home-value ratios get the best rates. Reverse mortgages work a bit differently, requiring underwriting but no credit score.

No matter how you tap your home's equity, you'll pay closing costs including the lender's origination fee plus fees for third-party services, such as the appraisal, title work and recording the lien with the county.

The fees can be paid out of pocket or rolled into the loan. You'll have a three-day cooling-off period after closing in case you change your mind.

Cash-out refinancing

Most seniors with home equity are candidates for refinancing because the rate on their first mortgage is significantly above the market average, according to Black Knight. By refinancing, they can improve their rate *and* take cash out.

In a cash-out refinance, the existing mortgage is replaced with a new, larger one that reflects the home's current appraised value. You can take cash out of the difference up to a limit.

In late November, the national average fixed rate hit an all-time low of 2.72% for 30-year mortgages and 2.28% for 15-year mortgages, according to Freddie Mac. The rate on a cash-out refinance will be about an eighth to a quarter of a percentage point higher than for a no-cash-out refinancing, said Adam Smith, a mortgage broker in Denver.

Lenders will let you borrow up to 80% of your home's value, including the new mortgage and the cash you take (75% for a second home or investment property).

With a loan-to-value ratio of 80% or less, you'll avoid the cost of private mortgage insurance. If you have any other home equity debt, you must pay it off or roll it into the new mortgage up to the limit.

Your monthly mortgage payment, including the principal, interest, property taxes, hazard insurance and any homeowners' association fees, should consume no more than 28% of your monthly gross income.

Closing costs are typically 2% to 6% of the new loan amount. Use the Tri-Refi calculator (hsh.com/refinance-calculator) to determine whether it's better to pay out of pocket or roll the cost into the loan or interest rate.

Home equity loan options

A home equity loan, also called a second mortgage, provides a lump sum payout that may work well for a one-time expense, such as a specific home project or car purchase. It offers the predictability of a fixed rate of



Longtime homeowners may be sitting on a gold mine: home equity. There are many ways to draw on that equity to meet a variety of needs. This article addresses two: refinancing and home equity loans. A third option, reverse mortgages, will be explained in our next Housing & Homecare Options section in April.

interest and repayment in equal monthly payments over a term of five to 20 years.

A home equity line of credit (HELOC) is a revolving line of credit that you can tap whenever you like by using a check, a credit or debit card connected to the account, or an electronic transfer. You'll incur a variable rate of interest on any outstanding balance.

You could use the HELOC to pay for completed phases of a remodeling project, for ongoing or variable expenses, such as medical bills, or just keep funds available for an emergency.

Be aware that lenders may reduce, freeze or cancel lines of credit if they anticipate or experience a rising number of defaults, as they did during the Great Recession. Despite the pandemic, lenders haven't yet curtailed borrowing for existing lines of credit, said Keith Gumbinger, vice president at HSH.com. However, JP-Morgan Chase and Wells Fargo stopped taking applications for new HELOCs this past spring and had not resumed by early December.

Don't wait to apply until your home is under construction, unoccupied or for sale, or has lots of deferred maintenance or damage because it will no longer qualify as collateral, Garcia said.

HELOCs provide an initial withdrawal period, usually 10 years, when you can borrow up to your limit. During that time, you may choose to make a minimum payment — typically 1% to 2% of the loan balance — or an interest-only payment if you qualify. You can usually prepay more without penalty. As you repay principal, your avail-

able credit is replenished.

Many lenders offer a “loan within a line” type of HELOC. During the draw period, you can convert all or part of your outstanding balance from a variable to a fixed rate, usually a limited number of times, and repay that portion over a term of up to 20 years.

After the draw period ends, you must begin making principal and interest payments, typically over 10 to 20 years. Look for a fully amortized repayment plan that will completely pay off your balance by the end of the term, without requiring a balloon payment.

If you pay only interest throughout the draw period, you could get hit with a substantially larger payment. To avoid that, pay off the balance in full or refinance into a new HELOC before the repayment period begins.

How to get the best rate

In early December, the average fixed rate for a home-equity loan with a 10- or 15-year term was 5.6%, and the average variable rate for a HELOC was 4.5% (with a loan or line amount of \$30,000, a FICO score of 700 and a combined loan-to-value ratio of 80%), according to Bankrate.com.

Some lenders will offer a lower, introductory HELOC rate to qualified borrowers. Make sure you know how long it lasts and what your new rate will be when the introductory period ends.

You may qualify for a discount of 0.25% or 0.5% on the rate if you already have or open

See **HOME EQUITY**, page B-4

Assisted living: What you need to know

By Christopher J. Gearon

Assisted living is geared to those who are healthy enough to live on their own but may need some help to live independently, perhaps with bathing, dressing or managing medicines.

There is a lot to consider when it comes to choosing to move to an assisted living community. First is figuring out when the time is right.

Most of us want to stay in our homes as long as possible. But if assisted living may be in your future, do some preliminary shopping both locally and in an area to which you may move, to be near your children, for example.

Of the one million seniors living in some 30,000 assisted-living centers across the U.S., more than half are age 85 or older, according to the National Center for Assisted Living (NCAL), and nearly 40% require assistance with three or more activities of daily living.

Seeking assisted living

When you start your search, consider only state-licensed facilities. Your Area Agency on Aging is a good place to get a list of options in your area, said Catherine Seal, an elder law attorney.

"You really have to physically visit," Seal advised. Have a meal at the facilities on

your list, and talk with residents about their experiences. "Walk around, see if the residents look clean and attended to," she said.

Another consideration: the type of facility. Assisted-living arrangements vary widely — from a handful of residents in a home-like setting, to a high-rise building with hundreds of neighbors, to a campus-like atmosphere with high-end services.

In some locales, assisted living is called an adult home, retirement residence or residential care facility. Residents typically lease apartments — which can range from studio-like digs to two-bedroom spreads — on a monthly basis and eat in a common dining area. [Of course, during the pandemic, meals are brought directly to residents in their apartments.]

Care services and amenities also vary widely. For example, some facilities may provide a resident doctor, skilled-nursing care and physical therapy, whereas others provide little care.

Some communities have concierge services, in-apartment dining, happy hours and top-notch fitness centers. Others don't offer much more than transport to doctors' appointments.

Argentum, a national association representing assisted-living facility operators, has developed a set of voluntary standards on a range of issues from resident rights, care, staff training and qualifications, medication delivery and memory care.

According to Argentum, "typical" services include access to healthcare and medical services customized to specific needs, 24-hour emergency call systems for residents, three daily meals served in the dining area, housekeeping and laundry services, assistance with eating, bathing, dressing, toileting and walking as needed, as well as shuttle buses and exercise and wellness programs. Some assisted-living

communities have specialized assistance for residents with dementia.

Read the fine print

It's important to read the fine print of the contract, which outlines services, pricing, extra charges and staffing. Inquire about how much and what time help is available and the level of care.

"There is a price for every package," Seal said, generally speaking. Getting escorted to dining and back often comes at a higher price than going on your own, for example, as does medication management in some facilities.

Make sure the facility conducts criminal background checks on employees. Inquire about employee turnover rates and the staff-to-resident ratio.

Like services and amenities, costs vary widely. The median monthly cost for a single, one-bedroom apartment in an assisted-care facility nationally runs \$4,300 a month, according to the Genworth 2020 Cost of Care Survey.

In the Baltimore metro area, the monthly median cost is closer to \$5,000.

Before you sign a contract, consider having an elder law attorney review it.

Seal also stresses the importance of being honest upfront about the care needed or behaviors of a loved one, such as combative behavior. Be certain such issues are addressed in the care plan, rather than left as a potential cause for eviction.

Finally, ask to review complaints made to state agencies, as well as inspection reports. You can do some initial facility comparisons at caring.com. Find a state's ombudsman through the National Long-Term Care Ombudsman Resource Center.

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BEACON BITS

Ongoing

COLLECTING IN QUARANTINE

The Maryland Center for History and Culture is collecting stories, photographs and physical materials that reveal how the pandemic has impacted the lives of Marylanders. For more information on how to help the museum document history, visit <https://bit.ly/CollectinginQuarantine>.

Ongoing

DIAL-A-DOCENT

Do you miss going to museums and talking about art? Volunteer docents who miss giving museum tours have banded together to offer art conversations via telephone or Zoom with interested participants. Call or log on and learn about an art topic chosen from the list provided. For more information, visit www.dialadocent.com.

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Advice for developing a caregiving plan

By Barbara G. Matthews and Barbara Trainin Blank

Approximately 43.5 million caregivers have provided unpaid care to an adult or child in the last year, according to the National Alliance for Caregiving and AARP.

Caregiving means assuming a great many unfamiliar responsibilities, such as taking care of a parent's finances, supervising employees, and acting the part of ombudsman with medical personnel.

Long-distance caregiving is both easier and harder; it presents challenges that caregiving up close or in one's own home does not.

Good communication among all the significant parties is the best means to develop a successful caregiving plan. However, communication skills are developed over a lifetime. They don't suddenly become "good," especially when family members are dealing with the problems and stresses that arise from caregiving needs.

Of primary importance is the individual who needs the assistance and care. If that person's values and wishes are not respected and taken into consideration, you are bound to run into resistance and conflict.

Who doesn't want to remain in the driver's seat of life? It is imperative to respect your loved one's independence and dignity — it is, after all, that person's right to make choices and decisions.

A productive family meeting can build a strong foundation for family caregiving. Do you share common values? Talk about what is most important to all of you — autonomy or safety — or whether you place equal weight on both. Establish common goals.

Divide responsibility based on the strengths and abilities each of you brings to the family. It is important to be specific.

Develop a contract that delineates the commitments family members have made, and solidify those commitments with signatures that verify that everyone understands and agrees to the plan. Be sure to date the contract in case changes are needed later on.

If the expectations coming into the caregiving relationship are not fulfilled, the seed for conflict is planted. Expectations are born out of a sense of fairness.

Imbalances of responsibility lead to bad feelings among siblings and to caregiver burnout. Some of the common imbalances tend to be that the geographically closest child often shoulders the greatest burden. Daughters often provide more caregiving than sons, and sons may provide more financial support.

Truths about caregiving

You rarely get what you expect with caregiving. Even a senior healthcare professional can be unprepared for the challenges.

Breathe deeply, and make time for yourself.

Be prepared for the surprise, even shock, of how expensive providing care can be.

Expect to feel anger, sadness, depression, even bitterness, not just over the care receiver's condition but also the difficulties and exhaustion of caregiving. (On the other hand, there can be many positives and a deep sense of satisfaction.)

See **CAREGIVING PLAN**, page B-4

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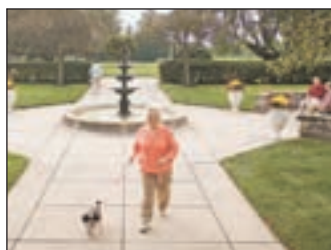
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Caregiving plan

From page B-3

You can also expect your roles and responsibilities to expand constantly, especially with elderly care receivers.

It is likely your family relationships will change through caregiving — negatively, positively, or both.

Don't be surprised if the end of caregiving brings a sadness of its own — not just

for the passing of your loved one, but also for the end of a special sense of purpose.

Most caregivers would do it differently, maybe, but would still do it again.

Caregiving leaves its imprint; it is a deeply life-changing experience.

This is an excerpt from What to Do about Mama: Expectations and Realities of Caregiving, by Barbara G. Matthews and Barbara Trainin Blank. The book is available on Amazon.com.

One family's story; how a CCRC helped

This is "Randy's Story," as told to Barbara G. Matthews and Barbara Trainin Blank; from What To Do About Mama.

I provided care for my father. Since I was an only child, Father assumed I would be the caregiver, as I wanted to be. It was my responsibility. We did not really discuss plans; they just evolved.

Caregiving for my father was something we had expected that I would do. My wife was supportive of the entire endeavor.

My father lived in a continuing care retirement community (CCRC), now known as a Life Plan community, so our role was visiting and handling finances and medical appointments, which my father gradually let me assume.

Over time, I was responsible for handling all the finances. Periodically, my father gave us monetary gifts. There were no problems with settling the estate, which my father divided equally among my stepsiblings and me. Yes, I would assume my caregiving role again. My father and I became closer because of it.

The CCRC met our expectations very well, although it was difficult to

get my father to take advantage of all the services he was paying for. It was also difficult to communicate via phone, and he did not wait for us to visit to have discussions.

Since my father was in a CCRC, my wife and I were able to travel, so we had sufficient time and "space," and the responsibility of caregiving did not become too stressful.

I am glad my wife and I had this time together, because at this point, caretaking is just beginning again with my wife. She has developed vascular dementia, and I am moving into the role of her caregiver. We are doing our best to "look down the road" while adjusting to our new reality.

We are blessed that we also moved to a CCRC 10 years ago. We want to minimize the impact on our daughter, who is five hours away with a very busy young family.

We would recommend to others to consider a CCRC as early as is practical. Plan well in advance to avoid a crisis mode. Have all legal documents in place. Maximize communications among all parties. We would be overwhelmed entirely if we were "starting from scratch."

Home equity

From page B-1

a deposit account with the lender, sign up for automatic payments, or agree to pay an annual fee of, say, \$50. Look for a rate cap to keep borrowing costs manageable.

Closing costs for a home equity loan or line of credit can run about 2% to 5% of the loan amount. In exchange for a "no-cost" offer, you'll either pay a higher interest rate, or the lender will impose a penalty if you close the loan or line prematurely. Pay special attention to miscellaneous fees for such things as inactivity or a minimum balance.

Begin shopping wherever you currently have a bank account, but check other lenders for current rates and offers or request personalized quotes. Then use calculators at bankrate.com, hsh.com or lendtree.com to run what-if scenarios.

Can you deduct the interest?

The cost of tapping your equity may be reduced on your federal tax return. If you itemize, interest on up to \$750,000 of mortgage or home equity debt (\$375,000 if you're married and file separately) is deductible to the extent that the money was used to buy, build or improve your home. (Higher limits of \$1 million and \$500,000 apply if you acquired the debt before Dec. 16, 2017.) If you refinance, take cash out and pay for a car or vacation, the interest on that amount can't be deducted.

The interest accrued on a reverse mortgage won't be deductible until you repay the loan, typically when you leave the house and it's sold. To qualify for the deduction, the money must have been used to "buy, build or substantially improve" the home.

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Housing Notes

By Beacon Staff

New community to open in Sykesville

A new community for people 62 and older will open later this year in Sykesville, Maryland. Snowden Creek is accepting lease applications now.

Located on a hill surrounded by walking trails, Snowden Creek has 109 apartments with one, two or three bedrooms. Residents have full use of a fitness center, yoga studio, art studio, billiards room, library, movie theater, and community room with a kitchen and an indoor/outdoor fireplace. There's also a suite for guests to stay overnight.

"It's absolutely serene there," spokeswoman Kristy Serra said.

To find out more about Snowden Creek Senior Apartments, managed by Humphrey Management, visit snowdencreek.com. For

a virtual tour or an in-person, self-guided tour, call (443) 775-3735.

Community offers five-star health plan

In October, the Centers for Medicare and Medicaid Services gave Erickson Advantage — a unique health insurance plan for residents of Erickson Living communities — a rating of five stars.

That places Erickson in an elite group of only 21 Medicare Advantage health plans (out of 400 nationwide) to receive a five-star rating from CMS for Part C and Part D benefits, according to Matthew Narrett, M.D., Erickson Living's chief medical officer.

"It's rewarding to be among America's leading geriatric healthcare systems in which we help Medicare beneficiaries maintain a healthy and independent lifestyle," Narrett said in a statement. "Our six health plan options, which offer extra benefits beyond original Medicare, place a

strong emphasis on preventive care and wellness in order to help seniors enjoy a better quality of life."

Anyone who lives in an Erickson Living community may participate in the customized Medicare Advantage healthcare plan through United Healthcare. The program covers 5,000 participants at Erickson's 18 continuing care communities.

"The plan emphasizes a holistic approach across the continuum of care and aligns health benefits with surrounding supportive services in an effort to help improve quality while reducing cost for Erickson Living residents and their beneficiaries," according to a company statement.

Erickson Living's continuing care retirement communities are located in 11 states. Two in this area include Charlestown in Catonsville and Oak Crest in Parkville. To learn more, visit ericksonliving.com or call 1-800-590-4091.

or New Jersey (\$79,800). It's even less here than in Kansas, which came in at \$61,080.

Of course, the cost of care varies depending on a number of factors besides location, including care level and amenities of the community.

More than 49 million Americans 65 and over live in an assisted living community, "enjoying the freedom of their own space, but with added care and assistance," according to Sixty and Me, a website for boomers.

The website recently compared the average cost of assisted living by state with the average retirement savings of residents by state.

"With average annual assisted living costs of \$60,000 and average total retirement savings of \$431,119, we've calculated the maximum time an individual could live in assisted living in Maryland to be seven years," according to spokesman James Agate.

That's a year more than the national average, according to the study, which was released on Dec. 8. The study's sources included Genworth's Cost of Care Survey and Pension Capital's estimate of the average person's retirement fund.

The six states with the lowest assisted-living costs were Missouri, Alabama, Utah, Arkansas, Georgia and Nevada.

Read the whole study at sixtyandme.com/aging/assisted-living-index.

Write a letter to the editor.

See page 2.

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BB121

Parting with what parents leave behind

By Julie Hall

Your folks weren't crazy for keeping all that stuff, even if it's driving you crazy trying to figure out what to do with it. Believe it or not, you're going to have just as hard a time getting rid of all that stuff as your parents had.

In the days and weeks following the loss of your last surviving parent, everything your mom or dad touched will carry with it a reminder and become an extension of his or her life.

I recall a gentleman who ran across a box of his father's old cuff links. They were in bad condition, with gold plating worn off and stones missing, but he wanted to keep them.

"Dad always wore these cuff links to work and on Sunday to church," he explained. "I can remember it so clearly, just like when I was a boy. I just can't let them go."

You don't need things to remember your mom or dad or another loved one. Just

close your eyes and check in with your heart. It is there you will find that loved one.

When it comes to generational differences, it has been my experience that the older baby boomer, for example, is far more sentimental than the younger baby boomer.

And the younger generations — X, Y, Millennials and beyond — seem to want very little or nothing but the cash proceeds from the real property. They really don't care much for Grandma's stuff.

Sad but true, most grandmas who are clients of mine are well aware of this fact, and it does trouble them. They realize there is nothing they can do about it and eventually accept it because they are so gracious.

Younger generations are often accustomed to a life of change and luxury. The furniture and décor in our homes change frequently just because our tastes have changed. Not so in our parents' generation. They bought a sofa to last 65 years. Today

that thought would never occur to most of us.

While it is important to keep one or two items that have only sentimental value, you should resist the temptation to keep your parents' memories alive by keeping all of their stuff. After all, the memories will always be there, ready to recall at any moment.

What if it's valuable?

There's another reason that it's hard to part with the variety of items your parents leave behind, and that's the possibility that there might be something valuable in that collection.

You don't want to donate something that is worth thousands of dollars. So, your initial thought will be to put everything in storage until you can go through it piece by piece and salvage those valuables.

Here's the sobering reality: While it is true that treasure might be hiding in attics and basements all over America and some

estates do produce higher-end items, more often than not, the average estate is filled with good usable items, not necessarily priceless treasures.

Rather than cart everything off to your own basement, hire a professional appraiser to go through the house and identify anything of value. It's worth the extra cost and will save unnecessary "holding on to" on your part. Plus, it is the only way to know for sure that you've identified any valuables, granting you peace of mind.

Guide to quick decision making

1. Everything plastic and paper gets recycled. There's absolutely no reason to keep plastic bags, margarine or Cool Whip containers, or anything made out of plastic.

2. Dress the less fortunate. Empty everything in the wardrobe and donate to homeless shelters or charity.

3. No serious treasure in the kitchen. Pots and pans, casserole dishes, utensils, toasters, Dutch ovens, even dishes and glassware — you don't need them, so don't waste any time in getting rid of them.

4. If it's been opened, it goes. Food items, cans of paint, cleaning products, medicine bottles, cosmetics — if they've been opened, toss them. For anything toxic or chemical, check with a refuse company on how to dispose safely. Look for a community "drug drop-off" event to make sure prescription and over-the-counter drugs are appropriately discarded.

5. Old news is bad news. There is little demand for old newspapers and magazines like *National Geographic* or *Woman's Day*. Today, most of these can be found online. Consider recycling.

6. Old Spice, no dice. All personal toiletries or products can go straight to the trash unless the products are still unused and can be donated.

7. Banish the books. Books generally sell for a dollar or two apiece. Paperbacks are most difficult to sell, so just donate them. Another option may be to call your local library to ask if they accept book donations. Many antique books are not valuable; however, an appraiser should look through them to make sure. Collectors often want antique leather-bound books.

This is an excerpt from Inheriting Clutter: How to Calm the Chaos Your Parents Leave Behind, by Julie Hall. Published in July 2020, the book is available at Walmart and Amazon.com.



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Upgrading during pandemic? Get it insured

By Ben Moore

As many Americans face months on end stuck indoors, some are using their time (and money) to create a change of scenery or upgrade their surroundings. Home office equipment purchases are on the rise, and people are tackling more renovation projects than usual.

But expensive new stuff and significant home improvements can leave you underinsured. If you're considering making changes to your home — or if you already have — it's smart to revisit your homeowners or renters policy.

Here's how to ensure it covers the new additions:

Tell your insurer about changes

There's a good chance you're underinsured before you even make changes, according to Don Griffin, vice president of personal lines at American Property Casualty Insurance Association. Talk to your insurer before making any expensive purchases or changes to your home to inform the company of your plans and clarify your policy's current coverages and limits.

If your home costs more to replace after you've improved it, some insurers will pay the new expense to rebuild, but "that's not every policy, and it may not cover everything you need," Griffin said. He also recommends reviewing once a year what your home insurance policy covers.

In some cases, you may need to change carriers to get the coverage you need. Frank Jones, an independent agent and partner at Mints Insurance Agency in Millville, New Jersey, has seen clients switch insurers because an addition wasn't covered. "It's in your best interest to have these conversations now rather than to have a claim denied," he said.

A new desk and computer for remote

learning, plus that monitor and chair in your home office, will add up and could exceed your personal property coverage limit.

Renters insurance policies cover your stuff, but they have limits too. If you have new electronics or office equipment, check with your insurer to make sure you have enough coverage for them.

Make a detailed inventory

To help you know if you've exceeded your policy limits, keep records of what you buy. In fact, Griffin recommends taking inventory of your belongings every year — a written inventory is best, but even a simple smartphone video tour of your home will suffice.

Losing a home is an emotional time, Griffin said. When it's time to file a claim, "you don't always remember what you have." An inventory will clearly show what you had before a disaster and will make the claims process easier.

Add sufficient coverage

Structural changes, such as a full kitchen replacement or adding an in-ground pool, will have the greatest impact on your homeowners insurance.

But even something as simple as adding a fence can change the value of your house, and if your home's value increases, so should its dwelling coverage, Griffin said. Otherwise, in the event of a claim, your insurance policy won't be enough to rebuild, according to Griffin.

When adding coverage, pay attention to how much it would cost to rebuild your home, not how much you spent to upgrade the house, according to Jones.

"These are two different numbers," he explained. "If an addition costs \$20,000 to put on, the insurance company looks at the

rebuild construction cost, and you might not get that back."

Avoid pitfalls

In addition to ensuring coverage, have a proactive conversation with your agent about how to avoid potential renovation pitfalls. For example, he or she may advise adding building ordinance coverage to protect you from having to pay out of pocket for any expenses that keep your home compliant with local laws and regulations.

For renovation projects that are too big

to take on yourself, hire a licensed and bonded contractor who carries builders risk coverage to protect expensive construction materials from theft or damage while they are on your property. You can find one through a building trade association.

And when you're doing a home renovation project, take plenty of photos — before, after and along the way, if you're able. These could come in handy if you file a claim some day and need to redo the work.

—AP/NerdWallet



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Law & Money



Don't bank on regular bonds during a pandemic. Consider inflation-protected or fluctuating-rate bonds instead. See story on page 14.

When life blows up your well-laid plans

By Liz Weston

Job loss, business failure, involuntary retirement, divorce, disability or the death of a breadwinner — these are just some of the ways our finances can force us to come up with a Plan B.

But the biggest task after financial loss may be dealing with your emotions after the future you had envisioned disappears.

People who lose a loved one expect to grieve. People who lose their financial security or a standard of living suffer “ambiguous loss,” where many elements of their lives are the same, but a major element is now gone, said financial therapist Edward Coombs of Charlotte, North Carolina.

“You know what’s happened, but it’s not like you get a funeral for it,” said Coombs, a certified financial planner and couples therapist. He’s a member of the Financial Therapy Association, a group of advisors who combine financial and psychological counseling.

Everybody’s grief is different

Acknowledge that your grief is legiti-

mate rather than trying to minimize what you’re going through, Coombs said.

Also, don’t expect grief to proceed in predictable stages. Psychological research shows that grief is more dynamic than that, and people may feel shifting emotions that can include sadness, despair, confusion, disorientation, fear, anxiety and even relief.

“A lot of the grief around the financial loss is going to feel kind of unexpected,” Coombs said. “Why am I crying now? Why am I angry now? Why am I disappointed or lethargic?”

This process won’t be quick, Coombs said. Our brains get used to our habits and routines. When those get dramatically disrupted, our brains need time to catch up.

“It takes time for the neural pathways to adjust and change, right? My brain is literally needing time to reorganize itself,” Coombs said.

You can help this process by discussing your emotions with someone you trust, said financial therapist Preston D. Cherry, a certified financial planner.

Cherry said writing can help. He writes poetry, but writing in a journal is also effective. Studies have shown that expressive writing — writing nonstop for 15 minutes or so each day without inhibitions about the traumatic event or experience — can help people deal with emotional fallout.

Writing can help us organize our thoughts and give meaning to what happened, which can help us break free of ruminating or brooding.

Many of Coombs’ clients have problems with money that stem from childhood traumas, often because of a parent’s layoff or the loss of a family business.

“What they often end up seeing is the parent lose their sense of self, fall into depression and despair, and never make it out,” Coombs said.

Processing your emotions can help you avoid that fate.

Know when to get help

If you’re struggling, keep in mind that this is just one phase of your life and that it, like

the current pandemic, will pass, Cherry said.

He also recommends regular “self audits” — taking time alone to reflect on what’s happened, work through your feelings and start to consider possible futures.

But when you’re feeling stuck or isolated, you may need to seek professional help. If you’re employed, your company may provide mental health resources. If money is tight, 211.org may be able to point you to free or low-cost treatment.

Depression or anxiety that persists for weeks or months isn’t normal and may need medical treatment. If you don’t have someone to talk to who is empathetic, understanding and nonjudgmental, a therapist could help guide you through your trauma so you can move on with your life.

“That’s probably one of the bigger things that I see, when people don’t have other people to process the grief with or they feel like they’re becoming a burden,” Coombs said. “That’s when professional help can be a big win.”

—AP/NerdWallet

Which purchases are worth the splurge?

By Andrew Rosen

Boats, name-brand clothing, iPhones — the list of luxury products available to consumers is endless. But which ones are worth their salt?

Defining “worth” is a deeply personal exercise. Some items deliver great performance and are unarguably worth their price tag. Others are more about feelings, connection and experience.

While it’s not always necessary to splurge, there are many products and services that are not only higher in quality but will also save you in the long run.

Better service, lower cost

There is nothing better than finding a product or service that costs less and performs better than the old options.

For example, cable has become synonymous with continually rising rates, not to mention the taxes. Those who own a “smart” TV or a streaming device can replace cable with monthly subscriptions to Netflix, Hulu, YouTube TV, Amazon Prime and Disney+.

Streaming services offer a personalized

experience, provide significantly more content for less money, and are always there when users want them.

When it comes to finding better goods for less, Amazon Prime is a top contender. For a small monthly fee, consumers can skip the shipping costs or set up monthly auto ship, get free music, e-books and video content, and get discounts at Whole Foods.

Warehouse memberships are another great value. Costco and Sam’s Club typically offer products for less money by selling them in larger quantities, plus the added perks of travel agents, car discounts, free shipping and more.

Better quality, better life

Admittedly, saving \$3 on a box of 4,000 crackers doesn’t always seem like a home run. But sometimes, avoiding the lowest-cost option will hit it out of the park.

Paying up for products that improve quality of life can pay off in the long run. One example is a great mattress and pillow. Scientists continue to attribute orthopedic issues, stress, high cholesterol and many other ailments to quality of sleep.

More than ever, it’s apparent that a higher-priced and better-built mattress can lead to improved sleep and health, superior performance at work, lower stress levels and better quality of life.

Other worthwhile purchases include electric toothbrushes and quality running shoes. As an upgrade from the humble manual toothbrush, an inexpensive electric toothbrush can prevent many unpleasant and expensive trips to the dentist.

A good pair of running shoes will last longer than a cheap pair, saving money on replacements. It will also prevent injuries.

Finding the “best” option for the money can pay dividends over a lifetime of use. For consumers who cook every night, top-quality cookware and knives are a sound purchase and should never need to be replaced.

A kitchen stocked with a few high-end tools will yield better results, less cleanup, less clutter and a happier dining experience. They can even make healthy cooking easier and save money on eating out. For instance, one study showed that consumers who cook at home eat more vegetables.

Beyond material goods, experiences

can be worth spending more on. Taking time for self-care can relieve stress and boost quality of life. Massages, manicures and facials can alleviate pressure points and built-up tension. Once considered “luxury” services for the elite, they have become mainstream self-care measures.

Money spent on a vacation is well spent; new experiences in a relaxing setting can help you rest and recharge. Simple but effective self-care plays a vital role in better all-around wellness, leading to higher earnings and lower healthcare costs later.

Get what you pay for or more

What about those really expensive items? What is “expensive”? Typically, it’s simply viewed as “costing a lot of money.” However, economists define it as a price that makes consumers feel they are paying too much for what they are getting in return.

When consumers think they are getting what they paid for, then it’s a fair trade. They get a bargain when they feel they are getting more than what they paid for. Fur-

See **SPLURGE**, page 14

Don't bank on bonds being safe right now

By Randy Kurtz

Today's market environment requires that we talk candidly about bonds. While investors over the years have turned to bonds for safety, unfortunately bonds have never been riskier than they are right now.

Over long periods of time, bonds have generated lower returns and lower risk than equities. Bonds also have had low correlation with equities, which generates diversification return.

Generally, bonds are thought of as safe. Over the last 50 or so years, the 10-year U.S. government bond has produced average annual returns of around 7%.

Ah, the good old days. If you purchased a 10-year U.S. government bond on Oct. 1, 2020, the bond would have yielded 0.68%. In other words, over the next 10 years you would expect to get an average annual return of 0.68%. That's about 90% less than the average returns over the past 50 years. It's also pretty close to zero.

At the beginning of this year, the U.S. bond yielded 1.88%. Year to date those same bonds have delivered total returns of around 7%.

How? Well, the yield went down from 1.88% to 0.68%. When the yield goes down, the price of the bond goes up, and vice versa: When rates rise, bonds fall in price.

So, if you buy a bond for \$100 and you get a 0.68% return for a year, you then will have \$100.68. But did you really make money?

There is a concept called "real return," which takes the effect of inflation into account. If inflation were zero, then yes, you made 68 cents. But what if inflation were 1.8%, as it was in 2019? Well, the \$100 would only be worth \$98.88. You would have lost purchasing power.

Where do we stand today, not only with nominal rates, but real rates? Certainly negative! At right is the yield on the 10-year bond since 2018, as well as the real rate of return. The orange line indicates the real rates bond holders have been seeing, and the dark red line delineates between positive and negative returns.

So, an owner of a U.S. government bond can *expect to lose purchasing power*. And the nominal yield of 0.68% is near the low-

est on record.

If rates and inflation stay where they are, U.S. bonds are likely to be a poor investment. If inflation rears its head within a decade, they are likely to be very harmful to our purchasing power.

The same remains true if rates rise over the decade. Low upside, large downside.

It seems that bonds have never in history been as risky as they are today.

What to do? Diversify

If you asked me a few years ago whether we would have all-time-low nominal rates, negative real rates, along with exploding government debt, I would have thought it unlikely. That scenario has never happened before, and it is tough to figure out why investors would accept those conditions rather

See **BONDS**, page 15



Splurge

From page 13

ther, it can be more affordable in the long run to buy a quality product once than to

buy a cheap product repeatedly.

Investing in better products and experiences is a good decision for those who have the means. A financial planner or adviser is yet another worthwhile invest-

ment, not only saving clients the amount of their fee, but turning that investment into a long-term dividend and maximizing buying power.

Working with a financial planner can help

them understand what they value and take the first step toward investing in products and services that are worth their price.

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Bonds

From page 14

than move their wealth into other assets.

Plain, old U.S. government bonds are unappealing (another word for “risky”). Since yields on developed international bonds are no better, international bonds, when denominated in U.S. dollars, are unappealing as well.

If we are unlikely to make money from owning plain old U.S. government bonds, what can we do? Diversify.

If we buy international bonds (with comparably low yields) denominated in international currencies, and if the value of the dollar drops, these bonds may rise. The same goes for emerging market bonds, which have the added benefit of higher yields.

How about inflation-adjusted bonds? If inflation rises, these bonds may do well. Floating rate bonds may also benefit if rates rise.

The time for a plain old U.S. bond portfolio is gone. So, the composition of your bond portfolio should be changing just as dramatically as yields have changed.

Changing times require a new game plan. As such, all of the following sources of diversification should be considered:

Underweight traditional U.S. government bonds. Overweight inflation-protected bonds like TIP for U.S. bonds and WIP for international bonds. Floating rate bonds like USFR. International currency bonds like BWX for developed markets and EMLC for emerging markets.

Take a higher cash position. At least cash won't lose value if rates rise.

Why you shouldn't reach for yield

To paraphrase Warren Buffett, we have to run the conservative side of the portfolio so that every check clears under any circumstance.

Thus, you might want to consider only

Christmas season, I am so very thankful and blessed for many things. To see my mom smile when I got my correspondence from the *Beacon* announcing my second-place win in the Celebration of the Arts, and secondly getting recognition in the newspaper, have been very special for me and mom. Thank you for giving my mom another reason to be proud.

Bevadine Z. Terrell
Via email

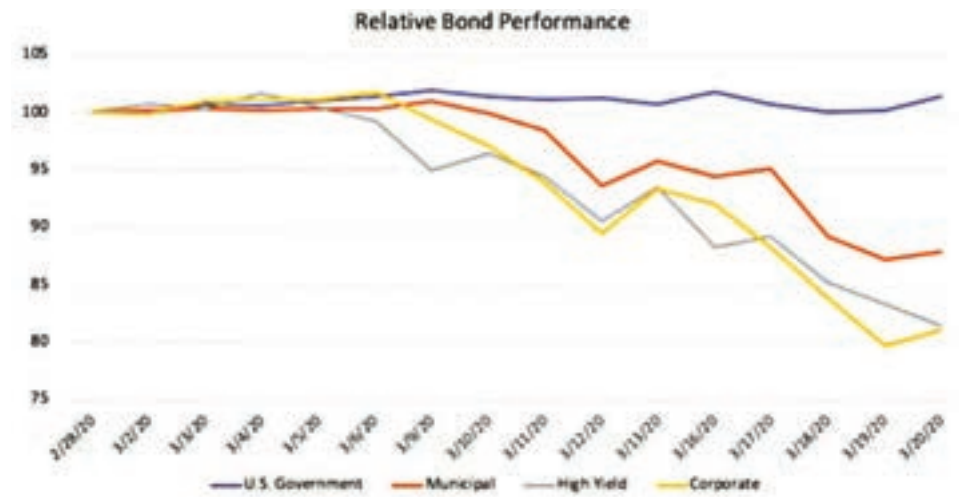
Letters to editor

From page 2

Dear Editor:

Thank you again for interviewing me for the *Beacon* article [on Celebration of the Arts winners]. My mom and I read it together. She was so very proud! I, of course, was grinning from ear to ear.

As I move into this Thanksgiving and



owning government bonds (both U.S. and international) in the bond section of your portfolio.

What about corporate bonds or high-yield bonds or municipal bonds? The value of a bond is directly tied to its safety. In times of stress, safety — or lack thereof — is revealed. The chart above shows the performance of different types of bonds during the most recent time of stress, March 2020.

During just this three-week period,

when people were most worried about the value of their investments, municipal bonds lost 13%, high-yield bonds lost 19%, and corporate bonds lost 20%.

Granted, they have recovered most of their losses since then. This time around. The next scare, who knows? I recommend sticking with different varieties of government bonds.

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BEACON BITS

Ongoing

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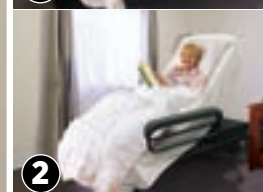
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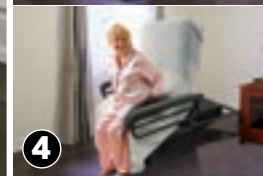
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Leisure & Travel



Louisiana's Andouille Trail is an online map of more than 30 restaurants where patrons can buy, eat and even learn to make the spicy sausage. See story below.

Italian cuisine reveres quality of ingredients

By Rick Steves

As we've had to postpone our travels because of the pandemic, I believe a weekly dose of travel dreaming can be good medicine.

Here's one of my favorite European memories. And, like so many, it involves eating in Italy — a reminder of the delicious experiences that await us at the other end of this crisis.

Spending a month in Italy, the thought of eating anything other than Italian food never occurs to me. Other than France, I doubt there's another country in Europe that could hold my palate's interest so completely.

One reason I don't tire of going local here is that this land of a thousand bell towers is also the land of a thousand regional cuisines. And I celebrate each region's forte.

Tuscany is proud of its beef, so I seek out a place to sink my teeth into a carnivore's dream. My favorite steakhouse is in Montepulciano.

The scene in a stony cellar, under one long, rustic vault, is powered by an open fire in the far back. Flickering in front of the flames is a gurney, upon which lays a hunk of beef the size of a small human corpse.

Like a blacksmith in hell, Giulio — a lanky, George Carlin lookalike in a T-shirt — hacks at the beef, lopping off a steak every few minutes. He gets an order, and then it's whop!...leave it to cleaver.

In a kind of mouthwatering tango, he prances past boisterous tables of eaters, holding above the commotion the raw slabs of beef on butcher paper.

Giulio presents the slabs to my friends and me, telling us the weight and price and getting our permission to cook it. He then dances back to the inferno and cooks the slabs: seven minutes on one side, seven on the other. There's no asking how you'd like it done; this is the way it is done. Seven minutes on one side, seven on the other. Fifteen minutes later, we get our steaks.

In Italy, the cuisine is revered — and the quality of the ingredients is sacred. While French cuisine is famously enthusiastic about the sauces, for Italians, sauces highlight the delightful flavor of their favorite seasonal ingredients.

Italians like to say, "La miglior cucina comincia dal mercato." ("The best cuisine starts



Giulio Ciolfi, owner of the steakhouse Osteria Acquacheta, in Montepulciano, Italy, carves prosciutto in his cavernous kitchen.

from the market.") They care deeply about what's in season and what's grown locally.

One night in Florence, I'm dining with my friend Cincia at her favorite trattoria when the

chef comes out to chat with her. They get into an animated debate about the ingredients.

See **ITALIAN CUISINE**, page 18

Smoky Louisiana sausage has its own trail

By Todd A. Price

A thick, spicy pork sausage called andouille links together Louisiana's River Parishes. An essential ingredient in gumbo, jambalaya and even seafood boils, andouille adds smoky depth to dishes across Cajun country.

Now the River Parishes, which straddle the Mississippi River between New Orleans and Baton Rouge, have created an Andouille Trail, an online map showing where you can buy, eat and even learn to make andouille.

"It's a German sausage with a French name," said Buddy Boe, executive director of the River Parishes Tourist Commission.

Germans came to this area, which used to be called the German Coast, in the early 18th century. Their sausage-making skills combined with the cooking acumen of French and Black residents created the Cajun andouille. Engulfed in smoke, andouille sausages cook in a traditional smokehouse.

"You can literally taste the flavor of the place and its history in a bite," Boe said.

Launched in September, the Andouille

Trail (andouilletrail.com) was inspired by similar maps to bourbon in Kentucky and ale in Asheville, North Carolina.

A legend on the website lets you know who sells the sausage, who ships it and who cooks with it. Any restaurant with an andouille dish on its menu can be part of the trail.

Five of the 34 stops currently on the trail are in Vacherie, including La Bon Boucon. The business, the name of which owner Lester Folse said translates to "The Good Smoke," opened in April 2017 in what used to be a bakery.

La Bon Boucon offers smoked and fresh meats, jerky and sausage, including what Folse said is a local specialty, maudlin, which he described as andouille sausage, only larger, resembling a processed ham. Folse sells whole maudlins and also vacuum-packs it pre-sliced, for use as either a cold cut for sandwiches or a breakfast meat.

"I've sold about 400 of those this year," he said. "The only place you'll find it is in Vacherie. There were meat markets all along here who would only make it for the

holidays, for the people who couldn't afford hams. I make a chicken one as well."

Other stops on the trail in Vacherie include Oak Alley Plantation, Spuddy's Cajun Foods, DJ's Grille and B&C Seafood Market and Restaurant.

The ZoraChristina cafe in LaPlace serves a hash with andouille, smoked pork belly, roasted potatoes, garlic and onions. Like most people in the River Parishes, owner Monique Duronslet is particular about her andouille, which each butcher makes with different spices and smokes with different woods.

She only uses andouille from Jacob's, one of the three prominent smokehouses in LaPlace, which calls itself the "andouille capital of the world."

"The smoky flavor, it's just on point," Duronslet said.

Day trip from New Orleans

The River Parishes, which include St. James, St. Charles and St. John the Baptist parishes, are often a day trip for visitors to New Orleans drawn by the swamps and

plantation homes. The Andouille Trail takes tourists beyond the well-worn paths in the River Parishes.

"You're going to see swamps, marshes, lakes, sugarcane fields, big plantation homes, former cabins of the enslaved, petrochemical refining and the Western Hemisphere's largest port complex," he said.

As the head of tourism, Boe wants more area restaurants to add andouille dishes to their menus so they can join the trail and entice more food enthusiasts to visit the parishes.

He hopes visitors, after tasting andouille on a trip, will start shipping it back home. That will help the many small smokehouses, which have been making andouille for generations, keep going.

"It increases the chances of this tradition staying alive," Boe said. "One of the things we have to do as stewards of the destination is make sure the authentic traditions stay alive and make sure it's not the theme-park version of whatever we used to be."

—AP

Ways to get more bang for your travel buck

By Don Mankin

What does a travel writer do while waiting for the world to return to normal? Reminisce about past trips? Fantasize about future trips? Reorganize the sock drawer for the umpteenth time?

All of the above, plus reflect on what I've learned from my 14 years as a travel writer and almost 50 years as a professional psychologist. From this perspective, I have identified a few ways to enhance your travel experiences in a post-pandemic world.

Here are a few tips that will help you get more bang for your travel buck, have more fun on your trips, and possibly learn something about the world and yourself in the bargain:

Before the trip

Daydream. Remember your mother or your teachers telling you to stop daydreaming and get back to work? Well, they were wrong!

Besides being entertaining and helping you get through boring parts of your day, daydreaming can also help you plan for the future in general, and your trips in particular.

After learning as much about the trip as you can, daydream about it to make sure it's something you really want to do. Imagine what you might be doing, where you will be

doing it, and the conditions you might face (e.g., heat, rain, bugs, rocky trails, etc.). If it still seems like fun, do it. Otherwise, start looking for something else.

Daydreaming can also help you identify what to pack. Picture yourself engaging in daily activities. What are you wearing? What equipment or gear do you need? Also imagine being in your room in the evening. What will you need to have handy on the night table beside your bed?

Get specific information about possible challenges. General ratings, like "easy," "moderate" or "difficult," only tell you so much. Find out exactly what's behind the rating of the trail or tour.

For example, how much will you be walking each day, on what kind of surfaces and grades? Are the accommodations "rustic" or "primitive," and what specifically does that mean? Will you have a private bathroom?

Do research, ask questions and factor all of that information in to make sure the trip is for you.

Train to get in shape. If it's a walking trip, put in the miles and break in your walking or hiking shoes before you leave.

If it's a biking trip, find out how many miles you will pedal each day and, if you can, get on your bike several days a week before the trip.

Go to the gym. Hire a trainer if you have any concerns or doubts. Nothing will make your trip more miserable than blisters, back pain or a sore butt.

During the trip

Dig deep for underlying themes. Successful travel writers look below the surface for unifying themes, truths, angles and insights that tie their trip experiences together, transforming their articles into something other than a journal of activities. This enables them to gain a deeper understanding of destinations for a richer, more fulfilling experience.

As Christopher P. Baker urges in a recent issue of the *Writer's Digest*, try to "[g]et to the heart of your destination's character."

For example, on a recent cruise through the islands of eastern Indonesia, I discovered a more complex picture than the tropical paradise of lush, jungle-covered islands and reefs of colorful fish I expected.

Battle sites from WWII made it clear to me that "paradise" was in the eyes of the beholder and dependent on the context. For the Japanese and Allied soldiers who fought there, these islands were a hot, steamy hell.

This revelation transformed a fun trip of snorkeling, birdwatching and cruising into something more meaningful and potentially transformative. [See "Having peak expe-

riences in Indonesia," in our March 2020 issue on our website.]

Find time to reflect and take notes. The temptation on many trips is to fill your day with as much activity as possible. The problem is, you need time to think about what you are experiencing, especially if you are striving for a deeper, more impactful trip.

Make sure you write your thoughts and impressions down as soon as you can before they fade from memory or are displaced by subsequent thoughts.

Like all writers, I find that the process of writing something down forces me to think more. Often, I don't quite know what I think until I try to express my thoughts in writing. Keeping a journal often elicits previously unrevealed feelings, memories, connections and insights.

After the trip

Write a story about your trip, publish it (and maybe get a free trip next time). You've got the photos, information and pages and pages of notes. Why not write a story about your trip?

At the very least, it will provide an opportunity to relive the trip in your imagination and use that daydreaming muscle again. It

See **TRAVEL WRITER**, page 18

Stand Up Straight and Feel Better

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NEW

It's a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less- and that only makes matters worse.

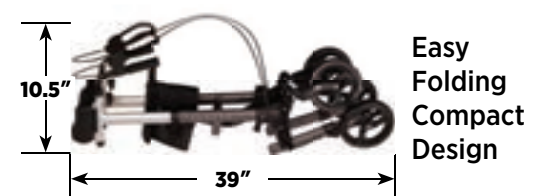
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uncomfortable and can result in a variety of health issues. That's all changed with the Perfect Walker™. Its upright design and padded elbow rests enable you to distribute your weight across

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Italian cuisine

From page 16

“Arugula is not yet in season. But oh, Signora Maria has more sun in her back yard, and her chickens give her a marvelous fertilizer.”

Then the topic changes to the cuisine turmoil caused by erratic weather. Vignarola, the beloved stew consisting of artichokes, peas and fava beans, is on the menu before its normal season. Cincia, seeming traumatized, says, “Vignarola, how can it be served so early? I’ve never seen it on a menu before Easter.”

The chef, who only makes it for a few weeks each spring during a perfect storm of seasonality when everything is bursting with flavor, has to convince her that the season has changed and it’s on the menu because this is the new season.

Enjoying the commotion, I explain to Cincia that this is the kind of restaurant I seek out in Italy. It ticks all the boxes:

It’s personality-driven — a mom-and-pop place — and run by people enthusiastic about sharing their love of good cooking. It’s a low-rent location, with lots of locals. The menu is small because they’re selling everything they’re cooking. It’s in one lan-

guage, Italian, because they cater to locals rather than tourists. And it’s handwritten because it’s shaped by what’s fresh in the market today.

I tell her, “We have fine Italian restaurants in America, but even the finest cannot create the energy and ambiance that comes with simply being in Italy.”

Cincia then takes control, telling me to put away my notepad and stop being a travel writer. She says, “Only a tourist would rush a grappa or pull the fat off the prosciutto. Tonight, we eat with no notes. We eat my way.”

Reviewing the options, she pours me an-

other drink and suggests that I totally relax. Then she turns to the chef and says simply, “Mi faccia felice” (Make me happy).

He does. And that night, along with enjoying a great meal, I added a new favorite word to my Italian vocabulary: indimenticabile (unforgettable).

Rick Steves writes European guidebooks, hosts travel shows on public TV and radio, and organizes European tours. This article was adapted from his new book, For the Love of Europe. You can email Rick at rick@ricksteves.com.

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Travel writer

From page 17

might even be part of the legacy you leave behind for your grandkids, showing them

just how adventuresome you are.

If it’s good enough, send it to your local newspaper or other community or special-interest publication (e.g., a food and wine magazine, a magazine for cyclists, kayak-

ers, RVers, etc., or a newspaper for an over-50 audience). Spend some time thinking of a punchy subject line and a concise, compelling pitch in the body of the email.

If you don’t get a response in a few weeks, try again. If they publish it, they might even pay you (but don’t expect much — just enough in most cases to cover the cost of a good meal).

Most importantly, once you’re a published travel writer, you can ask businesses for free or reduced fees on lodgings, meals or other services on your next trip.

There are several key steps to follow to gain these perks:

1. Verify that an editor is interested in a story.
2. If they are, tell the hotel, tour operator, etc., that a publication has expressed

interest in the story.

3. Also tell them about the publication. Make sure to include information on its focus (e.g., food, wine, cycling, hiking, active seniors) and its readership, including total circulation and characteristics of their readers (e.g., average age, level of education, socio-economic level).

4. Then ask the hotel, operator, etc., if they would be willing to “comp” you on the trip, or at least give you a media discount.

You are now on your way to becoming an actual travel writer. Take it from me, it may not be the best way to make a living, but it sure is a great way to live!

Don Mankin will be leading two trips in 2021 and beyond. For more information, visit explorer-x.com/se-asia and quasarex.com/galapagos/don-mankin.

BEACON BITS

Ongoing

FOREVER FIT AND FUN VIDEOS

Dance and Bmore provides music, movement and storytelling events for seniors through their Elder Arts Wellness program.

Their YouTube channel contains several videos of classes that can be done in the comfort of your own home. To access the videos, go to <https://bit.ly/ForeverFitandFun>.

Ongoing

UMD PEN PALS

A student-run club at UMD is working to pair students with adults over 55 as pen pals. If you’re interested in exchanging letters with a UMD student, email silverandgold.umd@gmail.com.

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

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

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

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

Sincerely, A. Macon, Williamsburg, VA

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

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Arts & Style



Aretha Franklin and others were inducted into the Women's Hall of Fame. See story on page 21.

New Army Museum opens at Ft. Belvoir

By Glenda C. Booth

Washington's free museum scene gained a major new addition last month when the National Museum of the U.S. Army opened on Veteran's Day on 84 acres of Fort Belvoir, Virginia, 20 miles south of the D.C. area.

With a theme of “Service and Sacrifice,” the museum tells the story of the U.S. Army through the eyes — and in some cases, the actual voices — of the more than 30 million soldiers who have served since the Army’s founding in 1775.

The museum is a joint project of the Army and the Army Historical Foundation. Most of the museum's 1,389 small and 19 large-scale artifacts have never been seen by the public.

Unlike Army museums around the country that honor specific units, this museum is a national one, its planners stress, so it explores the full range of Army service.

“The Army has been a part of nearly every major event and achievement in our nation’s history, including medical advancements, technological breakthroughs, feats of engineering, daring exploration and space flight,” Army Historical Foundation President LTG Roger Schultz, U.S. Army (Ret.), said in a statement. “Visitors who learn about the history of the Army learn about the history of America.”

3D exhibits, tanks and helicopters

Through interactive exhibits, interviews, virtual reality, film and art, museum-goers can immerse themselves in 190 military campaigns in 11 wars.

For even more realistic virtual reality experiences, purchase tickets for optional

programs allowing you to defend a bunker with a rifle, command a tank and fire a 75-millimeter gun, or perform stunts on a 1943 biplane.

The 185,000-square-foot, stainless steel-clad museum is also a history refresher. General George Washington scraped together a professional army from the colonies' various militias and, over the years, the Army developed innovations in fields like weaponry, medicine, communications, aviation, engineering and meteorology.

With artifacts from identification tags to helmets to drones, the museum shows how the oldest military service has protected the United States for 240 years.

Four massive mega-vehicles were put in place in 2017 before the building's walls went up: a 38-ton M4A3E2 Sherman "Jumbo" Tank, a 28-ton M3 Bradley Cavalry Fighting Vehicle, a 16-foot Renault FT-17 tank, and a "Higgins Boat" D-Day landing craft, reflecting the Army's role in the Allies' World War II victory.

The Vietnam War comes to life under a real Huey helicopter that was shot down twice.

Several artifacts recovered from New York's World Trade Center site relate the 9/11 story, when militants hijacked two airliners and crashed them into the Center's towers on September 11, 2001: a fragment of aircraft landing gear and a badly damaged wristwatch with time frozen at 9:51 a.m., five minutes after the first plane hit the North Tower.

Army life

The collection contains much more than

massive war machinery and weaponry.

One room presents first-person accounts of so-called “Army brats” who grew up with enlisted parents. Another has a World War I, red, white and blue dress women wore to promote Liberty bonds.

There are displays of uniforms, women serving in the Army, and even a pigeon named Mocker. On his 52nd mission, at the 1918 Battle of St. Mihiel, Mocker carried a message to a U.S. artillery battery, enabling the destruction of enemy artillery. Mocker was wounded and awarded the French Croix de Guerre medal and a gold medal for his service

Outside, the Medal of Honor Garden provides a contemplative space flanked by

a wall honoring more than 2,000 Medal of Honor recipients.

"The 12 million living veterans of the U.S. Army and future generations of soldiers deserve to see their stories of service told in the context of the Army's entire history," Schultz said.

“Just as important, our country and the world should have a place where they can come to learn about the contributions and sacrifices the American soldier has made in times of war and peace on behalf of us all.”

If you go

The museum is located at 1775 Liberty

See **ARMY MUSEUM**, page 20

FROM PAGE 22

ANSWERS TO SCRABBLE

SCRABBLE GRAMS SOLUTION

LECTURE	WORTH -	<u>59</u>
BURGEON	WORTH -	<u>50</u>
DECDUM	WORTH -	<u>45</u>
ATTEMPT	WORTH -	<u>43</u>
CLUTTER	WORTH -	<u>43</u>
PAR SCORE 250-370		<u>330</u>

ANSWERS TO CROSSWORD

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Generations

From page 1

While Sinnigen hasn't experienced a generational disconnect with any of his students, Blum says it does happen on occasion.

"We had a tutor who...had a serious tremor. At first, her student was totally unresponsive. She kept asking if she could change tutors. But then the tutor started taking her to classical concerts. They built a strong relationship and are still in touch," Blum said.

"That's the wonderful thing about having older tutors," Blum said. "They get really involved with their tutees."

Connecting despite pandemic

Similarly, the mission of another Maryland group, Empowering the Ages, is "to connect older and younger generations in a meaningful way," said Leah Bradley, the nonprofit's executive director. "We do that through various initiatives, and we look at the intergenerational piece to enhance lives and communities."

Empowering the Ages' programs include Sharing Smiles Notes, in which older and younger people establish relationships

via email. The program currently has a whopping 900 participants. Bradley said.

Sharing Smiles Notes recently has attracted many college and medical school students to participate. "It's been fascinating," Bradley said. "A lot of them were heartbroken when they couldn't finish school [in person] last year. They were really lonely and looking for a way to connect during the pandemic."

Bradley and her staff have analyzed some of the emails that participants have written to one another, and they reflect true connection between generations.

"On the youth side, we see comments like, 'You're so easy to talk to' and 'I never knew we'd have so much in common.'"

Holocaust survivors change lives

Lessons of the Shoah, an intergenerational and interfaith program created through a long-term partnership between the Baltimore Jewish Council (BJC), the Jewish Museum of Maryland and the John Carroll School, teaches students what happened in Europe during the Holocaust by bringing together Holocaust survivors, typically in their 80s and 90s, and students from local schools.

John Carroll, a private high school in Bel Air, hosts survivors for an annual Holocaust Remembrance Day event. The programs not only educate students about anti-Semitism and the continuing atrocities of genocide, they also change students' perceptions of older adults.

The programs "make [students] see the world differently," said Louise Brink Géczy, senior project coordinator and coordinator of External Holocaust Programs for the John Carroll School.

"Any time you can put a face to a number...It's one thing to study a history book. It's another thing to sit across the table from a survivor and hear their story. Our students consistently tell us it's one of the best experiences in their four years of high school," Géczy said.

After the survivors' visits, students write thank-you notes to them. Some maintain contact after their initial correspondence, said Géczy, who keeps a file of students' comments.

As one student wrote: "This was an experience that I will never forget. When I was told that I would be a different person after you left, I was told the truth."

Another student said the survivors who

visited the school were "some of the most inspirational humans I have ever met."

Jeanette Parmigiani, director of Holocaust Programs for the BJC, agrees that the survivors' stories make indelible impressions on many of the students who hear them. Sometimes the experience of interacting and hearing from an elderly Holocaust survivor prompts a spontaneous and profoundly loving response.

"I remember after one of our survivors spoke...a little girl in seventh or eighth grade came up and hugged her. She said, 'I wish you were my grandmother!'"

To volunteer

Learn more about volunteer opportunities at the following groups:

AARP Foundation Experience Corps: Call (443) 278-9400 x106 or email joincbbaltimore@aarp.org

Adelante Latina: Call (410) 591-0547 or fill out the form at adelantelatina.org/volunteer. No Spanish required.

Baltimore Jewish Council: Call (410) 542-4850 or email info@baltjc.org.

Empowering the Ages: Call (301) 476-0186 or complete the form at empoweringtheages.org/volunteer.

Army museum

From page 19

Drive, Fort Belvoir, Virginia, three miles east of I-95. It is open from 9 a.m. to 5 p.m. 364 days a year (closed December 25).

However, for health and safety reasons due to the pandemic, you cannot just arrive and expect to enter. Free timed-entry tickets (a maximum of five at once) must be reserved online at thenmusa.org. Masks are required except while eating in the café.

Four virtual reality experiences are available at prices ranging from \$8 to \$12/person, and may be reserved at the time you order free admission tickets or purchased on site.

The museum has more than 300 volunteers and will accept more after interviews

and training. To volunteer, visit armyhistory.org/museum-volunteers.

To donate artifacts or funds to the museum, visit armyhistory.org/individual-giving-programs or call the Army Historical Foundation at 1-800-506-2672.

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Women's Hall of Fame makes up for past

"Queen of Soul" Aretha Franklin and Nobel laureate and Beloved author Toni Morrison were inducted into the National Women's Hall of Fame in December as part of a posthumous class of Black honorees that also includes Henrietta Lacks, whose cells were widely used in biomedical research; Barbara Hillary, the first Black woman to travel to both the North and South Poles, and civil rights activists Barbara Rose Johns Powell and Mary Church Terrell.

The recent ceremony was the first in a series of planned virtual inductions meant to correct a lack of diversity among honorees, hall officials said in a news release.

"In order to openly acknowledge and amend the disparities within the nomination pool, the virtual induction series will recognize and induct other marginalized women of achievement including those from the Latinx, Asian, Native American, LGBTQ+ sisterhoods, as well as additional Black women," it said.

The National Women's Hall of Fame was founded in 1969 in Seneca Falls, New York, the site of the first women's rights convention.

Cultural icons

Franklin had dozens of hits over a half-century and her signature song, "Respect," has stood as a cultural icon. She won 18 Grammy awards and, in 1987, became the first woman inducted into the Rock and Roll Hall of Fame.

Franklin died of pancreatic cancer at her home in Detroit in 2018. She was 76.

Morrison helped raise American multiculturalism to the world stage. She was nearly 40 when her first novel, *The Bluest Eye*, was published. After just six novels, Morrison in 1993 became the first Black woman to receive the Nobel literature

prize, earning praise from the Swedish academy for her "visionary force."

In 2012, President Barack Obama awarded Morrison a Presidential Medal of Freedom. She was 88 years old when she died last year.

The case of Henrietta Lacks was the subject of a bestselling 2010 book and a 2017 HBO film. It began when researchers at Johns Hopkins took a sample of cancer cells without her permission while she was under anesthesia and found that, unlike nearly all other cells, they could be grown indefinitely.

The so-called "HeLa" cells became crucial for understanding viruses, cancer treatments, in vitro fertilization and development of vaccines, including the polio vaccine. She died in Baltimore in 1951 at just 31.

The adventurer Hillary became fascinated with travel after retiring from a nursing career. She was 75 years old when she became the first Black woman to set foot on the North Pole, and stood on the South Pole five years later. She died at 88 in 2019.

Civil rights heroines

Johns Powell was 16 years old in 1951, when she led a student strike for equal education at R.R. Moton High School in Farmville, Virginia.

The students' cause gained the support of NAACP lawyers, who filed a lawsuit that would become one of the five cases that the U.S. Supreme Court reviewed in *Brown v. Board of Education*. The high court's landmark 1954 decision declared "separate but equal" public schools unconstitutional.

Johns Powell died at 56 in 1991.

Born during the Civil War, Terrell was a dedicated suffragist whose civil rights activism continued up until her death in 1954 at the age of 90.

Terrell was the first Black woman in the United States appointed to the school board of a major city, the District of Columbia. She was a founding member and the first president of the National Association of Colored Women, and was a charter member of the National Association for the Advancement of Colored People and the Colored Women's League of Washington.

—AP

Aretha Franklin in 1998



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PUZZLE PAGE

SCRABBLE G R A M S

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PAR SCORE 260-270
BEST SCORE 330

FIVE RACK TOTAL _____
TIME LIMIT: 25 MIN _____

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blank" spaces as any letter have no point value. All the words are in the Official SCRABBLE Players Dictionary. 5th Edition.

Scrabble answers on p. 19.

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1	2	3	4	5		6	7	8	9	10		11	12	13
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67					68						69			

Across

1. Pasta bar possibility
6. Guest roles on *Barney Miller*
11. Letters above the second hole of a rotary phone
14. Use room service
15. The last car to roll off Oldsmobile's assembly line
16. Run out of battery power
17. "Oh *please*; it's not so terrible"
19. Merited a marathon bib
20. Location of an ACL or MCL surgery
21. Attended a banquet
22. Subject to inertia
24. Item in Kamala Harris' wardrobe
26. Trust-fund baby
27. "Get away from me"
33. Common NFL kick-off time
34. West of Hollywood
35. Bullfight cheers
36. "Attempt", in an NFL box score
37. Donny and Marie, and their siblings
41. The glitterati
42. Ingredient in Vegan Kung Pao "Chick'n"
44. Search for gold flakes
45. Kim Kardashian's third husband
47. Makes inconsequential complaints
51. "I didn't even ____ first base"
52. Edible plant also called "ladies' fingers"
53. Hidden remnant of a wildfire
55. Author of *The Premature Burial*
56. She played Carla on *Cheers*
60. Extra bed in a hotel room
61. Shut down, temporarily
64. Position on the color wheel
65. Stuart Little, for one
66. Hasbro game, first apologized for in 1929
67. Misjudge
68. Chipped in
69. "The game takes ____ on your body"
(Ed Reed)

Down

1. Short buss
2. Acquire brownie points
3. Eye affliction
4. "Pencils down!"
5. ____-trick pony
6. Middle film in a trilogy
7. Author Wiesel
8. Put the peddle to the metal
9. Evangelized
10. Attack wave
11. "Fight or flight" hormone
12. Partiality
13. Smallest unit of US currency
18. Club the underage cannot get into
23. Caramel candy sold by Hershey
25. Gun show offering
26. Writer Lee, who created Iron Man in 1963
27. Naval Academy mascots
28. Winning
29. The F-22 Raptor, for example
30. The area between Great Falls and Canada
31. Birthplace of President Obama's father
32. German industrial city
38. Pottery you might drool over
39. "Look ____ hands!"
40. Toffee candy sold by Hershey
43. TX school within 20 miles of both Mexico and New Mexico
46. "____ a day keeps the eye doctor away"
48. Mark of disgrace
49. Went on foot
50. ____ out (barely manages)
53. Want mo' Motrin
54. Like a gooseberry
55. Parts of *Partnership for Food Safety Education*
57. Submarine sandwich
58. Husband of a countess
59. ____ nitrate
62. Beyond the baseline (in tennis)
63. Fed. agency founded in Nov. 2001

Answers on page 19.

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 the right.

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.

Caregivers

WE CARE HOME CARE LLC! We are now accepting new clients. If you need assistance with activities of daily living such as bathing, dressing, grooming, medication reminders, meal preparation, feeding, errands, daily lite housekeeping/maintaining a comfortable living environment, companionship, and more. All of our plans are custom designed to fit your individual needs. All of our aides are state license, CPR certified, trustworthy, and compassionate. Please give us a call for more details at 410-202-3839 to learn how we can help.

THERE'S NO PLACE LIKE HOME! Jamhuri Healthcare Services recognizes the importance of keeping seniors or adults with special needs, in their homes, rather than sending them to a skilled nursing facility. Our personal in-home care program is designed to implement non-medical tasks to meet the clients' physical needs. Our home care aides provide a multitude of services for our clients, ranging from meal preparation & house cleaning to personal assistance & running errands. We are diligent in our staff & client pairings. We won't put just anyone in your home or the home of your loved ones. Transportation services available 24/7. Call us toll-free at 1-800-547-2851. Or visit us on the web: www.jamhuricare.com. send us a text at 443-929-9769.

IN-HOME HAIR STYLIST AND NAIL SERVICES — WE COME TO YOU. Professional Licensed Stylists / COVID Tested and Trained. Women and Men's Services — All Hair Types. Shampoo, Cuts, Sets, Color, Perms, Relaxers, Men's Cuts & Facial Grooming, Manicures & more. Call us at 410-415-1760.

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

TWO ADJACENT CEMETERY PLOTS for sale at the beautiful Holly Hill Memorial Gardens in Middle River. Price includes plots, upgraded vaults, and cost of opening and closing. VALUED at \$14,000. Best offer accepted. If interested call Cindy at 410-744-7948.

BASEBALL CARDS, in boxes, unorganized. Call 717-382-1106.

2 LOTS AND 2 VAULTS Value \$ 8,100.00, Asking \$ 7,000.00. Call: 410-882-2926.

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.

For Sale/Rent: Real Estate

FOR RENT: 2 bedroom, 2 bathroom at Eleven Slade Pikesville. Totally renovated, golf course view, valet parking, fitness room, 24-hour front desk. \$1,600/month includes some utilities, Board reviews tenants. Available 2/1/21. Doug, 410-998-9163.

SINGLE ROOM ON THE SECOND FLOOR, private bathroom. Microwave and small refrigerator included. Seeking mature female, non-smoker. References required. Private home setting \$450.00 monthly. Please call Peggy, 410-485-1702.

Health

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.

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#6258.

LIFE ALERT. One press of a button sends help 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.

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 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

Home/Handyman Services

CONTINENTAL MOVERS Local long distance. \$80 x two men plus one hour drive \$80 Moving -deliveries- pick ups - hauling -packing Established since 1995 Cmara53607@msn.com www.continentalmovers.net 202-438-1489 — 301-340-0602.

ELIMINATE GUTTER CLEANING FOREVER! 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.

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

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.

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

Legal Services

APPLYING FOR SOCIAL SECURITY DISABILITY 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.)]

Personals

VERY PRETTY SINGLE WHITE LADY age 63 would like to meet single white gentleman age 63 or older. Call Patty 443-845-7802

Personals

TIRED OF BEING ALONE? Reach out to find your Soulmate at: www.CompanionOutreach.com

FIND YOUR Soulmate at: www.CompanionOutreach.com

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

MONEY, TIME TO SELL! CALL GREG, 1-717-658-7954. We buy sterling silver flatware, jewelry, gold, silver, coins, watches, paper money, antiques, toys, bottles, comic books, records, pottery, art glass, vintage military and old sporting items (baseball, football and boxing) just about anything old. Make the right choice! You have something to sell give me a call. Greg 1-717-658-7954.

ESTATE LIQUIDATION/ANTIQUES & COLLECTIBLES: One call solves it all when you hire us to handle your estate liquidation, down-sizing and/or home cleanout. We sell your treasures, take care of charitable donations and provide junk removal. We also purchase estate contents/collections. Always buying antiques, jewelry, fine art, vintage toys, collectibles, advertising, sports memorabilia, military, vintage cars, Mid Century Modern furniture, vinyl records, gold and silver coins and more. Based in Silver Spring, we serve Montgomery, Howard and Baltimore Counties, Washington D.C., NOVA and beyond. Also provide appraisal services for insurance/estates. Friendly, conscientious staff. Call Chris on cell (202) 731-9447. www.OrionsAttic.com.

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2020 Virtual 50+ EXPO



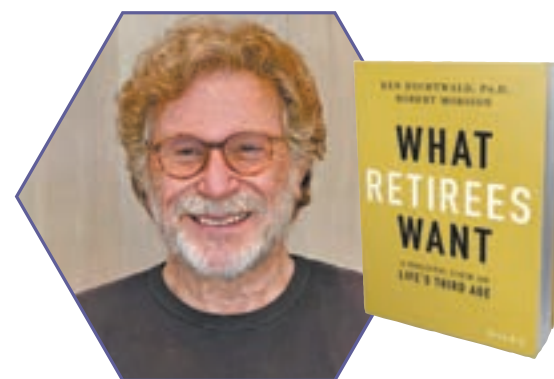
PRESENTED BY

The Beacon
IN FOCUS FOR PEOPLE OVER 50

Living Longer • Living Well
BCDA
Baltimore County Department of Aging

Howard County Office on
Aging and Independence
Department of Community Resources and Services

KEYNOTE SPEAKER



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

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:

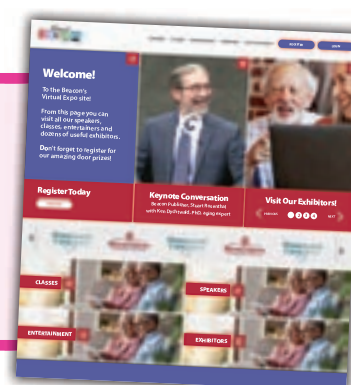
Classes: Meditation 101; Line Dancing; Avoiding Frauds & Scams; Healthy Cooking

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

WHERE:

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



WHEN:

The Virtual 50+Expo is live now 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.

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www.beacon50expo.com

Businesses and organizations interested in exhibiting/sponsoring: Call Debbie at (410) 887-2012.