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From storyteller to bestseller

By Katherine Mahoney

John Gilstrap has created stories for most of his life. As a child, he invented stories for neighborhood friends to inhabit while playing together. As an adult, he writes for hundreds of thousands of readers worldwide.

Gilstrap, 64, is a *New York Times* bestselling author from Fairfax, Va., whose background in volunteer fire service and Master of Science degree in safety engineering help him craft realistic thrillers.

"I've been shot at, I've been threatened with knives, I've fallen through floors, I've been scared," Gilstrap said in an interview with the *Beacon*.

"Having that kind of exposure to the breadth of human emotions — the laughter and sadness and having to be in a very sad situation, having to be the one who is strong…I think that informs my fiction a lot."

Gilstrap has published more than 20 novels, most recently *Stealth Attack*, released in June. The 13th book in Gilstrap's Jonathan Grave series, the novel follows Grave, a freelance hostage rescue specialist and former Delta Force operator who puts himself in harm's way to return hostages to their families. After a friend's son and his girlfriend are kidnapped, Grave travels to El Paso, Texas, entering the worlds of cartels and human trafficking.

In addition to *Stealth Attack*, Gilstrap released *Crimson Phoenix* in February of this year. This is the first novel in a new series about a West Virginia member of the U.S. House of Representatives, Victoria Emerson, who, while a nuclear war threatens, must decide between leaving her three teenage sons behind to enter a secure bunker or stay with them to prepare for the aftermath of the war.

PHOTO BY ED SZROM



Bestselling author John Gilstrap writes thrillers from his home in Fairfax, Virginia. He's already published two new novels this year, but still finds time to teach writing workshops online, at local libraries and the Smithsonian.

Virginia roots

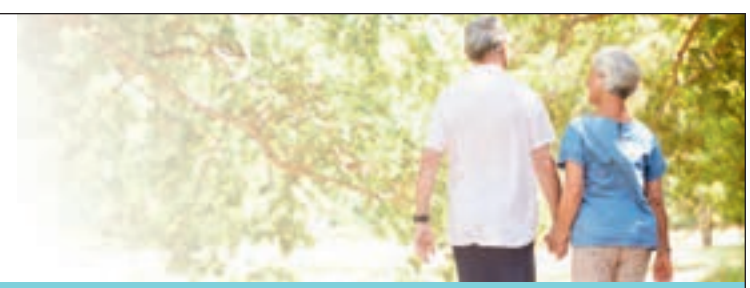
Because his father was in the U.S. Navy, Gilstrap lived in several place before the family settled in the D.C. area in the early 1960s, when he was 7.

"I was kind of a free-range child," he said. "I spent a lot of time in my head, making up stories. That's what I would do even when I played with my buddies. When I was growing up, I was always sort of the storyteller."

See **NOVELIST**, *page 42*

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Living with lemons



FROM THE PUBLISHER
By Stuart P. Rosenthal

A surprising (to me) number of readers and friends have been asking me when they will get to hear the new piano compositions I wrote during my recent sabbatical.

It had certainly been my intention to record myself playing them and to make the videos available to all on YouTube. It still is, actually.

But reality has intervened in the form of a rather painful bad back. My doctor has diagnosed me with "lumbar radiculopathy," and I find the term apropos, as it has me feeling "radiculous" in a number of situations.

You see, it mostly affects me pain-wise in the mornings, when it takes anywhere from 30 minutes to two hours before I can take more than a few steps away from my bed upon wakeup. Sharp pains shoot down my leg, and I find myself panting from the aftermath for a few minutes every time I try to take another step.

But the pain gradually fades away, and I find the rest of my day I feel almost completely normal — except that I can't sit down for more than five minutes at a time without the pain starting to return.

So, I now use a "standing desk," which suits me fine, and I stand or walk all day long, even while eating. There are only a few things that this generally gets in the way of. One is driving or being driven, and another is practicing the piano.

They apparently haven't yet invented a "standing baby grand" (it's not available on Amazon, so it must not exist).

But I've come up with the next best thing: I ordered a portable electric piano keyboard that I intend to put on my standing desk. I fully expect to feel like Elton John once I start playing it when it arrives in a few days.

I tell you all this not to ask for your sympathy (not that there's anything wrong with that). Rather, just to explain why I haven't gotten to the point of making the promised videos.

But in addition, I want to take a moment here to credit my late father for setting an example I am striving to emulate.

My dad was not a complainer. He had some difficult experiences in his lifetime, both when young and when old, but he wasn't one to dwell on his pains or problems.

For example, when he developed swallowing issues while hospitalized for pneumonia in his late 80s, he didn't seem to flinch when the doctors said they would need to insert a feeding tube.

We all thought it was to be a temporary measure, but it ended up being a permanent one that he lived with for another six years or so. He always maintained that preserving life is an all-important value, and you do what you need to do to keep on living.

And since he prized his independence and didn't want a nurse or other aide handling his various pills and feeding tube apparatus, he quickly learned how to do it all himself.

When I would visit, he would grudgingly allow me to fetch this or that, or to wash out the utensils when he was done, but he always insisted on getting his pills, grinding them finely in a special pill grinder, mixing them with the liquid diet and pouring it all into his feeding tube.

Though he didn't coin the phrase, what popped into my head as I wrote this column is that dad's motto could have been: "When life gives you lemons, get a juicer."

While he knew you can't always turn lemons into lemonade — some things can never be made sweet — you can sometimes find ways to power through the sourness and move on with your life as best you can.

So that's what I'm trying to do, at the same time as I'm doing the PT exercises, taking the long walks, and doing whatever else my doctor tells me has the best chance of getting me through this rough patch and back to good health.

My "juicer," I hope, will be my electronic keyboard, and I intend to practice and try to memorize my new pieces so I can video myself (in five-minute increments) playing them on a real piano.

So, who knows? I may well have them ready for next month. And I may even be able to get up in the morning and walk like a normal person again.

I can tell you one thing: when I can perform those once simple tasks again, I sure will appreciate them a lot more than I did a few months ago.



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

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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 to info@thebeaconnewspapers.com. Please include your name, address and telephone number for verification.*

Dear Editor:

I just picked up *The Beacon* for the first time, though I have been both a retiree and a resident of Fairfax County for decades. To say that I was impressed doesn't even come close to what I thought about each and every page!

Articles and advertisements were 'spot on' to what matters most to me as a 67-year-old former teacher. I am absolutely amazed such a publication exists, and look forward to soaking it in each and every month.

A rare find indeed and I am most grateful.

Daniel Lynch
Burke, VA

Dear Editor:

It was great to see the Holiday Park Senior Center open again. That first day really lifted our spirits. We were all smiling with our masks on, but able to recognize each other, our eyes smiling as we greeted one another; seeing our friends and the HPSC Staff after the long absence.

We miss those who have not returned and wonder if they are okay? Each day, others are returning, and the joy of seeing them continues to lift us emotionally. I hope the other senior centers are having the same results.

Alan W. Frazier
Gaithersburg, MD

Dear Editor:

I am so pleased to observe the progressive changes that continue to take place in the City of Alexandria with regards to removing Confederate namesakes from the city streets — structures like the Appomattox statue which myself and others had removed years ago.

For too long these offensive tributes to the Confederacy have contaminated the city.

The continued evolution of efforts and outcomes to remove Confederate statues and now the street names that for decades have paid homage to Confederacy is rapidly, finally coming to an end!

Greg Thrasher
DC/Detroit



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Fitness & Health

BOOSTER SHOTS
What you need to know about boosters, plus recent COVID news

A GOOD NIGHT'S SLEEP
For a good night's sleep, avoid these five bedtime snack mistakes

FRUCTOSE FACTS
Sugar isn't necessarily better than fructose. Myths about the sweetener

TRAIN FOR A MARATHON
The slowest runners are the ones who get the most health benefits

Pros and cons of turmeric, supplements

Dear Mayo Clinic: I was recently diagnosed with breast cancer, and I will have surgery followed by chemotherapy. A friend told me that turmeric has anti-cancer properties. I have taken turmeric supplements in the past for osteoarthritis.

Can I can safely take it as a supplement along with conventional breast cancer treatment?

A: Turmeric, a bright yellow spice powder made from the root of a plant in the ginger family, is grown in many Asian countries and other tropical areas. It's a major ingredient in curry powders common in many Indian and Asian dishes, and it is used as a coloring for foods, fabrics and cosmetics.

The root can be dried and made into capsules, tablets, extracts, powders or teas. Or it can be made into a paste to apply to the skin.

Turmeric's main active component — curcumin — is what gives the spice its yellow color. Curcumin has anti-inflammatory properties, making it a potential treatment for people with osteoarthritis and other painful health conditions..

One study found that taking turmeric extract three times daily was comparable to taking a 1,200-milligram dose of ibuprofen daily for arthritis pain. However, more research is necessary to confirm these effects.

In addition to its anti-inflammatory properties, research suggests that curcumin has many other health benefits. Among them are antioxidant, metabolic-regulating, antimicrobial, immune-modulating, mood-enhancing, neuroprotective and anti-cancer effects.

Preclinical studies demonstrate curcumin stops the growth of breast cancer cells in the laboratory, but it's not known if this happens in humans, since the body quickly breaks down curcumin, making it difficult to study.

High-quality human studies are needed to confirm these findings and guide effective and safe use of turmeric as a supplement.

When ingested as a superfood or when turmeric is used as a spice in culinary cuisine, the curcumin it contains appears to be generally safe for cancer patients.

But dietary food sources are different from turmeric supplements or when it is taken as a pill. There is little research to ensure turmeric supplements are safe when used in combination with cancer treatments, including surgery, radiation and chemotherapy.

Chemotherapy interactions

The use of supplements, like turmeric, among cancer patients undergoing cancer treatment can be a concern.

Supplements are not standardized like prescription medications, meaning the dose is not regulated and purity cannot be guaranteed. What you get may differ from bottle to bottle and among brands, and there can be variables depending on what specific part of the plant is used.

Many supplements that have powerful anti-inflammatory effects, like turmeric, also have blood-thinning properties, which can increase the risk of bleeding and cause complications around the time of surgery.

In combination with chemotherapy, using supplements is worrisome because of potential drug-herb interactions. Laboratory studies have shown that two common chemotherapy drugs used to treat breast cancer — doxorubicin and cyclophosphamide — may have reduced effectiveness when used alongside turmeric, but the clinical significance is not yet known.

Another commonly used chemotherapy drug for breast cancer, paclitaxel, when combined with turmeric may result in liver toxicity.

Talk with your doctor

The bottom line is that it's not known how turmeric affects chemotherapy, and further research should be a guide.

It is best to talk with your cancer care team about the supplements you take to ensure they are safe, especially in combination with your cancer treatment.

As a rule of thumb, there is no magic bullet. The best option — one proven in studies time and time again — is to get all the antioxidants, phytonutrients, vitamins and minerals your body needs by eating a whole-food, plant-based diet rich in colorful vegetables and fruits, whole grains, beans, nuts and seeds.

— Dawn Mussallem, D.O., Hematology/Oncology, Mayo Clinic, Jacksonville

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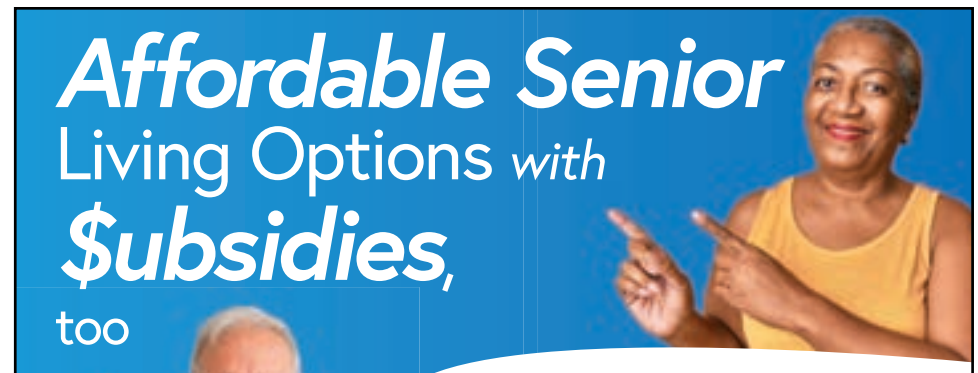
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Simple steps to stay focused

By Howard LeWine, M.D.

Q: My mind seems to wander more easily these days. What can I do to stay more focused?

A: To help curb your wandering mind, start by tracking your lack of attention. Observe situations when you lose focus.

For instance, when you read a book passage and feel your attention waning, make a mental note when it happens. Keeping a tally can help drive your attention, as it teaches you to be more observant when it occurs.

Here are more strategies that can lead to better focus:

Practice mindfulness meditation. This form of meditation teaches you how to bring your thoughts back to the present when your mind veers off. The practice also helps to manage anxiety and stress, which may contribute to lack of focus.

Stop distractions. Change items in your living space that grab your attention, such as equipment that produces distracting sounds or lights. Also, turn off notifications on your phone when you need to concentrate, and set up website blockers so you won't be tempted by the Internet.

Work in blocks of time. Much research has suggested that working in small chunks of time, with rest periods in between, can help with focus, since our attention tends to wane after a certain period. How long that time period lasts depends on the person. Experiment with a time frame that works for you.

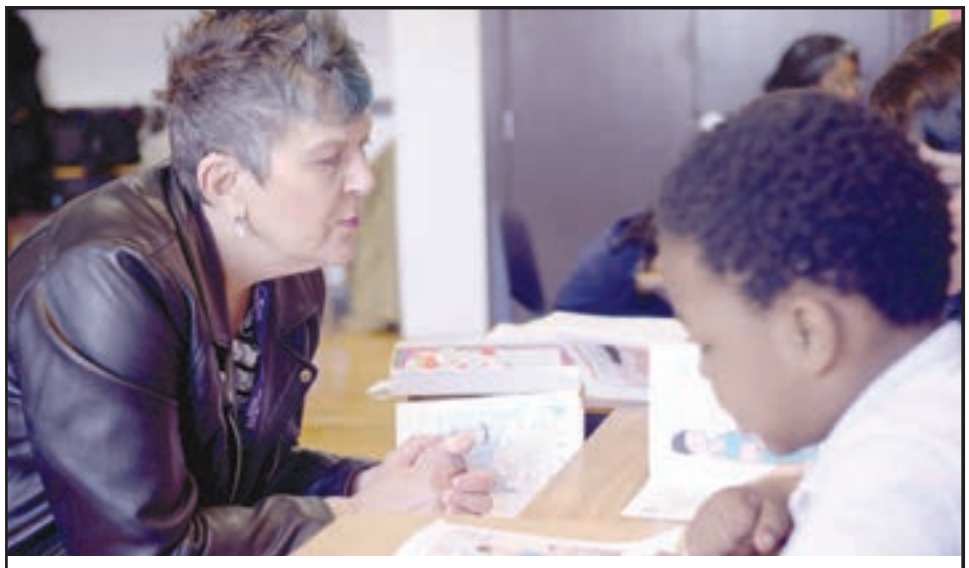
Engage your brain. Do more activities that stimulate and require mental effort, but not so much that they overwhelm and dissuade you. Taking on a new skill — such as painting, cooking, dancing or learning a language — requires focus and attention and can also help reduce stress.

Review your medicines. You may be taking a drug, even something purchased over-the-counter, that affects your concentration. Review all your medications and supplements with your doctor or pharmacist.

Watch sugar intake. Sudden spikes and dips in your blood sugar levels can affect attention. Focusing on eating more fruits, vegetables, and high-fiber foods while avoiding simple sugars can be enough to keep your blood sugar levels more even.

Stay social. Social engagement protects against loneliness, which otherwise can lead to depression, anxiety and stress, all of which

See **STAY FOCUSED**, *page 7*



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What we know about COVID booster shots

By Carla K. Johnson

U.S. health officials plan to offer COVID-19 booster shots to vaccinated Americans to shore up their protection amid the surging delta variant and evidence that the vaccines' effectiveness is declining.

Here's a look at what we know about boosters and how they could help fight the coronavirus pandemic:

Why might we need boosters?

It's common for protection from vaccines to decrease over time. A tetanus booster, for example, is recommended every 10 years.

Researchers and health officials have been monitoring the real-world performance of the COVID-19 vaccines to see how long protection lasts among vaccinated people. The vaccines authorized in the U.S. continue to offer very strong protection against severe disease and death.

But their ability to prevent infection is dropping markedly during the delta surge among nursing home patients and others, according to studies the Centers for Disease Control and Prevention released in making the announcement on Aug. 18.

International data, particularly from Israel where delta hit earlier, also persuaded U.S. health officials to plan for rolling out boosters. The effort could start Sept. 20, pending an evaluation by the Food and Drug Administration and advisers to the CDC.

Already, Israel is offering a booster to people over 50 who were vaccinated more than five months ago. France and Germany plan to offer boosters to some people in the fall. The European Medicines Agency said it too is reviewing data to see if booster shots are needed.

When would they be given?

It depends on when you got your initial shots. The plan announced in August is for people to get a booster eight months after getting their second shot of the Pfizer or Moderna vaccine.

Officials are continuing to collect information about the one-shot Johnson & Johnson vaccine, which was authorized for use in the U.S. in late February, to determine when to recommend boosters.

Why eight months?

"There's nothing magical about this number," said U.S. Surgeon General Vivek Murthy. Rather, eight months is a judgment call about when vaccine protection against severe illness might fall based on the direction of current data.

"We put the best minds together in the administration, we looked at the best data that we had. We saw a signal," Murthy said. "And now we are sharing our assessment with the public."

Who would get boosters?

The first people vaccinated in the United States would be first in line for boosters too. That means healthcare workers, nursing home residents and other older Americans, who were the first to be vaccinated once the shots were authorized last December.

What does the new data show?

Bottom line: The vaccines still work well to prevent severe illness, but have been losing some ground recently against infection.

It's unclear the exact role that changes in behavior or the more contagious delta variant may be playing. But as delta rose and mask-wearing fell, vaccine effectiveness has fallen.

A study in U.S. nursing homes found the effectiveness of the Pfizer and Moderna vaccines against infection fell from about 74% in the spring to 53% in June and July.

Another study didn't see a big change in how well the vaccines protected against hospitalization. It found that the vaccines were 86% effective at two to 12 weeks after the second dose and 85% at 13 to 24 weeks after.

New York state data showed steady vaccine protection against hospitalizations at about 95% over the nearly three months examined. But vaccine effectiveness against

See **BOOSTER SHOT**, *page 8*

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COVID News

If I'm vaccinated, why do I need to get a COVID test?

If you've been around someone who has COVID-19, you need to get tested even if you're vaccinated.

The latest guidance from the U.S. Centers for Disease Control and Prevention says people who are fully vaccinated should get tested three to five days after a potential exposure, even if they don't have symptoms. That change comes two months after the agency eased its initial testing guidance.

In May, the CDC said vaccinated people face very little risk of serious illness and don't need to be tested in most cases, even if exposed to someone who was sick. The thinking was that vaccinated people also weren't likely to spread COVID-19 to others.

But the agency says it's reversing that guidance because of the more contagious delta variant, which now accounts for most COVID-19 infections.

The COVID-19 vaccines are still very good at protecting people from getting seriously ill, but the CDC says new data shows vaccinated people infected with the delta variant could spread it to others.

Doctors, nurses and other healthcare workers should consult with their employers, some of whom may require routine testing for their staff. People working in prisons and homeless shelters are also generally subject to stepped-up testing requirements.

U.S. citizens returning from abroad still have to present a negative COVID-19 test before boarding their flights home, regardless of their vaccination status. Anyone who tests positive for COVID-19 should still isolate for 10 days, the CDC says.

—AP

What is meant by a 'breakthrough' case of COVID?

A "breakthrough infection" is when a fully vaccinated person gets infected with the coronavirus.

In studies, the two-dose COVID-19 vaccines by Pfizer and Moderna were around 95% effective at preventing illness, while the one-shot Johnson & Johnson shot was 72% effective, though direct comparisons are difficult.

So, while the vaccines are very good at protecting us from the virus, it's still possible to get infected with mild or no symptoms, or even to get very sick.

See **COVID NEWS**, *page 9*

Stay focused

From page 5

can affect attention. Being more social also helps with focus, since you need to listen to conversations and retain information.

Everyone's brain is wired and programmed differently, and some people struggle with attention more than others.

But if you notice any sudden change in your ability to concentrate — for example, if you have a harder time finishing routine tasks and chores, regularly misplace essential items, make more errors than you used to in your day-to-day life, or make more frequent poor decisions — don't ignore it. Speak with your doctor.

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

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Bedtime snack mistakes can wreck sleep

By Krissy Brady, CookingLight.com

Snacking before bed can be a tricky business. Eat too much, and get ready for a night of tossing and turning. Eat too little, and you might find yourself devouring your entire kitchen at 3 in the morning.

It's no secret that steering clear of refined carbs and junky foods before bed is one of the best ways to avoid a sleepless night. But even noshing on healthy P.M. snacks can still mess with your sleep quality if you're not careful.

The key to successful bedtime snacking? Balance.

"Being overly full or starving is more likely to lead to sleep issues than any one particular food," according to registered dietitian Alex Caspero, R.D.

If you've yet to find your snacking sweet spot, find out if you're making one of these five mistakes — and learn how to turn things around.

1. Getting carried away with portions.

Even when you eat healthy snacks before bed, such as pretzels and hummus or cheese and crackers, it's easy to overdo it in the portion department. This sends the body into digestion mode, which can make it difficult to fall asleep (and stay asleep).

"We need just enough to offer satisfaction, so we don't wake during the night hungry," Caspero said.

The fix: The trick is to be strategic with your snack choices. Choose snacks that are harder to overeat, such as pistachios in the shell. If you've got a sweet tooth, try fruits like grapes or berries.

2. Ignoring your cravings.

When you're craving dessert and attempt to resist your craving by snacking on healthier alternatives, you might find yourself consuming more calories in the long run, says Connecticut-based registered dietitian Alyssa Lavy, R.D.

Because the healthy snack isn't satisfying your craving, you might keep snacking to fill the void. This might lead to feelings of disappointment, which can cause stress, ultimately disrupting sleep quality.

The fix: Indulge your dessert craving, but stick to a reasonable portion — such as one or two cookies or 1/2 cup of ice cream.

3. Choosing a protein-heavy snack.

Most people can forgo protein before bed and stick with a small amount of carbs and healthy fats to satisfy their hunger.

"Protein revs up our metabolism, which is great during the day, but not so great when you're trying to wind down," said Minnesota-based registered dietitian Leah Kleinschrodt, R.D.

However, she adds, some people do need some protein at night to help stabilize their blood sugar. The fix: Aim for about 2 ounces of protein (15 grams) before bed.

See **BEDTIME SNACKS**, *page 9*

Booster shot

From page 6

new lab-confirmed infections fell from about 92% in early May to about 80% in late July.

And Mayo Clinic patient data from Minnesota showed that in July, when the delta variant was prevalent, Moderna's vaccine was 76% effective against infection and Pfizer's 42%.

Booster? Third shot? What's the difference?

Transplant recipients and other people with weakened immune systems may not have gotten enough protection from vaccines to begin with. They can now receive a third dose at least 28 days after their second shot as part of their initial series of shots needed for them to be fully vaccinated.

For those with normal immune systems, boosters are given much later after full vaccination — not to establish protection, but to rev it up again.

What questions remain?

Still unknown is whether people should get the same type of shot they got when first vaccinated. And the nation's top health advisers will be looking for evidence about the safety of boosters and how well they protect against infection and severe disease.

Global access to vaccines is also important to stem the pandemic and prevent the emergence of new variants. Booster shots could crimp already tight global vaccine supplies, but White House officials say the U.S. has enough doses for both American boosters and global donations.

What about the unvaccinated?

Dr. Melanie Swift, who has been leading the vaccination program at Mayo Clinic in Rochester, Minnesota, said getting more shots into people who haven't yet been vaccinated at all is "our best tool, not only to prevent hospitalization and mortality from the delta variant, but to stop transmission."

Every infection, she said, "gives the virus more chances to mutate into who knows what the next variant could be."

"People who took the vaccine the first time are likely to line up and get their booster," Swift said. "But it's not going to achieve our goals overall if all their unvaccinated neighbors are not vaccinated." — *AP*

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COVID News

From page 7

If you do end up getting sick despite vaccination, experts say the shots help reduce the severity of the illness — the main reason to get vaccinated.

But the understanding of how vaccinated people who are infected might spread the virus to others is changing.

Previously, health officials believed vaccinated people who get breakthrough infections were unlikely to spread the virus. But with the more contagious delta variant that is now dominant, the CDC said new data shows people who get infected could carry enough virus in their noses and throats to spread it to others.

The agency recently cited that data when recommending vaccinated people go back to wearing masks indoors in areas where the virus is surging.

"It is concerning enough that we feel like we have to act," said CDC Director Dr. Rochelle Walensky.

Still, health experts say the vaccines provide strong protection against serious illness. In the U.S., people who weren't vaccinated make up nearly all hospitalizations and deaths from COVID-19. —*AP*

Bedtime snacks

From page 8

4. Snacking right before bed.

Getting your snack on just before bed can delay your ability to fall asleep, since your body will be busy digesting the grub.

And if you're lying down as your stomach's doing its thing, gravity can't help mosey the digested food through the digestive tract, which can cause an upset stomach during the night, Kleinschrodt said.

The fix: Make sure you have your bedtime snack no later than 30 minutes before you turn in.

5. Going to bed hungry.

Much like being too full can mess with your ability to fall asleep, so can being too, well, empty.

Hunger is a sign that your blood sugar is trending downward or already low. Not exactly an ideal state when you're trying to score some shut-eye.

The fix: Munch on ½ cup of berries with 2 to 3 tablespoons of heavy whipping cream.

Cooking Light *empowers people to cook more for good health. Online at cookinglight.com.*

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BEACON BITS

Sept. 20+

BONE BUILDING AFTER 55

Join a free virtual Bone Builders class every Monday and Wednesday from 10 to 11:30 a.m. The program includes balance exercises, arm and strength movements and a cool down, and is sponsored by the Montgomery County Department of Health and Human Services and Kensington Park Library. Participants can find the Zoom link by visiting bit.ly/VirtualBoneBuilders. Dial in by calling (301) 715-8592, and using meeting ID 96648614581 and passcode 172274.

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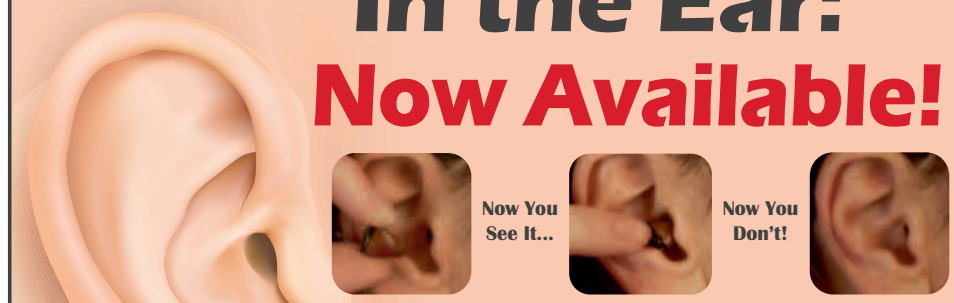
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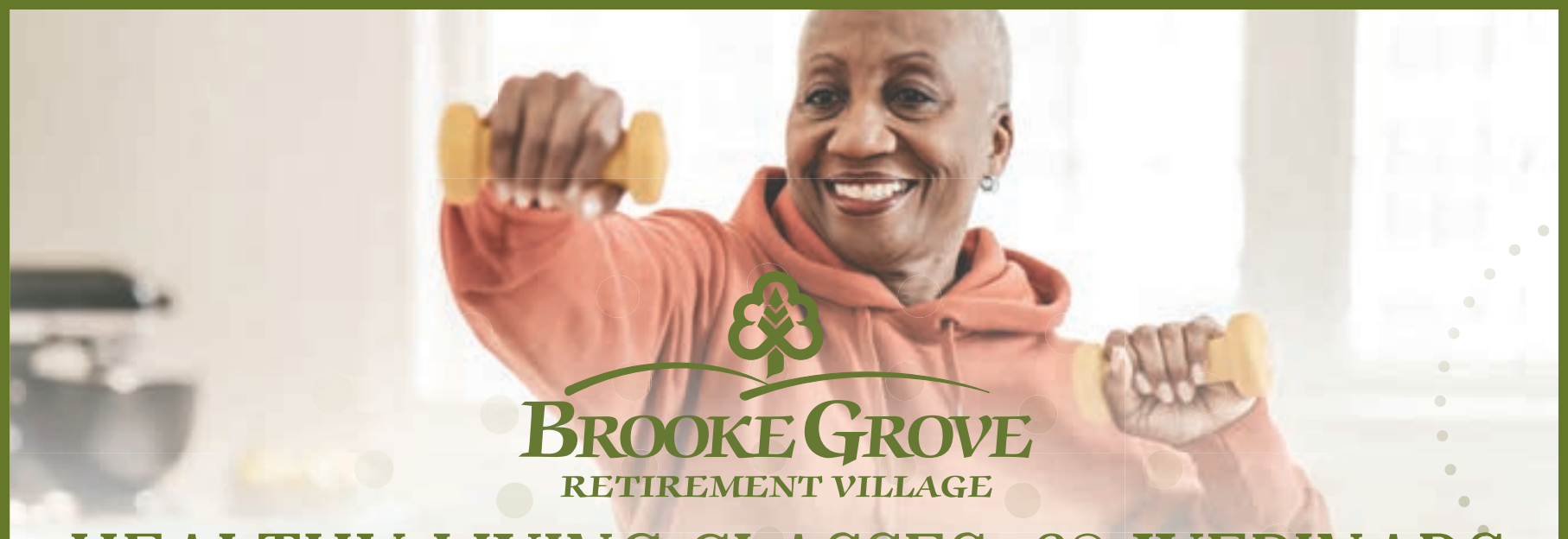
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For more information and a Zoom link, contact Laura Rounds at **301-260-2393** or **lrounds@bgf.org.**

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EQUAL HOUSING OPPORTUNITY

The benefits of running for better health

By Sara Filmalter, M.D.

Dear Mayo Clinic: A few neighbors formed a running group to train for a marathon in 2021. I'm thinking about joining them, as I know that running can be good exercise, but I've never run before.

Is running a marathon actually good for my health? Should I do certain things to avoid injuries?

A: Being active and engaging in regular aerobic exercise is important for overall heart health and wellness. Typically, 30 minutes of moderate intensity activity five days a week is recommended for most healthy adults.

Running is a simple, low-cost exercise, and you should be commended for starting a new exercise regimen.

As a first-time runner, you should talk with your healthcare provider about any concerns, especially if you have any health conditions, such as high blood pressure, heart issues or a history of prior musculoskeletal injuries. Also ask your healthcare provider about any symptoms that you might want to watch for when you run.

Before starting out, I would suggest you invest in a good pair of running shoes, and make sure that you warm up and stretch prior to any run.

Focus on cross training with exercises that strengthen your hips and core.

Training's the thing

If your neighbors are seasoned runners, you may want to consider joining a training program to help you build stamina and increase your mileage over time.

> *The slowest runners had the greatest improvements in cardiovascular health.*

A marathon may sound overwhelming to a novice runner, but recent research shows that it really could be the key to better health.

A study out of the United Kingdom showed first-time marathon runners significantly improved their cardiovascular health during training for a 26.2-mile race.

Specifically, this study showed participants had improvements in overall cardiovascular health, but particularly related to the stiffness of the aortic vessel.

This is important because as people age, the body's vessels become stiffer. This can be detrimental to your health, since with stiff vessels your body has to work harder to pump blood.

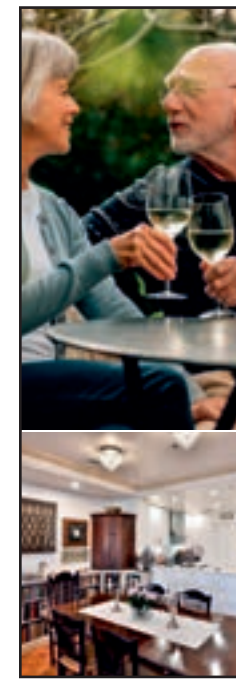
The study found marathon training improved blood pressure, in addition to creating a substantial decrease in the stiffness of the aortic vessel, which moves blood throughout our body.

The study looked at marathon runners six months prior to training and three weeks after they completed the London Marathon. On average, the subjects ran about 6 to 13 miles in training per week.

Slow and steady wins

If running a marathon seems too daunting, consider a half marathon or a 5K. The cardiovascular benefits of running remain, no matter the distance. One of the most interesting

See **RUNNING FOR HEALTH**, *page 12*



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Join a Lunch and Learn technology discussion group about the newest technology trends. This group meets virtually every Thursday from 1:30 to 2:30 p.m. For more information and to register, visit bit.ly/TechLunchLearn.

Running for health

From page 11

findings of the U.K. study was that the slowest runners had the greatest improvements in cardiovascular health.

If running is not enjoyable or you have other issues — let's say your knees or back make it challenging to run — you can still benefit from lacing up your sneakers. Walking regularly at a brisk pace can result in improvements in overall cardiovascular health and vessel stiffness.

Whatever activity you chose, the key is that you want to aim for at least 30 minutes of moderate intensity activity five days a week. Walking or running with the neighbors is a great way to combine exercise and socialization.

And if you're wondering about the definition of moderate intensity, you should be able to carry on a conversation, but you should not be able to carry a tune.

—Sara Filmalter, M.D., Family and Sports Medicine, Mayo Clinic, Jacksonville, Florida

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PERIPHERAL NEUROPATHY WARNING!

If You're Experiencing Pain, Burning, Numbness, Tingling or Pins & Needles In Your Hands Or Feet -> Don't Miss This FREE Consultation On Peripheral Neuropathy!

Burke, VA --- The most common method your doctor will recommend to treat your neuropathy is with prescription drugs that may temporarily reduce your symptoms. These drugs have names such as Gabapentin, Lyrica, Cymbalta, and Neurontin, and are primarily antidepressant or anti-seizure drugs. These drugs may cause you to feel uncomfortable and have a variety of harmful side effects.

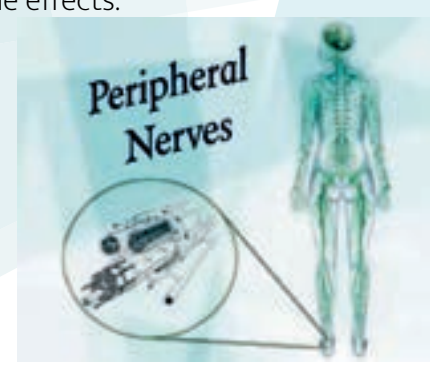


Figure 1: Notice the very small blood vessels surrounding each nerve.

Peripheral neuropathy is a result of damage to the nerves often causing weakness, pain, numbness, tingling, and the most debilitating balance problems. This damage is commonly caused by a lack of blood flow to the nerves in the hands and feet which causes the nerves to begin to degenerate due to lack of nutrient flow.

As you can see in figure 2, as the blood vessels that surround the nerves become diseased they shrivel up which causes the nerves to not get the nutrients to continue to survive. When these nerves begin to "die" they cause you to have balance problems, pain, numbness, tingling, burning, and many additional symptoms. The main problem is that your doctor has told you to just live with the problem or try the drugs which you don't like taking because they make you feel uncomfortable.

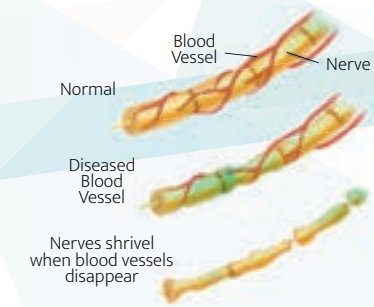


Figure 3: The blood vessels will grow back around the nerves much like a plant's roots grow when watered.

There is now a facility right here in Burke that offers you hope without taking those endless drugs with serious side effects.

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- ***What is the underlying cause?***
- ***How much nerve damage has been sustained?***

  NOTE: Once you have sustained 85% nerve loss, there is likely nothing that we can do for you.
- ***How much treatment will your condition require?***

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Figure 3: The blood vessels will grow back around the nerves much like a plant's roots grow when watered.

The amount of treatment needed to allow the nerves to fully recover varies from person to person and can only be determined after a detailed neurological and vascular evaluation

As long as you have not sustained at least 85% nerve damage there is hope!

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to make an appointment with Montage Health to determine if your peripheral neuropathy can be treated.

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Note: Montage Health and Wellness is located in Burke Centre Shopping Center.

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The pros and cons of consuming fructose

By Carrie Dennett

Fructose is a simple sugar with a bad reputation. Sweeter than table sugar — which it's a component of — and primarily found in many fruits and some vegetables, fructose once enjoyed status as a "healthier" sweetener.

More recently, it's had a fall from grace, stemming in part from the ubiquity of high-fructose corn syrup in processed foods.

But what does the science say about the pros and cons of fructose?

How fructose differs

Fructose and glucose are both monosaccharides, the simplest form of sugar.

Sucrose, or table sugar, is a disaccharide made up of equal parts fructose and glucose.

"Regardless of whether a sugar is natural or added to foods and beverages, most sugars are metabolized by the body in similar ways," said Kris Sollid, RD, Senior Director of Nutrition Communications at the International Food Information Council (IFIC).

"However, fructose is primarily metabolized by the liver, which is different from how the body handles other sugars.

"Fructose does not require insulin to be absorbed and therefore has a low impact on blood glucose levels, which may cause some to believe that fructose is 'healthier' than other sugars," Sollid said.

"Conversely, because it is handled by the liver, some view fructose as uniquely detrimental to health."

Interest in fructose as an alternative sweetener for diabetics began in 1915, and the American Diabetes Association recommended its use starting in the 1970s.

However, concerns emerged in the early 2000s that fructose may have a harmful effect on levels of cholesterol, triglycerides and other blood lipids.

Fructose can be beneficial

Today, beliefs about fructose range from fearing fruit to revering agave syrup, a high-fructose sweetener.

Sollid points out that nutrition scientists have also debated fructose's role in health, a debate summed up in a 2016 review in the *European Journal of Nutrition*: While fructose does not appear to have a unique impact on health, "fructose-containing sugars can lead to weight gain, increase in cardiometabolic risk factors and disease only if it provides the excess calories."

Research in the ensuing five years has come to similar conclusions. Two 2017 systematic reviews and meta-analyses in the *American Journal of Clinical Nutrition* looked at studies that replaced glucose or sucrose with fructose in foods and beverages.

One concluded that this may have a slight benefit for people with high blood sugar or Type 2 diabetes. The other found that replacing glucose or sucrose with fructose significantly lowered post-meal blood sugar levels in people with prediabetes and Type 1 and Type 2 diabetes, without significantly increasing triglyceride levels.

A 2020 systematic review and meta-analysis published in the *Journal of the American Medical Association* found that higher consumption of fructose via sugar-sweetened beverages was associated with a higher risk of developing metabolic syndrome, but consumption of whole fruit and up to 8 ounces of 100% fruit juice per day had a protective effect.

A 2019 systematic review and meta-analysis in the *Journal of the American Heart Association* found similar results when looking at associations between fructose consumption and high blood pressure.

Who should avoid fructose?

While fructose in moderation appears to be fine for most people, there are two groups of people who do need to shun this particular sweetener.

Some individuals with irritable bowel syndrome (IBS) find that foods high in fructose (including honey, agave syrup and many

See **FRUCTOSE**, *page 14*

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Red and processed meat: Worry or not?

By Howard LeWine, M.D.

Q: With so much advice about the healthiest diet, I'm confused about how much red meat I can eat, if any. What's your advice?

A: Experts continue to debate the right answer to this question. Avoiding red and processed meats has been a standard public health message for many years.

In 2019, a highly respected medical journal published a review of the literature on the topic. The authors concluded that there is "low" evidence that eating red meat or processed meat adversely affects health risks. Their advice: there's no need to reduce your regular red meat and processed meat intake for health reasons.

Unsurprisingly, the backlash from most of the nutritional science community was sharp and swift. The study and its widespread reaction once again brought up the question of whether red meat and processed meat are bad for your health and if people should cut them out or simply cut back.

How much is too much?

An accumulated body of evidence shows a clear link between high intake of red and processed meats and a higher risk for heart disease, cancer, diabetes and premature death.

But the key word here is "high." The exact amounts for safely consuming red meat are open to debate.

The majority of studies show that people with a relatively low intake have lower health risks. While there is no disadvantage to avoiding all red meat, my general recommendation is to stick to no more than two to three servings per week for meat lovers.

Don't focus so much on actual serving sizes, but rather on red meat's placement in meals. Instead of making it the main course, use red meat as a side dish. Consider red meat a luxury and not a staple food.

Processed meat is riskier

For processed meat, there is a stronger association with a higher risk of heart disease and cancer (especially colon cancer). Processed meat products contain high amounts of additives and chemicals, which may contribute to health risks.

Again, there is not a specific amount that is considered safe, so you should keep

See **RED MEAT**, *page 15*

Fructose

From page 13

fruits) trigger their digestive symptoms.

More serious is hereditary fructose intolerance, a rare genetic disorder that about 1 in 30,000 people are born with each year. Individuals with this disorder are unable to digest fructose and must avoid it completely — which also means avoiding table sugar — in order to prevent liver damage.

Cut back on all added sugars

Are consumers failing to see the forest for the trees when they shun high-fructose corn syrup but lose sight of how much total added sugars they may be consuming?

General recommendations are to reduce or limit all added sugars — including fructose — but about 6 in 10 American adults consume more added sugar than is recommended.

"It's important to keep the consumption of added sugars low, regardless of the type. But 'low' doesn't have to mean 'no.'" Sollid said. "Healthy eating patterns can include small amounts of added sugars, while excessive amounts of added sugars can contribute to an unhealthy eating pattern."

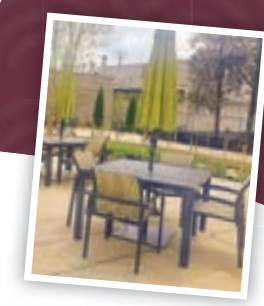
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Blueberries, a native fruit and superfood

By Lori Zanteson

Blueberries, one of the first named "superfoods," are one of the few fruits native to North America. Native American tribes have coveted them for hundreds of years, calling them "star berries" for the five-point "star" at the blossom end of the berry.

The brilliantly hued berries were believed to protect children from famine, ease childbirth pain and treat coughs and digestive issues. Because of their many health benefits, they were made into a jerky with meat, called *sautauthig*, which was eaten year-round.

Today, blueberries enjoy true star status as a favorite berry in the U.S. (second only to strawberries). Also, they rank among the highest antioxidant foods.

Blueberries are part of the genus *Vaccinium*, along with cranberries and lingonberries. There are nearly 150 varieties of blueberries, categorized into three groups: high bush — the most commonly cultivated, rabbiteye, and lowbush (or wild blueberries). Wild berries tend to be tarter, while cultivated are sweeter.

Bursting with nutrition, just one cup packs 36% DV (Daily Value, based on 2,000 calories/day) of heart-healthy vitamin K, 24% of antioxidant vitamin C, and a powerful punch of health-protecting phytochemicals (plant compounds), like antioxidant anthocyanins, which give blueberries their beautiful color.

Studies show benefits

Blueberries have been associated with several health benefits, including reduced risk of cardiovascular disease (CVD), Type 2 diabetes and death, as well as improved weight management and cognitive protection.

According to a review of studies published in 2020 in *Advanced Nutrition*, regular consumption of about one-third cup of blueberries per day can lower risk of diseases and the most prevalent health conditions. Researchers found that eating one cup of blueberries a day reduced risk of CVD between 12% and 15% (*The American Journal of Clinical Nutrition*, 2019).

The finer points

Smooth, plump and cloaked in rich color, fresh blueberries are best from May through October. Look for firm, dry berries that are dark purple to blue-black — not reddish, as those aren't fully ripe. The silvery coating (the "bloom") indicates freshness.

Keep them refrigerated and eat them within 10 days. Blueberries can be frozen, dried, pureed and canned.

Toss into salads, whole grain cereals, yogurt or smoothies; bake them in flaky scones or quick breads; or go savory and mix them into a turkey burger adorned with blueberry ketchup!

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Red meat

From page 14

processed meat intake to a minimum.

While many people are willing to pay more for organic and grass-fed beef, there are no firm studies that have shown they have nutritional or health advantages.

But these types of red meat may be more personally desirable, as they contain low or no growth hormones compared with regular grain-fed beef.

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Are your bones getting enough calcium?

By the National Osteoporosis Foundation

Calcium and vitamin D are essential to building strong, dense bones when you're young and to keeping them strong and healthy as you age.

About 99% of the calcium in our bodies is in our bones and teeth. When we don't get the calcium our body needs, it is taken from our bones. This is fine once in a while, but if it happens too often, bones get weak and may break.

Vitamin D plays an important role in protecting our bones, too, both by helping the body absorb calcium and by supporting muscles needed to avoid falls. If you don't get enough vitamin D, you're more likely to break bones as you age.

How much do you need?

Calcium is a mineral that is necessary for life. In addition to building bones and keeping them healthy, calcium enables our blood to clot, our muscles to contract, and our heart to beat.

Our bodies cannot produce their own calcium. That's why it's important to get enough calcium from the food we eat.

The amount of calcium you need every day depends on your age and sex. Women age 51 and older should get 1,200 mg. daily. Men age 70 and younger should get 1,000 mg. daily and 1,200 mg. after age 70. This includes the total amount of calcium you get from food and supplements.

To calculate how much calcium is in your diet, use the International Osteoporosis Foundation's calculator at iofbonehealth.org/calcium-calculator.

Calcium-rich foods

Food is the best source of calcium. Dairy products such as milk, yogurt and cheese are high in calcium. Certain green vegetables and other foods contain calcium in smaller amounts.

Some juices, breakfast foods, soymilk, cereals, snacks, breads and bottled water have added calcium. If you drink soymilk or another liquid that is fortified with calcium, be sure to shake the container well, as calcium can settle to the bottom.

A simple way to add calcium to many foods is with a tablespoon of nonfat powdered milk, which contains about 50 mg. of calcium. It's easy to add a few tablespoons of powdered milk to almost any recipe.

Calcium supplements

Try to get the daily recommended amount of calcium from food. In general, you shouldn't take supplements that you don't need. There is no added benefit to taking more calcium than you need. Doing so may even carry some risks. *[See "Supplements may raise men's cancer risk" on page 21.]*

When choosing a supplement, keep the following in mind:

—Choose brand-name supplements with proven reliability. Look for labels that state "purified" or have the USP (United

See **BONE HEALTH**, *page 19*

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BEACON BITS

Sept. 21

NEW NATURE APPS

Learn about five apps you can use on a nature walk to identify birds, bugs, plants and more in this free event that takes place Tues., Sept. 21 from 10 to 11 a.m. To register, visit bit.ly/NewNatureApps.

Ongoing

LEARN ABOUT PROSTATE CANCER

Are you concerned about prostate cancer? Would you like to learn more about a disease that impacts six in 10 men age 65 and older? Visit bit.ly/JHProstateCancer for educational videos and a risk assessment questionnaire provided by the Johns Hopkins Brady Urological Institute.

Sept. 18+

BOOMERS AND BEYOND ACADEMY

AARP Virginia and the Osher Lifelong Learning Institute at George Mason University are hosting a three-day virtual event to help participants plan for retirement and discover the benefits of lifelong learning. This event takes place Sat., Sept. 18 from 9 to 11:30 a.m.; Tues., Sept. 21 from 7 to 8:30 p.m.; and Thurs., Sept. 23 from 7 to 8:30 p.m. Choose to participate in one, two or three days. For more information and to register, visit aarp.org/boomeracademy.

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SEPTEMBER IS FALL PREVENTION MONTH

All *Beacon* readers are invited to participate free of charge in any of the following fall prevention programs being offered courtesy of the Montgomery County (Md.) Rec Department and Holiday Park Seniors, Inc.

Advance registration is required. For courses with ID numbers, go to activemontgomery.org and enter the ID number in the search box for each course you want to attend. Then follow instructions to complete registration.

Call 240-777-4999 to register for classes without an ID number.

WED., SEPT. 8 – IN PERSON
FALL PREVENTION BY ASIAN AMERICAN HEALTH INITIATIVE - COURSE #135515

The majority of falls happen at home where we spend much of our time and tend to move around without thinking about our safety. Join us to learn how to fall-proof your home and other steps that can help you prevent falls. Presented by the Asian American Health Initiative.

Wednesday, Sept. 8 from 10 to 11 a.m.
Nancy H. Dacek North Potomac Community Recreation Center
13850 Travilah Road, Rockville, Md.

WED., SEPT. 8 – IN PERSON
FALL PREVENTION AWARENESS DAY LUNCH-N-LEARN - COURSE #135566

This event provides helpful tips and tricks to reduce your fall risk and increase awareness of things that can increase fall risk. This program is great for yourself or a loved one. You are welcome to bring your lunch; light snacks will be provided.

Wednesday, Sept. 8 from 12:30 to 1:30 p.m.
White Oak Senior Center
1700 April Lane, Silver Spring, Md.

TUES., SEPT. 14 – IN PERSON
FALL PREVENTION BY ASIAN AMERICAN HEALTH INITIATIVE - COURSE #134524

Did you know six out of every ten falls happen at home? Join us to learn how to fall-proof your home and other steps that can help you prevent falls. Presented by the Asian American Health Initiative.

Tuesday, Sept. 14
from 10:30 to 11:30 a.m.
Margaret Schweinhaut Senior Center
1000 Forest Glen Rd., Silver Spring, Md.

WED., SEPT. 15 – IN PERSON
FALL PREVENTION BALANCE EXERCISES DEMONSTRATION - COURSE #135539

Keith Federman, AFAA Certified Personal trainer, will demonstrate several balance exercises that can help to reduce your fall risk.

Wednesday, Sept. 15 from 12:30 to 1:30 p.m.
Nancy H. Dacek North Potomac Community Recreation Center
13850 Travilah Road, Rockville, Md.

TUES., SEPT. 21 – IN PERSON
FALL PREVENTION AND KEEPING YOUR BALANCE- LECTURE

Representatives from CAM Physical Therapy and Wellness Services, LLC present a free lecture, "Fall Prevention and Keeping Your Balance." This is a partnership program with Holiday Park Seniors; pre-register by phone at 240-777-4999.

Tuesday, Sept. 21 from 1 to 2 p.m.
Holiday Park Senior Center
3950 Ferrara Dr., Silver Spring, Md.

TUES., SEPT. 21 – IN PERSON
FALL PREVENTION PROGRAM BY ADVENTIST HEALTHCARE – COURSE #134511

Adventist Healthcare Rehabilitation will provide education about falls, recommend changes you can make at home, and determine your risk of falling based on a standardized questionnaire. Your scores will help determine if you may be referred for outpatient physical therapy or to review some exercises you can perform at home to reduce your risk of falls.

Tuesday, September 21 from 10:30 to 11:30 a.m.
Margaret Schweinhaut Senior Center
1000 Forest Glen Road, Silver Spring, Md.

TUES., SEPT. 21 – IN PERSON
FALL PREVENTION: TAI CHI AND BALANCE

Kirk Talbott and team to will teach how to balance using with Tai Chi. This is a partnership program with Holiday Park Seniors; pre-register by phone at 240-777-4999.

Tuesday, September 21 from 10 to 11 a.m.
Holiday Park Senior Center
3950 Ferrara Dr., Silver Spring, Md.

WED., SEPT. 22
FALL PREVENTION: KEEPING YOUR BALANCE WITH YOGA

Come and join Linda Smith, Ph.D. as she demonstrates Yoga asana poses on how to keep your balance. This is a partnership program with Holiday Park Seniors; pre-register by phone at 240-777-4999.

Wednesday, September 22 from 4 to 5 p.m.
Holiday Park Senior Center
3950 Ferrara Dr., Silver Spring, Md.

WED., SEPT. 22 – IN PERSON
FALL PREVENTION AWARENESS DAY LUNCH-N-LEARN – COURSE #134970

Bring your lunch and join Joelle Takougang, MSN, RN and students from the University of Maryland School of Nursing for a Fall Prevention Awareness Day Lunch-N-Learn program. Receive helpful tips and tricks to reduce your fall risk. Light snacks will be available.

Wednesday, Sept. 22 from 12:30 to 1:30 p.m.
Nancy H. Dacek North Potomac Community Recreation Center
13850 Travilah Road, Rockville, Md.

WED., SEPT. 22 – IN PERSON
(ESPANOL) FALL PREVENTION AWARENESS DAY LUNCH-N-LEARN - COURSE #135569

This event provides helpful tips and tricks to reduce your fall risk and increase awareness of things that can increase fall risk. This program is great for yourself or a loved one. You are welcome to bring your lunch; light snacks will be provided.

Wednesday, September 22 from 12:30 to 1:30 p.m.
White Oak Senior Center
1700 April Lane, Silver Spring, Md

THURS., SEPT. 23 – IN-PERSON
FALL PREVENTION: KEEP YOUR BALANCE WHEN DANCING

Did you know that dancing improves agility, balance, coordination, muscle strength and more? Robin Marshall explains and teaches line dance steps to help you you're your balance while dancing. This is a partnership program with Holiday Park Seniors; pre-register by phone at 240-777-4999.

Thursday, September 23 from 10 to 11 a.m.
Holiday Park Senior Center
3950 Ferrara Dr., Silver Spring, Md.

TUES., SEPT. 28 – VIRTUAL EVENT
4TH ANNUAL FALL PREVENTION WORKSHOP W/ADVENTIST HEALTH - COURSE #135265

Adventist Health will offer their annual workshop and Fall Prevention screenings virtually. Learn how to safeguard your living space against falls, and get screened for prevention. Zoom link will be sent in registration receipt.

Tuesday, Sept. 28 from 1 to 2 p.m.

WED., SEPT. 29 – IN PERSON
FALL PREVENTION LUNCH AND LEARN IN MANDARIN - COURSE #134971

Offered in Mandarin. Bring your lunch and join Joelle Takougang, MSN, RN and students from the University of Maryland for a Lunch and Learn session. September is National Falls Prevention Month, so we give you helpful tips and tricks to reduce your fall risk and make you aware of things that can increase your fall risk.

Wednesday, Sept. 29, from 12:30 to 1:30 p.m.
Nancy H. Dacek North Potomac Community Recreation Center
13850 Travilah Road, Rockville, Md.

THURSDAY, SEPT. 30 – IN PERSON
TIPS TO PREVENT FALLS – COURSE #135587

Learn effective tips to help prevent falls.

Thursday, September 30 from 1 to 2 p.m.
Damascus Senior Center
9701 Main St., Damascus, Md.

MONTGOMERY COUNTY Recreation

Bone health

From page 16

States Pharmacopeia) symbol.

—Calcium is absorbed best when taken in amounts of 500 to 600 mg. or less. This is the case for both foods and supplements. Try to get your calcium-rich foods and/or supplements in small amounts throughout the day, preferably with a meal. While it's not recommended, taking your calcium all at once is better than not taking it at all.

—Take (most) calcium supplements with food. Eating food produces stomach acid that helps your body absorb most calcium supplements. The one exception to the rule is calcium citrate, which can absorb well when taken with or without food.

When starting a new calcium supplement, start with a smaller amount to mitigate possible side effects, such as gas or constipation. If increasing fluids in your diet does not solve the problem, try another type or brand of calcium. It may require trial and error to find the right one.

How much vitamin D do you need?

Both men and women over age 50 should try to get 800 to 1,000 IU daily. Some people need more vitamin D. According to the Institute of Medicine, the safe upper limit of vitamin D is 4,000 IU per day for most adults.

There are three ways to get vitamin D: from sunlight, food or supplements.

Sunlight: Your skin makes vitamin D in reaction to sunlight and stores it in fat for later use. How much vitamin D your skin can produce depends on the time of day, season, latitude, skin pigmentation, age and other factors.

There are many reasons people do not have enough vitamin D. As we age, our skin loses its ability to generate vitamin D. People who live in cities or in institutional settings like nursing homes spend too little time outdoors. And sunscreen with an SPF as low as 8 reduces vitamin D production by 95 percent.

Vitamin D in food: Vitamin D is found in very few foods. Sources include fatty fish like wild-caught mackerel, salmon and tuna. Vitamin D is added to milk and other dairy products, orange juice, soymilk and fortified cereals.

It is very difficult to get all the vitamin D you need from food alone. Most people must take vitamin D supplements to get enough to support bone health.

Vitamin D supplements: If you aren't getting enough vitamin D from sunlight and food, consider taking a supplement. There are two types: vitamin D2 (ergocalciferol) and vitamin D3 (cholecalciferol). Both are good for bone health.

Before adding a vitamin D supplement, check to see if any of the other supplements, multivitamins or medications you take contain vitamin D.

For more information, visit nof.org/patients.



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Health Studies

INFORMATION ON AREA CLINICAL TRIALS

Researchers seek to prevent Alzheimer's

By Margaret Foster

While some scientists are working on medications to treat memory loss, other researchers are looking for ways to prevent Alzheimer's disease entirely.

Now a global study is under way to track the brains of healthy older adults who don't yet have memory loss. Called the Ahead Study, it will enroll 8,000 participants at 100 sites in several countries. Howard University in Washington, D.C. is one of those sites.

The historically Black university is a key part of the Ahead Study because older Black people are twice as likely to develop Alzheimer's disease as white seniors. Hispanic or Latino seniors are about 1.5 times as likely to be diagnosed with Alzheimer's disease as white seniors.

"For almost 100 years since Dr. Alois Azheimer first described the disease, we really didn't have a way of diagnosing the disease in a living person. We had to wait until someone died," said Dr. Thomas Obisesan, a geriatrician and professor of medicine at Howard University. "That's too late in the process."

Just in the last decade, though, "we've been able to discern the abnormal protein that causes the disease in a living person," Obisesan said.

The abnormal protein (called amyloid-beta) in the brains of people with Alzheimer's disease begins to accumulate 15 to 20 years before memory loss begins.

The Ahead Study will track that accumulation in the brains of normal, healthy adults while delivering a promising new treatment.

"We are actually now enrolling people who have the abnormal protein in the brain but who do not yet have memory loss to see if we can prevent them from having memory loss," Obisesan said.

Payment after each visit

Funded by the National Institutes of Health (NIH) and Eisai Inc., the Ahead Study is a Phase III trial that will test an investigational treatment, called lecanemab, which seeks to delay memory loss.

In July, Eisai and Biogen announced positive results from an earlier study of lecanemab. The monoclonal antibody "selectively binds to neutralize and eliminate soluble, toxic amyloid-beta aggregates," according to a July statement by Eisai.

Anyone between the ages of 55 and 80 who does not have Alzheimer's, regardless of race or ethnicity, is welcome to volunteer.

Since the Ahead Study is a randomized, blind study, some participants will receive a placebo rather than the investigational treatment. Neither participants nor the researchers will know who gets the placebo.

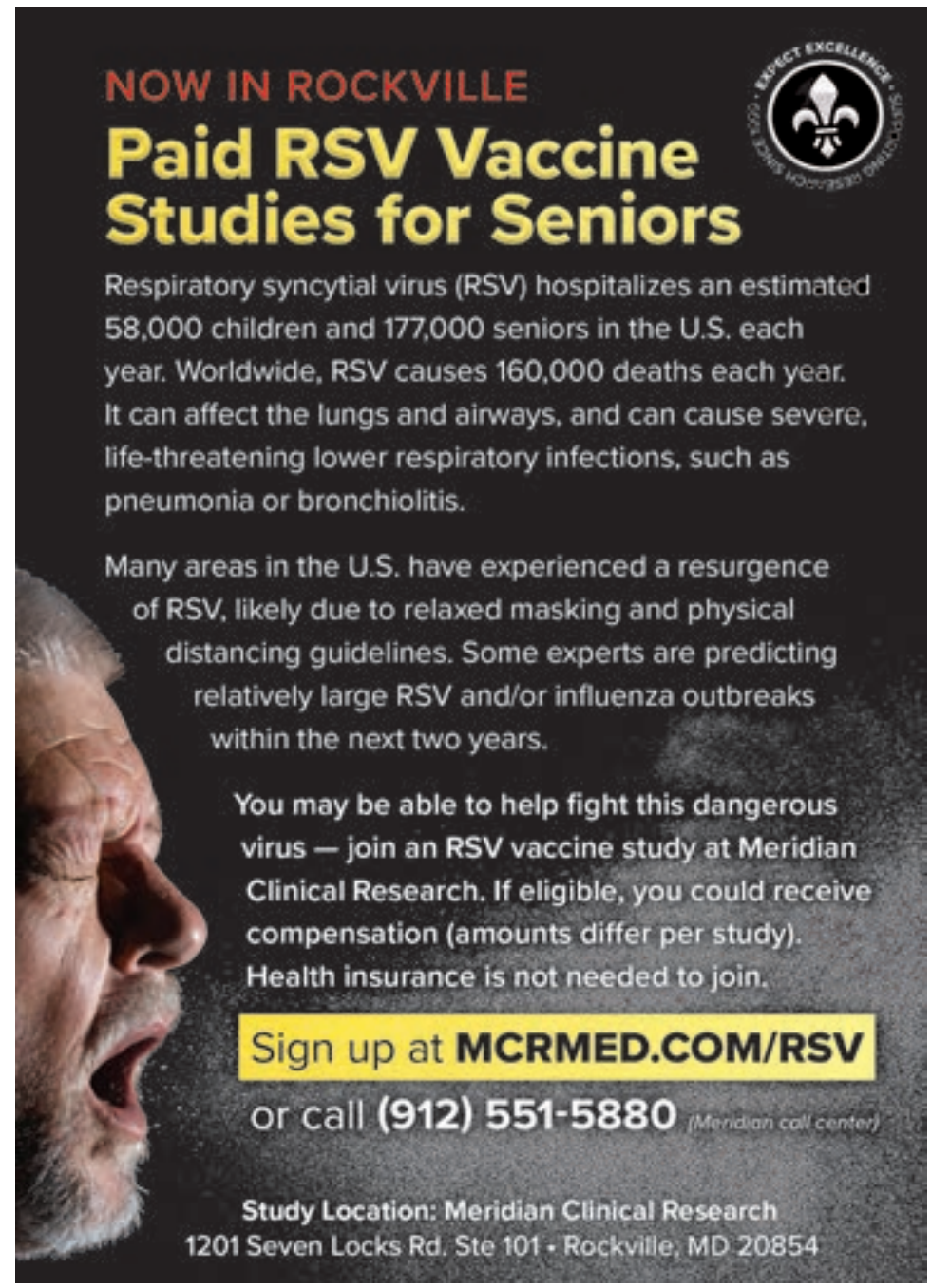
Once enrolled, participants will receive $50 per visit to the Howard University clinic, where they will answer surveys, give blood, receive an infusion of the study drug or placebo via an IV, and undergo an occasional PET scan of their brain. PET scans have been used in this research for the past 15 years to track the buildup of plaque in the brain.

The Ahead Study lasts approximately four years, with researchers checking in with patients by phone or in person once or twice a month.

"This is a very devastating disease with many sociological and economic consequences," Obisesan said. "The only way we can really put a dent in the disease is through clinical trials."

For more information or to volunteer, call (202) 865-3776.





Supplements may raise men's cancer risk

By Howard LeWine, M.D.

Q: Do any supplements help prevent a man from developing prostate cancer?

A: Most studies of vitamin and mineral supplements used to prevent cancer, including prostate cancer, have had disappointing results. In fact, some even appear to increase prostate cancer risk. Here's a rundown on where things stand.

Multivitamins. One standard multivitamin daily neither increases nor decreases the chance of getting prostate cancer.

Vitamin D. Low vitamin D blood levels have been linked with various cancers, including prostate cancer, so it makes sense for men to aim for the recommended 800 IU of vitamin D daily. But taking more does not lead to a lower risk.

B vitamins. There is no evidence that extra B vitamins are preventive. In fact, some studies have shown an association of high blood levels of folic acid and B12 with higher cancer risk. But that is not proof that the supplements themselves cause prostate cancer.

Lycopene. A large observational study found that men who eat more lycopene-rich foods, like tomatoes and tomato-based products, had lower rates of prostate cancer and prostate cancer deaths. However, other studies did not confirm these findings, and studies of lycopene supplements have not shown any benefit.

Calcium. A high total calcium intake — through supplements and diet — may raise the risk of developing prostate cancer, and perhaps even the more aggressive type.

Zinc. One study found that men who took more than 100 milligrams of supplemental zinc per day for several years were more likely to be diagnosed with prostate cancer compared with men who did not take the supplement. Again, however, this does not prove cause and effect.

Vitamin E. Unless specifically prescribed by your doctor, high doses of vitamin E (400 international units, or IU, daily or more) should be avoided.

This recommendation is based on a controlled trial that looked at whether supplements of vitamin E, selenium or both could reduce the risk of prostate cancer.

The results found that men who took vitamin E actually had a higher rate of prostate cancer and especially aggressive cancer.

Selenium. In the vitamin E and selenium trial, selenium supplement use was associated with a slight increase in cancer risk, but this was not statistically significant.

The bottom line: At present, there's no firm evidence to support any vitamin or mineral supplements to prevent prostate cancer. However, it would be best if you still focused on getting these same nutrients through a healthy diet.

Men who eat high amounts of fruits and vegetables and minimal red meat and high-fat dairy products may have a lower prostate cancer risk.

Also, maintaining a healthy weight and regular exercise appears to decrease the risk of developing more aggressive and potentially deadly types of prostate cancer.

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BEACON BITS

Sept. 15+ **RESUME AND INTERVIEW TIPS**

Join the DC Public Library and the DC Department of Human Resources for a virtual session on how to write effective resumes and interview well. This free event takes place on the third Wednesday of the month at 1 p.m. For more information and to register, visit bit.ly/DCInterviewsandResumes and select the date that works best. Email david.quick2@dc.gov with questions.

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For more information, connect with your local site: Howard University Hospital | Division of Geriatrics

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Creamy lasagna soup with vegetables

By Family Features

Lasagna is often a family favorite, a kind of comfort food with an Italian vibe. But depending on the recipe, the process of making it can be onerous.

First, you prepare and season the sauce and mix together the cheeses. Then you part-cook the lasagna noodles and trim them to fit the dish. You might even need to pre-cook some mushrooms and other vegetables.

Finally, you have to line the whole thing up, and hope you don't run out of ingredients before you've reached the last layer.

Here comes a lasagna soup recipe that keeps all the same ingredients, but lets you make it all in one pot with a minimum of fuss. And when done, you have a meal in a bowl, perfect served with some crusty bread and a side salad.

Give it a try.



PHOTO COURTESY OF ZEN AND SPICE

Creamy Spinach, Mushroom and Lasagna Soup

Recipe courtesy of Emily Weeks of "Zen and Spice"

Cook time: 30 minutes; Total time: 40 minutes

Servings: 4

Ingredients:

1 tablespoon extra-virgin olive oil
2 cloves garlic, minced
1 medium onion, small diced
8 ounces crimini mushrooms, sliced
1 jar (24 ounces) marinara sauce
1 can (15 ounces) diced tomatoes
2 tablespoons tomato paste
2 teaspoons balsamic vinegar
1 teaspoon granulated sugar
1 tablespoon dried basil
½ teaspoon salt
1 teaspoon oregano
½ teaspoon black pepper
1 bay leaf
3 cups vegetable broth
6 lasagna noodles, broken into pieces
½ cup heavy cream
5 ounces fresh baby spinach
1 cup whole-milk ricotta cheese
½ cup shredded mozzarella cheese, for topping

Directions:

Heat large pot over medium heat. Add olive oil, garlic, onion and mushrooms. Cook, stirring occasionally, until onions and mushrooms soften, 4 to 5 minutes.

Add marinara, diced tomatoes, tomato paste, vinegar, sugar, basil, salt, oregano, pepper, bay leaf and broth. Bring to boil over high heat then reduce heat to low and simmer.

Add lasagna noodles and cook, stirring often, until softened, about 15 minutes. Remove from heat and remove bay leaf.

Stir in heavy cream and spinach until wilted, 2 to 3 minutes.

Divide between bowls and top with dollop of ricotta and sprinkle of mozzarella.

BEACON BITS

Oct. 7

MEDICARE FACTS

Are you confused by Medicare? Are you unsure of what coverage you need? In this free virtual event, Mark Gottlieb of Gottlieb Insurance Advisory demystifies Medicare to help people obtain optimal coverage consistent with their medical and financial needs. This event takes place Thurs., Oct. 7 from 1 to 2 p.m. For more information, visit bit.ly/MedicareEducation. Call Lena Frumin at (202) 895-9485 with questions.

Ongoing

BACK TO SCHOOL DRIVE

The Children's Home is collecting back-to-school supplies for vulnerable kids across Maryland. Visit thechildrenshome.net for three different ways to give and ensure students have the tools they need to succeed in school this year.





Cilantro's three surprising health benefits

When you think of fresh cilantro, what comes to mind? Is it guacamole, tacos or other Mexican cuisine?

You may be surprised, but cilantro can be used in everything; it's a delicious herb with medicinal benefits galore.



DEAR PHARMACIST
By Suzy Cohen

In America, cilantro refers to the leaves of the plant, which look a little bit like parsley. I always have to squint to make sure I'm grabbing the right one at the grocery store. But the seeds of the same plant are called coriander, so both names are used for the respective spices.

Cilantro is rich in carotenoids, as well as quercetin, kaempferol, apigenin and rhamnetin. This simply means it provides excellent antioxidant power to clean up your body like a cellular vacuum cleaner.

Plus, because it's green, the chlorophyll you consume from it acts as an excellent detoxifier.

And even more interesting: Did you know that as consumers have been pushing for antibiotic-free chicken, poultry farmers have been using cilantro as one herbal antibiotic? That's how strong its antimicrobial effects are!

Here are the top three surprising medicinal benefits of cilantro:

Chelation

Cilantro gently detoxifies and removes heavy metals from the body in a process called chelation.

These metals get into your bloodstream if you eat certain foods processed with metals or are exposed to environmental pollutants, contaminated water, old dental fillings, household chemicals, smoking and more.

While cilantro can't remove all metals or prevent disease, it is still widely revered for its detoxification capabilities, and there are studies to prove that.

Bone building

Cilantro is one of the best herbal sources for vitamin K, which helps put calcium back into your bones by shuttling it out of your bloodstream.

We also know that cilantro is a great source of other minerals that are needed for strong bones. It contains calcium, of course, but also potassium, iron, magnesium and manganese.

Seizure prevention

Epilepsy is a serious condition that requires proper treatment by a qualified practitioner. Traditional medications often include those in the category of anticonvulsants and tricyclic antidepressants.

But what about an herb like cilantro? The therapeutic action of cilantro comes as a surprise to most; however, it is proven to be, and in my professional opinion it is, a promising adjunctive therapy used alongside conventional treatments to control seizures.

One caveat

It's rare but true that some people find the smell and taste of cilantro quite foul. That's because they have a Single Nucleotide Polymorphism (SNP) in one of their "smell genes," the olfactory receptor OR6A2.

Polymorphisms in this specific gene cause some people to detect a soapy taste, but again it's rare. Still, some people are going to hate it!

In this article, I'm referring to eating the fresh herb, which you can buy at any supermarket. I am uncertain if pills and extracts (i.e., cilantro supplementation) are right for everyone.

Please ask your doctor or pharmacist before taking dietary supplements of cilantro. If you would like additional information, please subscribe to my free newsletter at suzycohen.com.

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 author of The 24-Hour Pharmacist *and* Real Solutions from Head to Toe.

BEACON BITS

Sept. 16

ENVIRONMENTAL JUSTICE IN SOUTH AMERICA

The National Museum of the American Indian hosts a conversation with young Indigenous activists from South America who are combating the over-exploitation of natural resources. This free conversation takes place Sat., Sept. 16 from 4 to 5 p.m. It will be in Spanish with English interpretation and the option for closed captioning in Spanish and English. To learn more and register, visit bit.ly/NAMIWorkshop.

Sept. 21

STORIES OF IRISH IMMIGRATION

In this workshop hosted by Mount Vernon Genealogical Society, Tyler Anbinder, professor of history at George Washington University, shares how he has worked with a genealogist to track down thousands of Irish immigrants to New York City during the Great Famine. This Zoom event takes place Tues., Sept. 21 from 1 to 3 p.m. For more information, visit bit.ly/MVGSEvents.





Living Boldly
News and notes brought to you by the DC Department of Aging and Community Living

Volume 1 Issue 5 A Newsletter for D.C. Seniors September 2021



DIRECTOR'S MESSAGE

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

September is Healthy Aging Month! Every day we age regardless of what's happening around us but aging well and living well requires a community of support. In the District, healthy aging means making sure that DC is a great place to live for people of all ages and at every stage of life. It means our seniors can live safely in the communities they know and love through initiatives like Safe at Home. It means having places to go like community dining sites and senior wellness centers where older adults can engage in fun programming and connect with friends. It means creating systems that combat senior isolation and decease senior hunger. It means supporting you no matter where you are on the journey of life.

Brain health is critical to healthy aging, so I invite you to join us on September 21 as we host our 4th Annual Brain Games—our citywide, Jeopardy-style trivia competition where seniors represent all eight wards to compete for the title! On September 22, we're celebrating both National Falls Prevention Awareness Day and National Centenarian Day. Throughout the city, our team will be hosting a series of screenings for balance, vision, and blood pressure to help lower the risk of falls, which is a common fear the older we get. As we celebrate our centenarians, we want to remind people that the best chance all of us have to reach 100+ is to make sure we're learning new things, staying connected to our community, and doing everything we can to prevent falls!

Just like last year, we'll be hosting our virtual Centenarian Salute, celebrating the lives and legacies of our city's oldest residents, age 100 years and older, through safely masked visits to each centenarian's home! We identified more than 45 DC centenarians and we're teaming up with the Mayor's Office of Community Affairs to celebrate their longevity, resiliency, and contributions that have made Washington, DC so special. You might not be a centenarian (yet!), but centenarians live in all eight wards, and there's a good chance that one (or more!) is your neighbor. Knock on their door, check in on them, and find out the secrets to getting to 100!

No matter what age you are, I'd love to hear from you. What are the lessons you've learned as you aged? What are the things you wish you would have told your 20-year-old self? As we gear up for this month of celebration, I've been thinking about these questions a lot for myself and reflecting on the conversations I've been so privileged to have with so many of you. If I could tell my hard-headed 20-year-old self anything, I would tell her that nothing matters more than kindness and love. I'm so privileged to live in a city that reminds me of that every day.

I'd love to hear from you. Please email me at director.dacl@dc.gov or feel free to write me: Laura Newland, 500 K Street NE, Washington, DC 20002.

Here's to healthy aging for all of us!

Congratulations to Ms. Senior DC, 3rd Runner Up in the 2021 Ms. Senior America Pageant!

On Sunday, August 22, Ward 5 Resident, Ms. Vanella Crawford represented Washington, DC on the national stage at the 2021 Ms. Senior America Pageant. Her grace, elegance, and commitment to serving her fellow Washingtonians led her to win 3rd Runner Up in this year's Ms. Senior America Pageant! Congratulations Queen Crawford! Keep making DC proud.



Celebrate DC's Centenarians



Living Boldly
News and notes brought to you by the DC Department of Aging and Community Living

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Join Mayor Muriel Bowser for the 4th Annual Maternal and Infant Health Summit

Join Mayor Muriel Bowser at the 4th National Maternal & Infant Health Summit! This year's summit will feature panel discussions and community-led sessions dedicated to connecting District residents with local and national resources and to providing families what they need to thrive. Visit dcmaternalhealth.com to register.





DACL IS OPEN!

Join us for some in-person fun at one of our Senior Wellness Centers!

In case you missed it, DC IS OPEN and so are your local senior wellness centers! Tell a friend or two about the incredible programs we have available throughout the city. Whether it's a hula hoop class, a competitive game of Bingo, or an outdoor cardio class – we have something for everyone! Activities, great lunches, and friends are waiting for you. To learn more, visit a senior wellness center near you or call us at 202-724-5626.

4TH ANNUAL VIRTUAL BRAIN GAMES

REPRESENT YOUR WARD!

Join the Department of Aging and Community Living for our 4th Annual Virtual Brain Games on September 21, 2021 | 10:00 AM - 2:00 PM

To watch, tune into our Facebook Live:
https://www.facebook.com/DCAgingNews

DACL LIVE BOLDLY
GOVERNMENT OF THE DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

Falls Prevention Awareness Day

September 22, 2021
9:00 AM to 2:00 PM

To decrease the risk of falls, DACL and our Senior Service Network will host a series of screenings for balance, vision, and blood pressure at the following sites:



Bernice Fonteneau Senior Wellness Center
Ward 1
(202) 727-0338

Hayes Senior Wellness Center
Ward 6
(202) 727-0357

Iona Senior Services
Ward 3
(202) 895-9448

Washington Seniors Wellness Center
Ward 7
(202) 581-9355

Hattie Holmes Senior Wellness Center
Ward 4
(202) 291-6170

Congress Heights Senior Wellness Center
Ward 8
(202) 563-7225

Model Cities Senior Wellness Center
Ward 5
(202) 635-1900

Falls Free National Council on Aging
School of Nursing THE GEORGE WASHINGTON UNIVERSITY
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GOVERNMENT OF THE DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

Law & Money

UMBRELLA INSURANCE
Umbrella coverage picks up where homeowners and auto policies leave off

WHEN CAN YOU RETIRE?
Take stock of your Social Security, portfolio and expenses to find out

LOST AND FOUND
Lost your marriage license or Medicare card? Here's how to replace them

UNCLAIMED MONEY
Tell Congress to help retirees track lost pension, 401(k) billions

We need a better credit reporting system

By Liz Weston

In some ways, the U.S. credit reporting system has improved.

Credit freezes, which lock our credit information to deter identity theft, are now free and fast. We have free weekly access to our credit reports, courtesy of the credit bureaus Equifax, Experian and TransUnion, until April 20, 2022.

Free credit scores provided by banks, credit card issuers and other companies allow us to easily monitor our credit for signs of fraud and other problems.

Unfortunately, our credit information still isn't as accurate, easy to obtain or secure as it needs to be. These failures mean Congress and regulators need to step in.

Errors abound in reports

A 2012 study by the Federal Trade Commission found that 26% of consumers had an error on at least one of their credit reports, while 5% reported inaccuracies serious enough to potentially trigger higher interest rates or insurance premiums.

Nine years later, accuracy is still an issue. Earlier this year, *Consumer Reports* recruited nearly 6,000 volunteers to check their reports. The results: 34% found at least one error or account they didn't recognize. (Unlike the longer-term FTC study, the *Consumer Reports* effort was not a representative sample of the population, said Syed Ejaz, a policy analyst and author of the *Consumer Reports* study.)

There simply aren't enough incentives for credit bureaus to get things right. Their primary customers are financial institutions that can profit if someone who's creditworthy gets charged a higher rate because of a mistake, said independent journalist Bob Sullivan, author of *Your Evil Twin: Behind the Identity Theft Epidemic*.

"We say it all the time, but I feel like it's never said enough: [Consumers] are not their customers. Banks are their customers," Sullivan said.

Because business interests dwarf consumers' concerns, the government needs to step in. The FTC and the Consumer Financial Protection Bureau should establish stronger accuracy regulations and enforce the ones already on the books, Ejaz said.

Bureaus profit from confusion

Go online and search for "free credit report," "annual credit report" or even "AnnualCreditReport.com." The first results are likely to be ads for websites that shill credit monitoring.

The real site offering free reports is often halfway down the page, with no indication that it's the official, federally-mandated place to get free credit reports.

People are understandably confused when they click on the other links and are asked for a credit card — often after

See **CREDIT REPORTING**, *page 27*



Credit reporting

From page 26

they've input sensitive information, including their Social Security number and birthdate. (NOTE: The real site doesn't require a credit card.)

Consumers are even more dismayed when their supposedly free credit reports turn into a recurring subscription that could cost $20 to $40 a month.

The real site should be the first search result for keywords related to free credit reports.

Also, any company buying ads for these keywords should be required to have a prominent button saying something like, "Looking for AnnualCreditReport.com? Click here" with a link to the correct site.

Unfortunately, the search engines, credit bureaus and other companies selling credit monitoring are unlikely to do this on their own, so lawmakers need to act.

While we're at it, let's ditch the idea that access to our credit reports should be only once a year, or whatever cadence the bureaus decree.

It's our data, typically collected without our permission and with no way to opt out. If the credit bureaus won't expand our access, Congress should.

How consumers get blocked

More than one out of 10 people in the *Consumer Reports* study said it was "difficult" or "very difficult" to get their credit reports, often because they couldn't answer the bureaus' identity verification questions.

You know who doesn't have trouble with those questions? Identity thieves. They use information culled from database breaches, such as the massive one at Equifax that exposed sensitive financial data of most adult Americans, to access people's credit reports with relative ease.

"You don't remember who holds your mortgage because it's been sold five times. But a criminal has got all the information right in front of them," Sullivan said.

Sullivan has some sympathy for the credit bureaus. Finding the right balance between security and convenience can be tough.

One solution is to make the information in credit reports, primarily Social Security numbers, less valuable. These numbers were meant to track our earnings history, not to be an all-purpose identifier.

Stolen Social Security numbers allow criminals to open fraudulent credit accounts, steal tax refunds, get medical care using someone else's insurance, and even pose as someone else if they get arrested. Other countries have separate identification systems for different uses. So should we.

Another, more dramatic but perhaps necessary reform suggested by *Consumer Reports*: Credit reports should be frozen by default, which means consumers would have to consent before their information could be shared.

You don't have to wait for government reform, of course. You can freeze your credit reports for free right now. "A credit freeze can put the control of the credit report in the consumer's hands," Ejaz said.

—AP/NerdWallet

BEACON BITS

Ongoing

SUICIDE HOTLINE

September is National Suicide Prevention Awareness Month. The National Suicide Prevention Lifeline answers phone calls 24 hours a day in English and Spanish. If you or a loved one needs help, call 1-888-273-8255.

JCA's Virtual Employment Expos For Jobseekers 50+ are Back!

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- Age 50+ Jobseekers Must Register to Participate in the Expos
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Tuesday, January 11, 2022 • March 29, 2022

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Friday, November 19, 2021 * Friday, February 18, 2022

See virtualexpos.accessjca.org for additional dates!

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SEPTEMBER MORN

Looking forward to crisp weather settling in, colorful treetops and fresh beginnings. It's a great time to declutter some paperwork, and update or prepare wills and other estate-planning documents before the holidays!

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Contact us at 1-800-949-4232 or visit ADAinfo.org.

Mid-Atlantic ADA Center

Why (and how) to buy umbrella insurance

By Kiplinger Washington Editors

An umbrella insurance policy typically covers the same things as your home and auto policies, plus a few more — including lawsuits that arise when you're driving abroad or operating rented watercraft, or from alleged libel, slander or defamation of character.

Umbrella coverage picks up where the liability limits of your homeowners and auto policies leave off. It's usually sold in increments of $1 million.

Umbrella insurance costs roughly $150 to $350 a year for the first $1 million of coverage, and about $100 per million of coverage above that. What you'll actually pay depends on where you live (rates vary by state and the insurer's experience there) and how many homes, cars and boats you're insuring.

Buy from existing insurer

Before most insurers will sell you an umbrella insurance policy, you must buy your homeowner's or auto policy from them and carry a minimum amount of liability coverage — typically $300,000 on your homeowner's policy and, on your auto insurance, $250,000 for bodily injury to one person and $500,000 per accident, according to the Insurance Information Institute.

Most insurers cap the home and auto liability coverage they will sell you at $500,000 or $1 million. It's usually more cost-effective to buy an umbrella policy than to increase your liability coverage beyond the minimum required by your insurer.

If you buy your home and auto insurance from the same insurer, you'll typically get a discount of 10% to 15% on your annual premiums, and you may get an additional discount on the umbrella policy.

You can offset at least some of the umbrella premium by taking larger deductibles on your auto and home insurance policies.

With a single insurer, your coverage is less likely to fall through the cracks if the requirements for the umbrella policy change. And if you're sued, you'll have one set of defense lawyers for the entire case.

Agents typically advise you to buy the umbrella policy from your auto insurer because most large lawsuits involve auto accidents.

If your current home or auto insurer won't sell you an umbrella policy — because your dog's breed is reputed to have a bad claims history, for example, or your family has had too many fender benders — ask an independent agent who represents multiple insurers to help you find a "stand-alone" umbrella policy.

Endorsements to consider

Consider adding an endorsement to an umbrella policy for excess uninsured/underinsured motorist coverage, which covers you not only as a driver but as a passenger, bicyclist or pedestrian if you're hit and the at-fault driver doesn't carry enough insurance. It costs $100 to $200 per policy.

If you serve as a volunteer on a nonprofit board, your homeowner's and umbrella policies typically cover you for bodily injury and property damage — but probably not for all potential lawsuits. An endorsement for your umbrella policy for directors' and officers' coverage typically costs less than $1,000 a year for $1 million to $2 million of coverage.

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www.AccessJCA.org

How to decide if you can afford to retire

By T. Eric Reich

Many people looking to retire in the not-too-distant future question whether they can afford to retire.

In the absence of a clear understanding of what their future retirement income will look like, most of those folks hoping to retire will simply choose to work longer out of fear of the unknown.

In the same vein, some who are already retired live too frugally to enjoy their retirement because they just don't know how much they can safely afford to spend. They err on the side of caution and underspend.

Many times, these fears are compounded when markets are close to all-time highs, like they are right now. The concern is that if (when) the markets correct, people won't have as much money as they do now, and they are already nervous about having enough retirement savings to live on today, let alone if the market drops 20% to 30%.

First, figure your Social Security

So, how do you know if you'll have enough? First, log onto SSA.gov and set up an account to view your current Social Security statement. You'll want to know what you can expect as a monthly benefit.

Don't forget that you will likely need to reduce that number somewhat to account for Medicare Part B premiums, taxes, etc. If you are married, then you will want your spouse to do the same.

Once you have these figures, you can determine what each of you can expect as a monthly benefit. Sometimes you might find that 50% of your spouse's benefit is higher than your own. If that's the case, you get the higher of those options (this assumes a full retirement age benefit — claiming earlier or later affects those numbers).

Many times, near retirees underestimate what their Social Security benefits will be in retirement, which causes them to question if they can afford to retire.

Next, check your investments

Now that we know what your benefits will be, we need to look at your investment portfolio.

We caution people not to assume that a very conservative portfolio is better in retirement than a moderately aggressive one. The reality is that with interest rates as low as they are, simply moving everything into very low-risk investments might not get you the income you require.

Likewise, you can't just "keep doing what you've been doing" either. You will likely need to make changes to the portfolio as you enter a new stage of life.

I would advise that removing several years' worth of required income from the stock market may be a good idea to protect your retirement income against a large market correction in the early years of retirement.

This can help mitigate sequence-of-return risk. That's important because the order — or sequence — of investment returns experienced throughout retirement can have a big impact on your portfolio's value over time.

Pulling money out while stocks are falling, especially early in retirement, can cause a deficit that's tough or even impossible to overcome.

If you are able to reduce your sequence of return risk by avoiding the need to sell

See **CAN YOU RETIRE?**, *page 30*

Don't run the risk of having No Plan.



PAUL F. RIEKHOF
Estates & Trusts

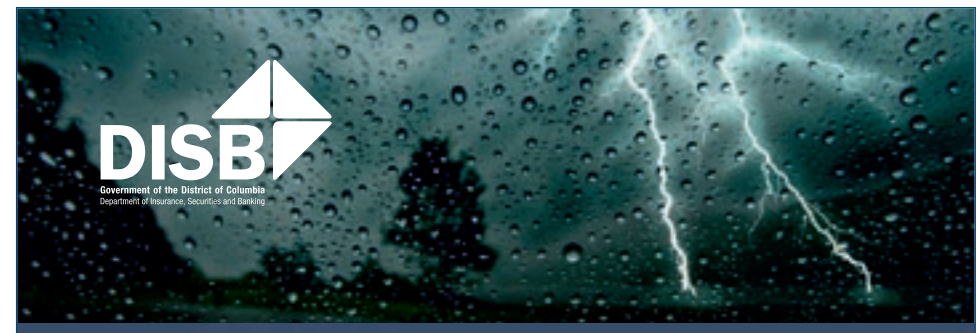
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ARE YOU READY FOR EXTREME WEATHER?

Join the DC Department of Insurance, Securities and Banking (DISB) for a forum—Flood and Water Damage: Prevention, Protection and Programs.

Learn how to protect your home and personal property from water damage or flooding due to extreme weather. Also, learn about available government resources and insurance products.

Topics include:

- Early warning systems and flood risk
- Public alert systems, emergency preparedness, community resources
- Changes to National Flood Insurance Program that lower flood insurance premiums
- Role of insurance brokers/agents, claims process, policy inclusions and exclusions

WHEN
Thursday, September 23
Time: 4:00 p.m. to 5:30 p.m

JOIN BY PHONE
1-650-479-3208
Access Code:
180-036-0338

JOIN BY COMPUTER/ONLINE
bit.ly/3jPa5Pd
Phone line and website open at 3:45 p.m. on September 23

FOR MORE INFORMATION
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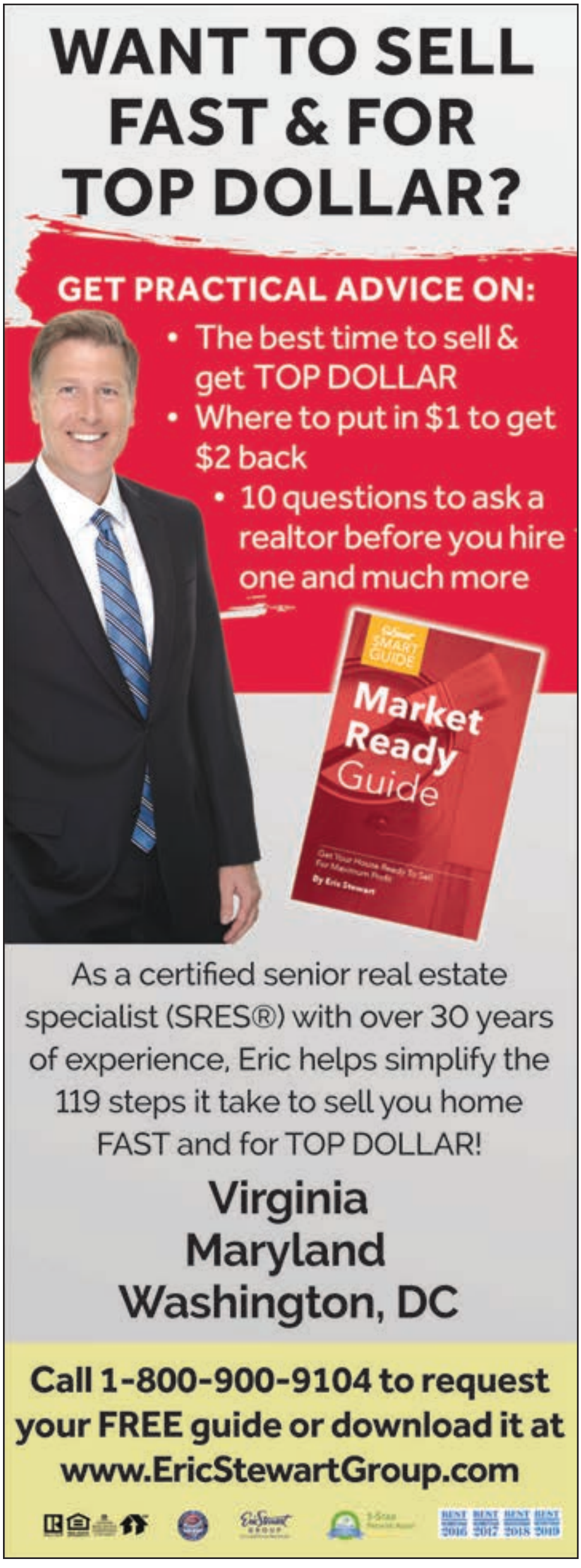
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How to replace lost/ missing documents

Dear Savvy Senior,

Can you tell me what I need to do to replace a variety of important documents? Our house burned down a few months ago, and we lost everything, including our home property deed, car titles, old tax returns, Social Security and Medicare cards, birth certificates, marriage license and passports.

—Stressed Seniors

Dear Stressed,



SAVVY SENIOR
By Jim Miller

I'm very sorry for your loss, but you'll be relieved to know that replacing important documents that are destroyed, lost or stolen is pretty easy once you know where to turn.

Here are the replacement resources for each document you mentioned.

Birth certificates: If you were born in the United States, contact the vital records office in the state where you were born (see CDC.gov/nchs/w2w/index.htm for contact information). This office will give you specific instructions on what you need to do to order a certified copy and what it will cost you — usually between $10 and $30.

Marriage license: For this record, contact the vital records office of the state you were married in to order a copy (the same CDC website above will direct you). You'll need to provide full names for you and your spouse, the date of your wedding, and the city or town where the wedding was performed. Fees range from $10 to $30.

Car titles: Most states offer replacements through a local department of motor vehicles office. You'll need to complete a replacement title application form and pay the application fee, which varies by state. To get an application, go to DMV.org, pick your state, and print it or fill it out on the site.

You'll need to show ID and proof that you own the car, such as your vehicle registration or your license-plate number and VIN (vehicle identification number).

Property deed: To access your house deed, contact your county clerk's office, where deeds are usually recorded. You may be charged a small fee to get a copy.

Social Security cards: In most states (except in Alabama, Minnesota, Nevada, New Hampshire, Oklahoma and West Virginia), you can request a replacement Social Security card online for free at SSA.gov/myaccount. For more information or to locate the Social Security office that serves your area, call 1-800-772-1213 or see SSA.gov/locator.

Medicare cards: If you are enrolled in original Medicare, you can replace a lost or damaged Medicare card by calling Medicare at 1-800-633-4227, or by logging into your MyMedicare.gov account. If, however, you get Medicare health or drug benefits from a Medicare Advantage Plan, such as an HMO, PPO or PDP, you'll need to call your plan to get your card replaced.

Tax returns: To get copies of old tax returns, start with your tax preparer, who usually keeps copies of your returns on file.

You can also get copies of federal returns directly from the Internal Revenue Service. You'll need to fill out and mail in IRS Form 4506. To download this form, visit irs.gov/pub/irs-pdf/f4506.pdf or call 1-800-829-3676 and ask them to mail you a copy. The cost is $43 for each return requested.

Passports: You can apply for a replacement passport at a Passport Application Acceptance Facility. Many post offices, public libraries and local government offices serve as such facilities. You can search for the nearest authorized facility at iafdb.travel.state.gov. The fee is $145.

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.*

Can you retire?

From page 29

low, then you may be able to spend a larger percentage of your portfolio each year than if you don't protect against that risk.

Lastly, it's important to understand what you actually need to spend in retirement. While many expenses may go down, such as healthcare premiums, 401(k) contributions, commuting costs, etc., others may go up.

For example, now that you have more free time than you had while you were working, expenses such as dining out, travel, recreational activities and others may increase.

Before you retire, understand what you will need to spend and know where you can cut expenses. Don't worry if you aren't 100% sure what your required monthly income is. The reality is that it will change every few years as your retirement evolves.

Don't hesitate to have your financial adviser or even your CPA help you with some of these calculations. The more informed you are, the better the decisions you can make about your upcoming retirement.

The opinions expressed in this commentary are those of the author.

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Billions in lost pension, retirement funds



THE SAVINGS GAME

By Elliot Raphaelson

For years, members of Congress have been trying to pass legislation that will allow the federal government to establish a centralized database to help retirees locate their pension and 401(k) plans. There are billions of dollars in retirement accounts that have been lost, for a variety of reasons.

Sens. Steve Daines, R-Mont., and Elizabeth Warren, D-Mass., re-introduced the Retirement Savings Lost and Found Act of 2021 in May.

A centralized database

The act would require the secretaries of Treasury, Labor and Commerce to create a database at the Pension Benefit Guaranty Corporation (PBGC), which is the federal pension insurance program, so that individuals can access information about lost retirement plans.

Under the act, if your plan changes its name or address, or is sold after you leave a company, your former employer will be required to forward this information to the database.

Karen Ferguson, president of the Pension Rights Center, indicated that "this will help retirees locate the pension and other retirement benefits they earned but cannot find because their former employers changed their names, addresses or structure.

"Currently, thousands of individuals contact pension counseling projects and government agencies each year seeking help in finding their lost pensions. This important bill will close a critical and too-long-overlooked gap in our nation's private retirement system."

Under current law, when a company has changed its name or address or has been bought or sold, it notifies the IRS and the IRS shares this information with Social Security. However, retirees don't have access to this information.

Under the proposed act's provisions, these changes will be incorporated into the Office of Retirement Savings Lost and Found database maintained by the PBGC. Ferguson hopes the act's provisions can be changed so that plan sponsors can also voluntarily send historical information about past changes to the PBGC.

Tracking small accounts, too

The act also contains provisions that require plan sponsors who force out small accounts of $1,000 or less to send the account balance to the Office of Retirement Saving Lost and Found when the account holder does not respond to communications or fails to cash a check. Individuals will be able to go to the database to find their lost money.

The bill requires reporting to the PBGC for unclaimed forced-out accounts in excess of $1,000 but less than $6,000 that are transferred to an IRA. Individuals with such forced-out accounts will be able to search the database to find contact information for the financial institution holding their IRA. The bill raises the force-out limit from $5,000 to $6,000.

A 2014 report by the Government Accountability Office found that from 2004 to 2013, there was $8.5 billion in lost retirement accounts with balances of $5,000 or less.

When employees leave a job with account balances of $5,000 or less, they often don't keep track of these accounts. Owners later use many sources to try to find information about their lost accounts. Some access state unclaimed-asset databases; others contact the Pension Rights Center, their prior employer, pension counseling projects, the PBGC or the Labor Department. Unfortunately, because there is no centralized database, it takes a lot of work to find the plans.

Congressional representatives, the Pension Rights Center, AARP, the American Benefits Council, and the ERISA Industry Committee have indicated the need for a centralized database. Yet Congress has been unable to pass the necessary legislation.

You can help light a fire under your congressional representatives by writing or phoning to tell them to pass the Retirement Savings Lost and Found Act of 2021 (S.1730). Don't restrict your contact to only your representatives in the Senate and House. You should also contact Mitch McConnell and Nancy Pelosi.

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

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Leisure & Travel



The UA Flight 93 Memorial (above) is one of three on the 9/11 National Memorial Trail. See story on page 34.

Explore Turks and Caicos Islands, reefs

By Diane York

In the Turks and Caicos Islands, the sun starts out mellow and low, but by mid-morning it's a slashing bright blanket of heat.

Everything on these Caribbean islands is intense: the bougainvillea blooms in vivid shades of purple, pink, red and orange, while the plumeria tree is covered in fragrant yellow blooms. The sky is a true blue you only see when the air is pure and clear.

These 40 Caribbean islands have pristine white sand beaches and the cleanest ocean water you've ever seen. The water is a treasure — turquoise and clear all the way to the polished white-sand bottom, where tiny silver fish flash about.

A family vacation brought me to the Turks and Caicos Islands. My son, daughter-in-law and three teenage granddaughters flew from Colorado to rendezvous with me in July for a week of sun, swimming and, most of all, a reunion.

We stayed in a four-bedroom villa at the Alexandra Resort on Grace Bay Beach, with spectacular views of the sea and sky. The beach, rated number four among the top beaches of the world by TripAdvisor, is located on Providenciales — the most populated of the 40 islands and part of the Bahama chain.

The Alexandra Resort is one of many "all-inclusive" resorts on the island, meaning you don't pay extra for meals or drinks (including champagne at breakfast and piña coladas all day if you desire). Breakfast and dinner are served buffet style in a large dining room, open on the sides to gentle ocean breezes.

If your idea of a great vacation is to sit by a pool under an umbrella with a cool breeze blowing over you from a sparkling ocean as a waiter brings you an icy rum punch on a tray, then this resort is your kind of place. Your greatest stress here might be waiting for a seat at the outdoor café overlooking the ocean.

The food is a curious mix of British tasties, such as toffee pudding, fantastic local seafood, and Caribbean jerk dishes with a bit of spice and "peppa."

For variety, the resort has a sushi restaurant and a seafood restaurant, too. Try the conch fritters, local red snapper, lobster, jerk chicken, crab and rice, conch ceviche, peppa joy hot sauce and coconut conch chowder, washed down with rum punch made with local Bambarra rum.



PHOTO COURTESY ALEXANDRA RESORT/CREDIT

Like many all-inclusive resorts in the Turks and Caicos Islands, the Alexandra Resort offers multiple pools, restaurants and activities for the whole family. The Caribbean islands are known for their white sand beaches and crystal-clear ocean water.

Drumming classes, dance lessons

Entertainment for guests is available around the clock. Every day offers a different schedule of activities.

Our family played several games of soccer with staff and guests, as well as water volleyball in the pool. All of us, regardless of ability, could participate together.

There were also drumming classes, water aerobics and karaoke. Dance lessons teaching the Wobble, the Cuban Shuffle and the Macarena kept us moving.



PHOTO COURTESY ALEXANDRA RESORT

Families can dine together, play sports, take dance lessons or go snorkeling in nearby Grace Bay. The barrier reef that encircles the Bay is considered one of the best scuba diving sites in the Caribbean.

One of our favorite activities was listening to the nightly music sessions of reggae, steel drum, rock, jazz and Caribbean music.

Many of the staff are talented musicians. One evening Sudima, our waitress, stood up at karaoke night to level us all with a rendition of Alicia Keyes' song "Fallin,'" belting out the lyrics: "I never loved someone the way I love you."

Startled, I said to her, "You should be in New York with a voice like that!" She replied, "Put me in your suitcase!"

Other staffers had hidden talents as well. Tony, a handyman at the resort by day, turned out to be a pro-level soccer player. He joined our game when we needed more players, astonishing us with his skill.

First-class snorkeling

But the best part of the Turks and Caicos is beyond the reef that encircles the island. Delineated by a distant rim of white waves, the reef is the third-largest barrier reef in the world.

If you love snorkeling, as I do, you can snorkel off the beach or hop on a boat provided by the resort (for an extra fee) and sail out past the great reef that encircles Grace Bay.

You might stop at Iguana Island (also called Little Water Cay), where the lizards are so unafraid of humans, they allow you to pick them up.

Once in deep water past the reef, you can slide off the boat (on a real slide) and swim with the fishes. The water is filled with corals in shades of purple and red, and sponges of all shapes and sizes, some like fingers reaching for the sky, others like barrels with shrimp residing inside. The sponges constantly sift the seawater, cleaning it.

Divers call it a mystical experience to see the vast collection of underwater plants and creatures: barracudas, bonefish, yellowtail snappers, lionfish, jolthead porgies, small sharks and rays. A shipwreck dating from the time of Columbus, still unnamed, provides a garden and home for creatures of all kinds.

As we marveled at the undersea world, suddenly a huge sea turtle slid by, just brushing my shoulder. I was momentarily terrified, then thrilled. An underwater cave system tempted us. My grandkids loved this experience and could not stop talking about it.

Internationally, this area is prized by serious scuba divers. Only 1,000 feet off the beach you will plunge off the continental shelf and fall 7,000 feet to encounter what is called the Grand Turk Wall.

See **TURKS & CAICOS**, *page 35*

Three sites memorialize September 11th

By Glenda C. Booth

Scuffed shoes, a crumpled purse, a charred flashlight. These are a few of the 70,000 artifacts at New York City's 9/11 Memorial and Museum.

A woman phoned her sister to say that her will was in the closet in a recorded conversation now preserved at the 9/11 Flight 93 Memorial in Shanksville, Pennsylvania.

And the names of a 3-year-old and a 71-year-old are among those inscribed on a wall at the Pentagon. Both were on American Airlines Flight 77, which crashed into the Pentagon at 9:37 a.m. on September 11, 2001.

These three memorials are the cornerstones of the September 11th National Memorial Trail, an elongated triangle stretching 1,300 miles northwest from Washington, D.C., through Pennsylvania to New York City.

Twenty years ago, on one of the country's most tragic days, Al Qaeda operatives hijacked four commercial airplanes. Two planes destroyed the World Trade Center's Twin Towers, and one slammed into the Pentagon.

Passengers and crew on a fourth plane, United Airlines Flight 93, prevented the hijackers from colliding into their presumed target in Washington, D.C., crashing the airplane in a Pennsylvania field.

This year, Americans will once again pay tribute to the 2,996 people who died that day, the more than 6,000 others who were injured, and numerous emergency responders and others who tried to help.

"As the years have gone on, we now have children who weren't alive on September 11th and need to be taught the events of that day and about the effect it had on our nation," said David Brickley, who founded the September 11 National Patriot Trail Alliance in 2002 and now serves as president emeritus.

Virginia Senator Mark Warner said in a statement, "While we can never repay the sacrifices of our first responders or their families, the September 11th National Memorial Trail provides an opportunity for every American to remember the courageous individuals who sacrificed so much that day."

The Pentagon Memorial

At the entrance to the National 9/11 Pentagon Memorial stands the Memorial Gateway, a black granite stone etched with these words: "We claim this ground in remembrance of the events of September 11, 2001, to honor the 184 people whose lives were lost, their families, and all who sacrifice that we may live in freedom. We will never forget."

The memorial consists of 184 cantilevered, stainless steel benches positioned over a lighted pool of flowing water, each inscribed with the name of one victim.

The names of the 125 people killed inside the Pentagon that day face the plane's point of impact on the building's south facade. Those honoring the 59 passengers on Flight 77 face the direction of the plane's approach. (As of press time, the memorial is closed to visitors due to the pandemic.)

UA Flight 93

In western Pennsylvania's bucolic countryside looms another 9/11 memorial, where United Airlines Flight 93, flying 563 miles per hour and carrying 7,000 gallons of jet fuel, crashed and caught fire, killing 40 passengers, crew members and the four hijackers.

The terrorists' target may have been the U.S. Capitol or the White House, just 18 minutes away. Passengers and crew, alerted to the other attacks that morning and responding to the command "let's roll," overcame the hijackers.

Visitors can walk part of the flight path along a black granite walkway. A nearly mile-long walk leads to a wall inscribed with the 40 victims' names at the crash site. Forty individually-tuned, steel chimes in the 93-foot Tower of Voices ring in perpetuity for the deceased.

Inside the nearby museum, an exhibit recounts that day, minute-by-minute, and displays artifacts such as part of a driver's license, identification cards, toiletry fragments, a baseball cap, an airfone, seatbelts and airplane shards. Most of the airplane and its contents were destroyed in the fiery explosion.

Ground Zero, New York City

The 9/11 Memorial and Museum occupy the site of the collapsed Twin Towers in lower Manhattan. Visitors start in an above-ground pavilion and descend into the cavity of the original complex to view the museum's exhibits and artifacts.

In the museum's Memorial Hall, a quotation by Virgil stretches 60 feet: "No day shall erase you from the memory of time." Each letter was made from steel recovered from the World Trade Center.

Forming the backdrop for those words are 2,983 individual watercolor squares in varying shades of blue. The mosaic, created by artist Spencer Finch, is titled "Trying to Remember the Color of the Sky on that September Morning." It invokes both the brilliant blue sky on 9/11 and the precious lives lost.

A concrete staircase on display is called the Survivors' Stairs because hundreds of people successfully escaped a nearby building, 5 World Trade Center, that morning.

In another gallery, a 36-foot column bears inscriptions, mementos and signatures from workers who cleared the site.

Another exhibit displays 60 feet of a 1960s "slurry wall," built for the original World Trade Center to hold back the Hud-

See **SEPTEMBER 11TH**, *page 35*



Turks & Caicos

From page 33

Divers from all over the world come here to experience the 'Wall' and extensive underwater caves. *Scuba Diving Magazine* readers have voted the Turks and Caicos the best diving sites in the Caribbean.

British roots

While they are a British Overseas Territory, Turks and Caicos Islands are self-governing. Power is exercised by an elected legislative council and an appointed executive council.

The governor oversees foreign affairs, defense and offshore finance. The islands are English speaking and use the U.S. dollar.

Downtown Providenciales is lovely, with its British colonial style architecture, expensive shops and cafes, and fountains.

But the luxurious resorts and condo complexes of Providenciales contrast with its residents' concrete and stucco dwellings. The island has little local housing and few stores and public restaurants. Along the roads, numerous housing and business developments look as if they were abandoned mid-construction.

Days before we were to leave, the resort provided free COVID tests required for reentry into the U.S. The nurse talked about the rising cost of living on the island.

"It's getting so that you have to work two jobs to live here," she said. "The land cost is so high now, people born here can't afford to stay."

Turks and Caicos is an international investment center for offshore investors in part because there is no income tax, capital gains tax, property tax, inheritance tax or corporation tax.

There are, however, mandatory health insurance contributions, financed by a 37.5% tax on all imported goods. Since almost all goods here are imported, this provides considerable revenue.

During the worst of the pandemic, resorts were empty. Now they are so packed that dining at a local restaurant requires a reservation and a one-hour wait.

If you go

The Turks and Caicos Islands are a one-hour flight from Miami; Delta has a round-trip flight from D.C. to Providenciales for $565.

Most hotels cost $200 to $700 a night, but all-inclusive resorts can be $500 to $1,000 a night or more. The Alexandra Resort's rates start at $560 per night. However, more affordable beachfront hotels include Neptune Villas at $203 per night and Banyan Inn at $299 per night.

As of press time, Turks and Caicos requires a negative COVID test within three days of arrival. You must provide evidence of medical insurance and a printed list of covered health benefits.

They also require proof of travel insurance that would cover you for emergency medical treatment, evacuation by air, and a local stay if quarantine was required.

BEACON BITS

Sept. 21+

VOLUNTEERS NEEDED

The Legacy Leadership Institute on Public Policy at the University of Maryland trains and places hundreds of service leaders age 50 and above in volunteer positions with elected officials and nonprofits. Courses are held via Zoom and run Tuesdays and Thursdays from Sept. 21 to Dec. 2. For more information and to apply for the program, visit bit.ly/LLIonPublicPolicy. Contact Wesley Queen at (301) 405-2529 with questions.

September 11th

From page 34

son River. The rest of the 80-foot-tall wall, which survived the attack and continues to prevent flooding in Lower Manhattan, still stands today as a symbol of resilience and strength.

This year's events

Multiple events are scheduled for Sept. 11, 2021, including:

Women's March — From Sept. 5 to 11, Washington's Military Women's Memorial will have a 174-mile relay march from Pennsylvania's Flight 93 Memorial to the Military Women's Memorial in Arlington, Virginia, to recognize the 174 women killed in combat zones since 9/11. It will culminate on September 11 in a public ceremony at the Military Women's Memorial.

Tour de Trail — The September 11th National Memorial Trail Alliance will host its third annual Tour de Trail in Pennsylvania's Laurel Highlands on September 18, 2021. Visit 911trail.org/tour-de-trail.html.

Flight 93 Ceremony — Friends of Flight 93 will host a 20th anniversary event on Sept. 11 at the Pennsylvania memorial.

20th Anniversary Commemoration — The New York Memorial Plaza will host a commemoration on Sept. 11, inviting family members of the deceased to gather and read aloud the names of those killed in the attacks and in the 1993 World Trade Center bombing.

For more information, visit the September 11th National Memorial Trail Alliance, 911trail.org, 911memorial.org, defense.gov/Experience/Pentagon-Memorial and nps.gov/flni.



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Beware low-fare airlines' schedule cuts



TRAVEL TIPS
By Ed Perkins

When you're packing for a summer or fall air trip, don't forget one item that might not be on your regular packing list: Plan B.

That's because for at least the rest of the year, some airlines are cutting recently restored or newly added schedules, often with little advance notice.

If you're flying on a heavily traveled route — Chicago to New York, for example or Los Angeles to San Francisco — you needn't worry. But if you're on a newer route that maybe didn't even have nonstop service in the past, you need some sort of plan to cope with drastic changes.

What's happening is simple: Airlines these days view new route expansion somewhat in the manner of the old trope, "Run it up the flagpole and see if anybody salutes it."

Despite all the market research, detailed planning and computer simulations, nobody really knows how many people will buy tickets on a new route until an airline starts flying and trying to sell tickets on it. In the post-pandemic rush to a new normal, lots of airlines have run a lot of routes up their flagpoles, and routes that didn't earn enough saluting quickly got pulled down.

The most iffy situations are with brand-new, low-fare lines. Two recent newcomers have focused on routes that previously had little or no prior nonstops, and therefore had no historical data to show whether or not there was a market. And both have made substantial changes on initial schedules within months of starting, mostly cuts:

—Avelo, the new line that started regional flying from a hub at Burbank last April, has already cut two of its destinations and cut frequencies on several others.

—Breeze, the new venture from David Neeleman, founder of JetBlue, started up in May with three hubs in the East. It has already reduced frequencies on a third of its initial routes and suspended a handful of others.

Low-fare startups aren't the only lines to cancel newly established routes. In August, for example, a report showed Delta as cutting six routes entirely, and the other lines routinely re-examine their routes and cut poor performers.

Few customer rights

Your "rights" in these cases are problematic. In more usual cases, when an airline cuts a flight or route, its first offer is a transfer to an earlier or later flight. On a busy route, that's probably enough for most travelers.

If an airline cancels a nonstop route completely, it can often offer a connecting itinerary at roughly the same time.

But the two newcomers — along with Allegiant — typically offer no more than four flights a week and only two on some routes, so there's no practical fallback position.

Breeze, for example, says you can cancel with no fees and get future credits for a schedule change of up to two hours. That may be OK for a delay, but it's ridiculous for cancellation on a route that may operate only twice a week.

And unlike the case with established lines, if one of the new lines cancels a flight, it doesn't have an alternative connection to offer you. Even an established line may have no useful itinerary to offer if it cancels a route completely or stops flying on the days you want to travel.

When an airline cancels a flight — or, in most cases, changes its schedule by three hours or more — Department of Transportation rules say you have an absolute right to a full cash refund, even on the most nonrefundable tickets.

But getting your money back doesn't always get you where you wanted to go without additional hassle or cost. A last-minute replacement ticket may cost a lot more than the price of a canceled ticket, or seats might not be available at all.

I'm not suggesting that you avoid the startups and Allegiant. They offer some attractive fares and schedules.

But I am suggesting that if you buy one of their flights — especially on new routes — you need to think about what your options would be if the airline cancels your flight.

Send email to Ed Perkins at eperkins@mind.net or check out his rail travel website at rail-guru.com.

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How to prepare and pack for COVID travel

By Sally French

Here are some key travel planning and packing tips to help you navigate the new normal ahead of your next — and maybe first — COVID-19-era trip.

1. Bring proof of your vaccination status

International travelers will almost certainly need proof of vaccination as more countries require it and/or a negative COVID-19 test result to enter or avoid quarantine restrictions.

But even domestic travelers may need proof depending on where they're heading. California requires attendees of indoor events with 5,000 or more people to prove they've been vaccinated or show a negative test result.

In New York City, you'll need proof of vaccination for indoor dining, gyms, concerts and performances, with enforcement beginning on Sept. 13.

Restaurants, bars and other establishments nationwide also require vaccination proof to enter. To avoid such limitations, pack your vaccine card.

If you're hesitant to risk losing your physical copy, some apps, like Clear's Health Pass or New York State's Excelsior Pass, store digital versions of your card and may work at some establishments. At the very least, save a photo of your vaccination card on your phone.

2. Consider travel insurance

Even if you've never purchased travel insurance in the past, 2021 might be your year.

Some travel credit cards include travel insurance as a benefit, which can come to your rescue in case of an unexpected illness, delayed or canceled flights, or weather-related events. This coverage could be especially useful if a COVID-19 test comes back positive and you can no longer travel.

Be aware that disinclination to travel because of COVID-19 isn't usually a covered reason. That's when "Cancel for Any Reason" coverage — often offered as an upgrade on some travel insurance plans — comes in handy. When you purchase CFAR coverage, you'll typically get 50% to 75% of the nonrefundable trip purchases back, no matter the reason you cancel.

3. Double-check your passport early

Some countries require that passports be valid at least six months beyond the dates of your trip. And considering that passport processing times are slower than usual, you may want to renew your passport now.

Here's just how bad the backlog is: As of August 2021, the U.S. State Department says you should expect to receive your new passport as late as 18 weeks after your application is received. (It used to be about six weeks, pre-pandemic.) While you can pay $60 for expedited service, it could still take up to 12 weeks to get your new passport.

4. Apply for TSA PreCheck

"For those passengers returning to travel for the first time since 2019, be aware that some processes at the checkpoint have changed and some, like removing your shoes, remain in place," Darby LaJoye, the TSA's executive assistant administrator for security operations, said in a prepared statement. "Travelers should plan to arrive early at the airport to complete the airport screening process."

But you won't have to remove your shoes or arrive as early if you have TSA PreCheck, which is a security clearance program that lets you pass through airport security in a separate, expedited line. While the application fee is $85, many travel credit cards reimburse it if you pay with the card.

International travelers may consider applying for Global Entry, which will expedite you through security upon returning to the U.S. It also comes with TSA PreCheck, for a $100 fee that's similarly reimbursable with the right credit card.

5. Pack multiple masks

You know you have to pack a mask to get on the airplane, but you might need one throughout your trip, as some regions and businesses still have mask requirements. Consider packing extra.

You might prefer an N95 mask on the plane, but if you're planning a hard workout or heading someplace humid, pack some disposable masks you can toss when your face gets sweaty.

—AP/NerdWallet

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RESOURCES FROM

Age-Friendly Montgomery County



Staying active at any age can help reduce your risk of falling.

The Importance of Health and Wellness:

Fall Prevention

Did you know that falls are the most common cause of injuries among adults aged 65 or better? When a fall happens, it can take a serious toll on your quality of life and independence; it can even be deadly. Falling can happen anywhere, so it is important to learn safety tips, be aware of your surroundings, participate in programs that will help you prevent falls, schedule checkups with your doctor, wear proper shoes, and become informed!

Fall prevention is a priority for Age-Friendly Montgomery County. Our County government and community partners work together to raise awareness and offer programs and education about fall risks and prevention tips. Every September, during Fall Prevention Week, we ramp up our efforts County-wide to provide a variety of offerings and programs. These programs help ensure that older adults throughout the entire County have equitable opportunities to take part and to learn ways to reduce the chance of falling, and maintain their health and independence.

Many agencies and organizations offer high-quality programs geared towards fall prevention during Fall Prevention Week and throughout the year. Some offerings include fitness classes, educational workshops, medication management events, education on home safety tips, and much more.

To view and sign up for fall prevention and other recreational programs through the Montgomery County Recreation Department, visit: **www.mocorec.com**, or call your local senior center:

Damascus Senior Center
240-777-6995

Schweinhaut Senior Center
240-777-8085

Wheaton Senior Center
240-773-4830

Holiday Park Senior Center
240-777-4999

North Potomac Senior Center
240-773-4805

White Oak Senior Cemter
240-777-6940

Residents 50+ in need of tech support can call any senior center to ask for a Tech Connect appointment.

Check out many other great offerings at the organizations below:

Arts For the Aging
https://aftaarts.org/
301-255-0103

JCA Kensington Club
https://accessjca.org/kensington-clubs-online/
202-735-3464

Montgomery County Recreation
www.mocorec.com/55
240-777-6840

Asian American Health Initiative
https://aahiinfo.org/
240-777-4517

City of Gaithersburg
Senior Activities | Gaithersburg, MD
301-258-6380

www.montgomerycountymd.gov/senior

Arts & Style



Writing in a journal can help process emotions. Learn about three options on page 40.

Podcasts preserve elder contributions

By Timothy Cox

Howard University professor Ruby Gourdine's first job, in the 1960s, was as a probation officer in Richmond. Then 21, she juggled more than 100 clients at a time, while her white coworkers had fewer cases and plenty of free time.

"The courts at that time were still segregated," recalled Gourdine, senior professor at the university's School of Social Work. "We just thought it was wrong during the late 1960s, when people were desegregating, and the courts were not."

Gourdine recounted her memories on a recent podcast produced by Howard University's Multidisciplinary Center for Gerontology. Produced in collaboration with the Department of Aging & Community Living (DACL, formerly, D.C. Office on Aging), the series of 10 interviews features notable Howard University alumni like Gourdine.

"GrandStories: Profiles in Aging" are hosted by Dr. Robert Cosby of Howard University's School of Social Work and the Multidisciplinary Gerontology Center. He interviews older social justice leaders and persons in the community, who express their perspectives on social justice, aging and equity.

"People do best when they tell their own stories," Cosby said.

The purpose of the podcasts, Cosby said, is "to share information about the contributions of older persons to our nation," in particular, those affiliated with Howard University and the School of Social Work.

"I wanted people to embrace the idea of social injustice so that part of history is not forgotten," Cosby said. "It's my way of comparing contributions of social justice that people are continuing to make, as a way to build that information into a body of knowledge."

Cosby, a native of Fort Lee, Virginia, and a self-described Army brat, has lived most of his life in the D.C. area. His family roots also extend into Western Pennsylvania, where relatives worked in the steel industry.

Partnership with the city

Howard University's Multidisciplinary Gerontology Center was established in the early 1990s. Originally funded with a grant from the U.S. Department of Health and Human Services, the center had a mission to "promote the effective transfer, dissemination, and utilization of information on the minority elderly," according to its website, "and provide information, consultation, and other forms of technical assistance to the public, the aging network, voluntary organizations and other public and private sector organizations."

The center and the city's DACL have

See **PODCASTS**, *page 40*

PHOTO COURTESY OF PATRICIA MCDOUGALL PHOTOGRAPHY



Dr. Robert Cosby, left, hosts "GrandStories: Profiles in Aging," a series of recorded interviews with social justice activists and Howard University alumni. One of his interviewees, Dr. Ruby Gourdine, right, a professor of social work at Howard University, shared her stories on a recent podcast.





Journals to aid creative self-expression



THE BIBLIOPHILE
By Dinah Rokach

For many, self-expression takes the form of keeping a journal. Since time immemorial, people have committed their inner feelings to diaries and journals. These experts can help guide you in this worthwhile endeavor.

***What's Your Story? A Journal for Everyday Evolution*, by Rebecca Walker and Lily Diamond, 232 pages, Sounds True softcover, 2020**

Contemplating the post-pandemic world brings with it the opportunity to reset priorities and, for many, to recover from tragedy and isolation. Sorting through these emotions can be harrowing and confusing. Transform the anguish, fear and loneliness of the pandemic to craft a newer, more vibrant and more understanding self.

What's Your Story? is a welcoming, compassionate companion for those wishing to keep a record of lessons learned. A workbook to help you privately plumb the depths of your emotions, it can bring coherence to the past and build a framework for positive growth in the future.

No one should wallow in tragedy. Explore new vistas that can be discerned through the aftermath of chaos and the upheaval of lives changed.

After three short introductory chapters, each of the subsequent 10 subject headings poses a series of questions. This format helps fashion your personal story. The soothing color palette of the blank pages in ecru, rose, mocha and mustard, among others, will relax the most hesitant writer.

Rebecca Walker is an essayist, novelist, lecturer, feminist and activist. She is the daughter of the renowned author Alice Walker and civil rights attorney Melvyn Leventhal. Co-author Lily Diamond is a writer, photographer and educator.

***Everything Beautiful in Its Time: A Family Journal*, by Jenna Bush Hager, 192 pages, Morrow Gift hardcover, 2021**

Memories organized in the present are a gift to the future. This journal provides guidance in putting into words feelings of family connectivity through the generations.

Jenna Bush Hager, co-host of the fourth hour of *Today*, is the daughter and granddaughter of two American presidents. She published her own memoir in 2020. Her late grandparents kept daily journals which continue to enrich her life, years after they have passed.

In *Everything Beautiful in Its Time*, Bush Hager shares this key component of the strong intergenerational link that binds her resilient family. She takes readers by the hand so that they too can preserve their own life stories for posterity.

The journal is a blank workbook organized into these sections: your family tree; your home and memorable trips you've taken; values; relationships; the best and worst of times; and milestones.

Communicate to your progeny and loved ones your values and interests as well as the enduring life lessons you wish to impart.

***My Pride and Joy: A Grandmother's Memory Book and Keepsake Journal*, by Laura Quaglio, 96 pages, Castle Point Books hardcover, 2021**

This journal allows grandmothers to share their perspectives on the lives of their grandchildren, provide personal commentary and include photographic mementos.

Keep treasured memories organized and readily accessible. Follow along each of the

See **BIBLIOPHILE**, *page 43*

Podcasts

From page 39

maintained a professional partnership for more than 20 years. Their collaboration has provided more than 100 professional development opportunities for the city's older population each year.

Civil rights activists' stories

The first podcast was produced in January, and, after a summer hiatus, Cosby and his staff will release two podcasts each month.

Some of Cosby's other interviewees were on the front lines of the civil rights movement. In the first episode of the series, Dr. Sandra Edmonds Crewe recounts her personal story of desegregating her local high school. Crewe is professor and dean of social work and the director of the Howard University Multidisciplinary Gerontology Center.

In a two-part episode released last spring, Cosby interviews John E. Jacob, Howard alumnus and the former president of the National Urban League from 1982 to 1994. Born in rural Louisiana in 1934, Jacob reflects on racism and Jim Crow laws, and his journey to become a prominent civil rights activist.

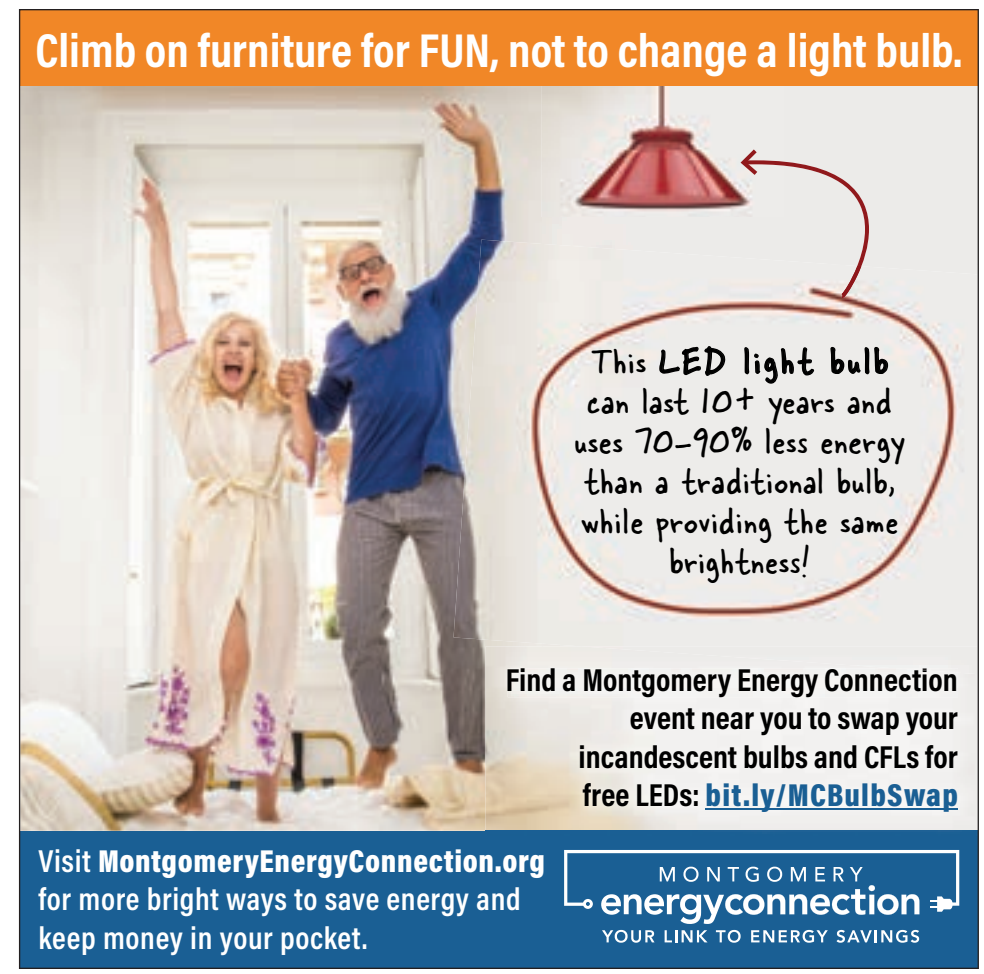
"Fight like hell to make America what she professed to be," Jacob said in the interview. "That's the challenge we have confronting us today. It is the fight that we have to be willing to engage in."

Last semester's interviewees included Dr. Annie Woodley Brown, a retired social worker and faculty member of the Howard University School of Social Work; Dr. Batiste-Roberts, a former president of the National Association of Black Social Workers; and Dr. Leland Brown, Howard University School of Social Work alumnus and an expert in mental health, psychiatric interventions and community organizing.

This fall, Cosby will continue to interview Howard University academics and experts.

For more information about Howard University's Multidisciplinary Center for Gerontology in conjunction with the Department of Aging & Community Living, call (202) 806-4720. To listen to the stories, visit listennotes.com/latest-podcasts/grand-stories.





The special stories of those born in 1945



HOW I SEE IT
By Bob Levey

I'm waiting to meet a friend one Sunday evening when a security guard ambles up. He asks if I need help.

I say "No, thanks, I'm just an old guy who's glad to be upright."

The guard glares at me and says I look pretty good for a Boomer.

"Thanks, but I'm not a Boomer," I say. "I was born in 1945. The Boomers began showing up in 1946."

Like every other living being these days, the guard reaches for his cell phone, with an incredulous look on his face.

Click-click. Scroll-scroll.

Then: "Darned if you aren't right, mister," he says. "Boomers were born between 1946 and 1964. Says so right here."

I resist the urge to rub it in — I've had a form of this conversation dozens of times — when the guard asks: "OK, then, if you're not a Boomer, what are you?"

That, dear reader, doesn't appear on any phone, regardless of how often you click or scroll. Because we 1945 babies are a cohort like no other.

We are not exactly Eisenhowerites (they were earlier). We are not exactly rock-around-the-clockers (they were later). And we're not exactly the Silent Generation, which encompasses 1928 to 1945 (we 45ers are far from silent).

What we are is a bunch of very unlikely humans.

Like most other American daddies, ours were supposed to be overseas in 1944 and early 1945, fighting enemies on one side of the world or the other.

But for a variety of reasons — some improbable, some sad, some sketchy — our Papas remained on the home front. They and their wives did what people do. Most of the results remain, upright for the most part.

For many years, I've been collecting the stories of '45ers. We are quite a bunch.

One woman in Baltimore exists because her father was an atomic scientist. He worked in New York, and later in New Mexico, developing the bomb that was dropped on Hiroshima. That exempted him from the draft.

Another woman was born in Seattle. Her dad was a professor who she recalled as being "the most fit, masculine, soldierly person" she has ever known. But he never served because, while aboard an oceanographic research vessel in 1943, he got his leg caught in a winch and lost it.

An elementary school classmate was the son of an immigrant from Hungary. The immigrant had flat feet. The Army rejected him.

His wife evidently did not. The couple had three children in the four years of World War II. My pal was the caboose.

Then there was the '45er who grew up in Chicago and never met his father. For the first 25 years of his life, his mother told him that his father had been killed in the war. Finally, on her deathbed, she told him the truth.

His father was a GI who had a one-night pass in 1944. The couple met in a dance hall on State Street. She never even knew his name. "That was the way it was during the war," the woman told her son.

My own creation still makes me shudder — and giggle.

It was September, 1944. My mother was within nine months of finishing her PhD. My father had tried and failed to enlist for nearly three years. His heart condition had steadily kept him out.

But by autumn 1944, the bottom of the barrel had been reached, so the Army took him. He was assigned to basic training in Mississippi.

My mother calculated that if she became pregnant on or about Sept. 1, she'd give birth on or about June 1, 1945. She was scheduled to defend her dissertation on May 31. A perfect fit, right?

See **BOB LEVEY**, *page 43*





Novelist

From page 1

He graduated from the College of William and Mary in 1979 with a degree in American history, planning to be a journalist. Once out of college, Gilstrap got a position as the managing editor at a trade journal serving the construction industry, but he wasn't satisfied. "It was a terrible job," he said.

In 1980, Gilstrap also started volunteering at the Burke Volunteer Fire Department in Fairfax and later in Prince William County. In his 15 years as a volunteer firefighter, he experienced tragedies and blessings first-hand. In one day, for instance, he unsuccessfully gave CPR to a patient in the morning and delivered a baby in the evening.

"It was just an adrenaline rush," he said of his volunteer work. "It wasn't a career choice so much as it was an outlet. You're 22, 23 years old, and you walk into the worst moment of people's lives. It was my responsibility to bring order to the chaos, and it was really intoxicating," Gilstrap said.

Volunteer firefighting led him to a career in safety engineering. In the 1980s, Gilstrap went back to school, earning his MS in safety engineering from the University of Southern California. For the next decade and a half, Gilstrap worked as a safety engineer with a specialty in explosive safety and hazardous waste.

Even though he worked in a different field, Gilstrap never stopped writing, he said. "All the time, the writing was going on in the background."

Early successes

Gilstrap published his first book, *Nathan's Run,* in 1996. In a stroke of beginner's luck, his literary agent managed to sell the hardcover rights and movie rights for more than $1 million.

"It was a hell of a first start," he said. "I told myself, I can probably do this, so it just made sense to do the thing that I really love doing and go down that route."

When his second book was also a success, Gilstrap quit his day job for a few years, then returned to the working world, writing all the time. He's been a full-time writer since 2015.

In addition to *Nathan's Run,* the Jonathan Grave series and the new Victoria Emerson series, Gilstrap has written several stand-alone thrillers, including *Even Steven, At All Costs* and *The Copper Bracelet.*

He co-wrote one nonfiction book, *Six Minutes to Freedom,* published in 2006 with Kurt Muse, about how the U.S. Army's elite Delta Force rescued Muse from a Panama prison.

In addition to books, Gilstrap has written several screenplays. He has worked on movies based on some of his own work, such as *Six Minutes to Freedom, At All Costs* and *Nathan's Run.* He has also worked on adaptations from Nelson DeMille's *Word of Honor* and Thomas Harris' *Red Dragon.*

Gilstrap received the International Thriller Writers' Award for his book *Against All Enemies* in 2016. He won the ALA Alex Award for *Nathan's Run* in 1997 and for *At All Costs* in 1999. Gilstrap is also a two-time International Thriller Writers' Award finalist for *Threat Warning* in 2012 and *No Mercy* in 2010.

Those accolades aren't the best part of Gilstrap's career as a writer, though; it's the company he keeps, what he calls "the community of writers," he said. For example, the late Dino DeLaurentiis flew Gilstrap, along with other writers and celebrities, to Capri for the movie producer's 80th birthday party. "That was pretty cool," Gilstrap admitted.

"I've won some awards," Gilstrap said. But when "you walk into a room and you see [that] all of my favorite writers are also my very good friends, and to realize that you're part of this — that's the 'I made it' moment."

What's next

For the past two years, Gilstrap has kept up a breakneck pace, writing two books a year. This year, Gilstrap is working on a screenplay with a few friends.

The next book in the Victoria Emerson series, *Blue Fire,* is scheduled to be published in 2022, and he has a third book in mind for a possible trilogy. He is also working on the next book in the Jonathan Grave series, *Lethal Prey*, which will be published next July.

Gilstrap periodically teaches creative writing seminars to pass on what he's learned. He also maintains a YouTube Channel, titled "A Writer's View of Writing and Publishing," where he posts videos teaching and encouraging would-be writers how to write and get published.

"Don't listen to the people who say, 'You can't do this,'" he tells his viewers. "Listen to yourself more than you listen to others when it comes to who you want to be and what you want to do."

BEACON BITS

Ongoing

HELP PAYING WSSC WATER BILL

Behind on your water bills? WSSC Water offers payment plans for overdue accounts and waives late fees for some customers. Water service turnoffs for nonpayment will begin on Sept. 13. Call WSSC Water at (301) 206-4001 Monday through Friday from 10 a.m. to 7 p.m. or visit wsscwater.com/heretohelp.



Visit two historic architectural treasures

By Glenda C. Booth

Two houses in Fairfax County's Woodlawn Historic District, just a five-minute walk apart, juxtapose the landed gentry's 19th-century, genteel lifestyle with 20th-century, middle-class practicality.

Take some time this fall to visit both Woodlawn and the Pope-Leighey House, two National Trust for Historic Preservation Historic Sites.

The Woodlawn mansion is perched on a hill within view of the Potomac River. The two-story, 6,500-square-foot Georgian mansion was designed by William Thornton, the architect of the U.S. Capitol, and completed in 1805.

George Washington gave the land to his step-granddaughter Eleanor (Nelly) Parke Custis Lewis and his nephew, Lawrence Lewis, in 1799. Nelly wanted her home to pay homage to her beloved grandfather, living at Mount Vernon only three miles away. His bust that she placed in the family parlor dominates the room today.

Washington called the plantation's location "a most beautiful site for a Gentleman's Seat," and gentlemen came calling. Nelly, known as a gracious hostess, once said, "It's not a Virginia fashion to pay short visits," so guests were invited to linger in her spacious rooms and formal gardens. Among the luminaries the couple entertained in style were John Adams and the Marquis de Lafayette.

Arriving guests would exit their carriages and enter a grand hall running the width of the house in view of a winding staircase, reminiscent of Mount Vernon's central passage.

They might then visit the two richly furnished "public" rooms: the music room and the formal dining room, which had marble fireplaces, elegant crown molding, and ceilings higher than those in the private family rooms.

Today's visitors can gaze at oil portraits and handsome furniture from Washington's era (20 percent is original), including sideboards, canopy beds and washstands.

The music room has a period pianoforte, harp and violin. Another room displays a needlepoint smoking hat, which Nelly made so her husband's hair would not reek of smoke.

Of course, to make the home and plantation function, 90 enslaved people worked in the house and farmed the land. Free from household duties, Nelly, a person of privilege, could pursue her interests in music and stitchery.

She is known for her exquisite needlework, and today Nelly's Needlers, formed in 1975, support Woodlawn. The group's members make needlework items for the gift shop, sponsor an annual needlework show, and teach sewing, quilting, needlepoint,

See **HISTORIC HOMES**, *page 45*

Bibliophile

From page 40

eight chapters in this attractive volume. You'll be guided with specific questions that are wide-ranging in scope and sure to elicit and revive deep-seeded and long-forgotten memories. There is room for photographs along with your written answers.

Share your take on these subjects: best summer memories, childcare skills that came back instinctively, how I spoil my grandchildren, new things I tried because of my grandkids. Quotations on the special love between grandmothers and their grandchildren add to the ambience.

Laura Quaglio has ghostwritten three previous heirloom journals. This effort is most worthy of her emergence from the shadows.

Start now so you can finish *My Pride and Joy* in time to give to your grandchildren for the upcoming holidays. Loved ones will appreciate that you took the time to express your thoughts and organize your photos.

The completed keepsake journal will provide years of enjoyment at family gatherings. And when you're gone, it will keep precious memories alive for future generations. Transmit to the future your fondest reminiscences.

Bob Levey

From page 41

However, travel was very difficult in those wartime months. So, my mother took a train to Mississippi. It took her two days. She had exactly two hours with my father. Then she returned to New York by train — another two days.

I was born on June 2, 1945.

Many years later, I visited the encampment in Biloxi where my father had been assigned (it's now an Air Force base). I swallowed my embarrassment and asked my military guide where a guy might have gone with his young wife in 1944 to, um, you know…

Did my father have money for a hotel? No. Did he know anybody in town who could have let them use a room? No. Was he an officer with private quarters? No.

"Well, then," said the guide, "maybe there."

He pointed to the banks of a creek. He said that was where enlisted men took their best girls to be, um, alone.

I walked over. The banks of the creek were muddy from a recent rain. I took a deep breath.

I might literally be a creature from a swamp. I defy any Boomer to top that one, or even match it.

Boomers have had an easy ride, wafted along by Wonder Bread, Ovaltine and endless Coca-Cola. We '45ers were made of sterner — and occasionally slipperier — stuff.

Bob Levey is a national award-winning columnist.





PUZZLE PAGE

SCRABBLE GRAMS

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							RACK 1
A1	E1	Y4	T1	S1	J8	M3	
							RACK 2
O1	O1	Y4	N1	L1	P3	G2	
							RACK 3
I1	O1	H4	S1	S1	N1	P3	3rd Letter Triple
							RACK 4
E1	E1	P3	T1	T1	R1	X8	Double Word Score
							RACK 5
I1	U1	H4	S1	R1	B3	B3	

PAR SCORE 275-285 **FIVE RACK TOTAL** ____
BEST SCORE 345 **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. Final 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE Players Dictionary, 5th Edition.

Scrabble answers on p. 47.

JUMBLE

THAT SCRAMBLED WORD GAME
by David L. Hoyt and Jeff Knurek

Unscramble these four Jumbles, one letter to each square, to form four ordinary words

TOODU

UGBOM

WILPOL

NALETD



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon

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" "

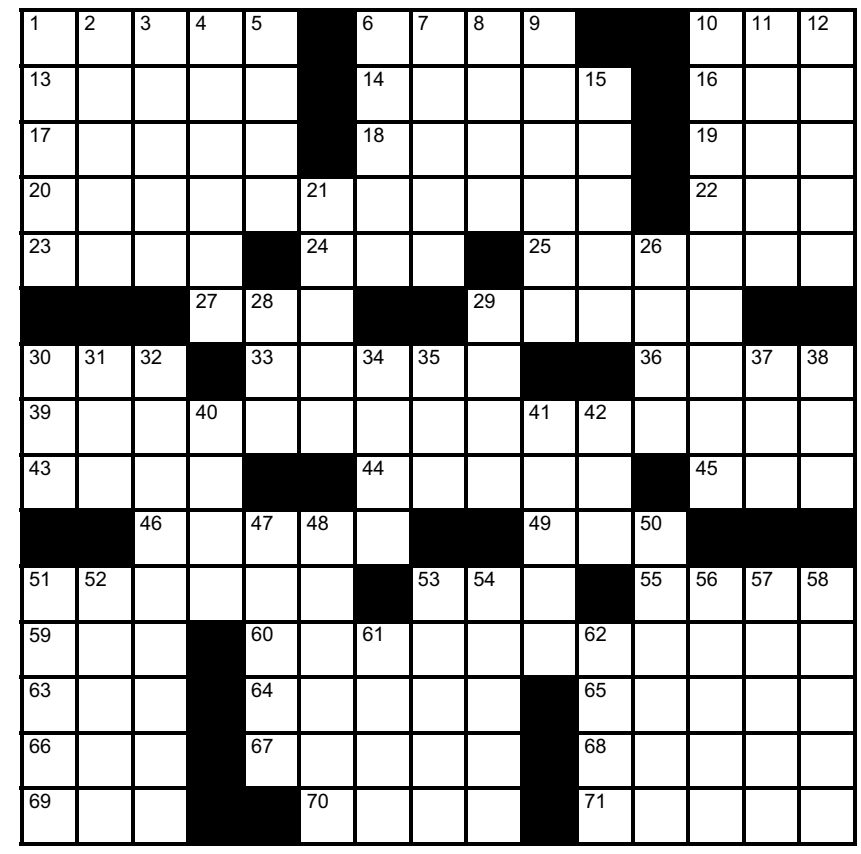
Jumble answers on p. 47.

Crossword Puzzle

Daily crosswords can be found on our website:
www.TheBeaconNewspapers.com
Click on Puzzles

Ancestors

By Stephen Sherr



Across

1. On the last MapQuest step
6. Hurricane danger
10. Create a nickname
13. Devastation
14. Name written 2,699 times in the Quran
16. ___-Wan Kenobi
17. Motionless
18. One born in 2025 (according to the Chinese zodiac)
19. "It hit me like a ___ of bricks"
20. Ancestor of the photocopier
22. GQ or SI
23. Item in Ben Franklin's science kit
24. Dir. from Austin to Houston
25. Ingredient in a Cobb salad
27. Emily Post suggests it should be $1 per bag
29. Dunkin' specialty
30. Suitable
33. "Do it on my ___"
36. Golf course obstacle
39. Ancestor of the bullet train
43. Discontinue
44. Maximum legal speed
45. Gen ___ (child of the '70s)
46. Muse of poetry
49. Participated in the Last Supper
51. Sock pattern
53. Rough calc.
55. Words on a Post-it
59. ___-101 (introductory language class)
60. Ancestor of search engines
63. Near Miss.
64. 24th, and final, Greek letter
65. Friendship
66. Postal code
67. Poet W.H.
68. Increase productivity
69. Verb suffix used in the King James Bible
70. Pandemic "quaranteams"
71. *George Washington* ___ *Here*

Down

1. Baby bird
2. Island west of Maui
3. In plain sight
4. Dessert less creamy than sherbet
5. Prefix meaning "outer"
6. Quick inhales
7. Arm bones
8. Initiate a duel
9. Develop a fondness
10. Ancestor of a laser printer
11. One pulled Indiana Jones to a Greek island
12. Its game card usually has 24 numbers
15. Shore bird
21. Mt. Everest is part of its border with China
26. Mixed breed dog
28. What capitalism and communism have in common
29. Impending destruction
30. Output from a wildfire
31. *Harper Valley* ___
32. Ancestor of Email
34. "You only live once", briefly
35. High school dept.
37. Pennsylvania, in DC
38. Middle of MPG or MPH
40. "OK; I'll give it ___"
41. The best-selling two-seat convertible sports car in history
42. Giants outfielder, known as "Master Melvin"
47. Pioneering maker of aluminum products
48. Join forces
50. Defense against tooth decay
51. Staring at
52. Fixed the pilot light
53. Won a pitcher's duel
54. Decodes a barcode
56. ___ branch (symbol of peace)
57. Calculate the bill
58. Where Cleopatra and Mark Antony committed suicide
61. Modernize a kitchen
62. Patches a driveway

Answers on page 47.

Historic homes

From page 43

crewel embroidery and counted thread.

Woodlawn's tours have been expanded to tell the stories of everyone who lived and worked at the plantation. After a short hiatus, tours of Woodlawn are scheduled to resume in September.

The Pope-Leighey House

Down the hill nestled in the woods is the one-story, 1,200-square-foot Pope-Leighey House, designed by Frank Lloyd Wright in the 1930s for Charlotte and Loren Pope.

Pope, a *Washington Star* copyeditor making $50 a week, could not afford a typical Wright home, which sold for around $650,000 in today's dollars. The couple chose a Usonian design instead, which cost $7,000 in its day, including all the furniture and Wright's fee.

The L-shaped house, moved from its original Falls Church location to make way for I-66, is an example of Wright's Usonian houses, which he created as affordable, practical housing for the middle class.

To reduce costs, the house has no gutters, basement, garage or attic. Wright used brick, wood, concrete and glass — no drywall, paint or plaster. He designed an efficient kitchen for one person. Much of the interior has natural, honey-colored, cypress wooden planks. Clearstory windows make rooms feel bigger.

Wright believed that homes should not be a series of boxy little rectangles. His vision was rooms without ends.

Thus, the house's central living-dining area is open-floor plan, a combination library and living room with a table for meals or games.

Wright wanted to "build with nature rather than against it," he said, so floor-to-ceiling windows lead to a patio, connecting the indoors to the landscape.

Wright integrated furniture into the home's design, intended to blend in and not dominate a space. Beds are low and without box springs. Ever practical, he placed the doorknobs unusually high — a form of childproofing.

As Wright once said, "Every home should be as unique as the people living in it." The Popes and their two children lived in the home for five years before selling it to Robert and Marjorie Leighey, who donated it 20 years later to the National Trust in 1964.

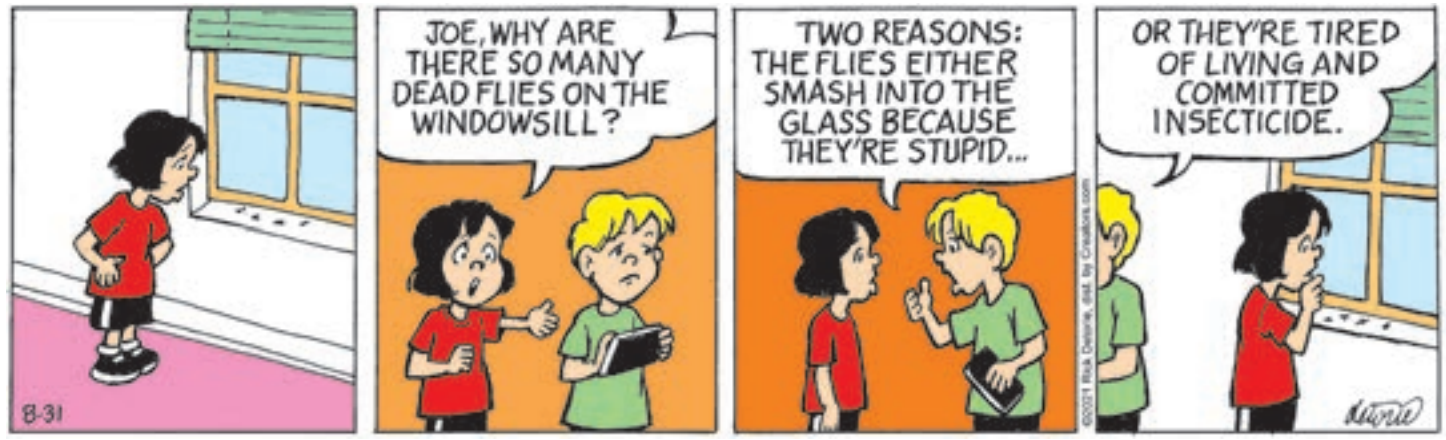
Nearby Quaker site

Another nearby attraction is the still-used Woodlawn Quaker Meetinghouse, built as a place of worship by anti-slavery Quakers in the 1800s before the Civil War.

The abolitionists created a farming community of free African Americans and white settlers to prove that small farms could succeed without enslaved people. The Friends invite the public to their Meetings for Worship at 11 a.m. every first Sunday of the month.

Tours of Woodlawn and the Pope-Leighey House cost $15 ($12 for seniors; $7.50 children K-12). National Trust for Historic Preservation members get a 50% discount. Masks, social distancing and advance tickets are required. For more information or to reserve a tour, visit woodlawnpopeleighey.org or call (703) 570-6902.

ONE BIG HAPPY *By Rick Detorie*



BEACON BITS

Oct. 6

WOODEND NATURE SANCTUARY REOPENS

The Audubon Naturalist Society's Woodend Nature Sanctuary in Chevy Chase reopens on Wed., Oct. 6 from 10 a.m. to 5 p.m. with docent-led tours, a scavenger hunt, a native plant sale and giveaways. Explore new trails now accessible to wheelchairs, walkers and canes. For more information, visit anshome.org/grand-opening/.

Sept. 25

FAMILY FALL FESTIVAL

Green Spring Gardens in Alexandria is hosting a free family fall festival Sat., Sept. 25 from 9 a.m. to 3 p.m. Enjoy classes for all ages, a silent auction, bake sale and plant sale. For more information, visit friendsofgreenspring.org or call (703) 642-5173.

BEACON BITS

Sept. 12

TAKOMA PARK FOLK FESTIVAL

The Takoma Park Folk Festival will be livestreamed on Sunday, Sept. 12 from 4 to 9 p.m. Learn more about the performers and schedule by visiting the website, TPFF.org.

Sept. 24

INTRODUCTION TO GENDER DIVERSITY

Learn about gender diversity and how to be respectful to transgender and non-gender-conforming people in this workshop led by a social worker and Dementia Resource Specialist who identifies as transgender and non-binary. This free virtual event takes place Fri., Sept. 24 from 3 to 4 p.m. For more information, visit bit.ly/IntrotoGenderDiversity. Call Lena Frumin at (202) 895-9485 with questions.

CLASSIFIEDS

The *Beacon* prints classified advertising under the following headings: Business & Employment Opportunities; Caregivers; Computer Services; Entertainment; For Sale; For Sale/Rent: Real Estate; Free; Health; Home/ Handyman Services; Miscellaneous; Personals; Personal Services; Vacation Opportunities; and Wanted. For submission guidelines and deadlines, see the box on page 47.

CAVEAT EMPTOR!

The *Beacon* does not knowingly accept obscene, offensive, harmful, or fraudulent advertising. However, we do not investigate any advertisers or their products and cannot accept responsibility for the integrity of either. Respondents to classified advertising should always use caution and their best judgment.

EMPLOYMENT & REAL ESTATE ADS:

We will not knowingly or intentionally accept advertising in violation of federal, state, and local laws prohibiting discrimination based on race, color, national origin, sex, familial status or handicap in connection with employment or the sale or rental of real estate.

Business & Employment Opportunities

NOW YOU CAN LOWER YOUR BILLS on Your Business and/or Personal accounts -Awesome! Save On TV/Internet/Landline; Satelite TV and Radio, Security, Storage units, Payroll/Staffing, Merchant Services, IT, Water Delivery, Shipping, Waste Management, Pest Control, Lawn Care, Subscriptions, Memberships, Advertising expenses, etc. Go to www.LowerMyBusinessBillsPaid.com

WANTED: OLD FIREARMS & MILITARY ANTIQUES. I buy military medals, patches, uniforms, insignia, swords, books & firearms (civilian & military rifles, pistols & shotguns). I have a Federal Firearms License & the required MD State Police license to safely & legally buy old firearms. Trusted by estates, executors and individuals for over 35 years. I have a BA and an MA in History. Read testimonials at www.midatlanticmilitaryantiques.com Call Tim Frank 703-447-7243 or email historian1975@gmail.com

Caregivers

LOOKING FOR PERSONAL CARE AIDE for assistance to a disabled lady in Columbia Heights area. Care will include help with showering, dressing, cooking and light housework. 202-387-0796.

A HOME HEALTHCARE- Experienced nurses, CNA, GNA are available 24/7. Cooking, companionship, personal care, housekeeping, driving. Full/Part-time or live-in care. Flat rate for live-in. 15 years' experience. (2405336599)

A CARE AGENCY - Been in business for more than 10 years. Experienced nurses, CNAs, GNAs. Any hours you need. Flat rate for live-in. Duties include cooking, housekeeping, bathing, errands, etc. Tel: 667-231-8235

Computer Services

PROBLEM WITH YOUR PC/MAC OR NETWORK? Computer Systems Engineer will come to you with help. Call David G. at: 301-328-2112 or 301-642-4526.

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

1994 TOYOTA TACOMA 4X4, One Owner, 105k Miles, Price: $1,400. Call Riki at: 617-944-2269.

GENERAC STANDBY GENERATORS provide backup power during utility power outages, so your home and family stay safe and comfortable. Prepare now. Free 7-year extended warranty ($695 value!). Request a free quote today! Call for additional terms and conditions. 1-866-964-8106.

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

LEISURE WORLD HIGH RISE 2 master BR/2 master BA condo 1195 SQ, newer appliances, freshly painted, eat-in kitchen, sunny balcony, high ceiling, beautiful view, additional storage space, $1980. Available Sept. 20. 610-213-4747.

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

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.

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.

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.

HELPING HANDS: I'm offering first class, part-time care for you or your love one. My services include house-hold chores, general housekeeping, and transportation on an as needed basis. I have a solid verifiable background working with all types of issues and aging concerns. Please contact me at (240)-898-7956 or email hands2help@gmail.com so that we can discuss your particular needs. Mrs. Paul

Home/Handyman Services

HOME MOBILITY EQUIPMENT SALES, SERVICE AND REPAIR! One Step Mobility can help with all your mobility needs: Stair Lifts, Modular Ramps, Power Wheel Chairs, Electric Scooters, Manual Wheel Chair Repair and More 24/7: onestepmobility.com 301-767-5070

SLOWING DOWN AFTER 39 YEARS of contracting. small to medium jobs mainly residential but will do some commercial. $42.50 an hour from arrival on job. Will work all over DC area. Andy 703-906-5429.

DON'T LET THE STAIRS LIMIT YOUR MOBILITY! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-866-365-5170

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.

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.)]

Personal Services

READY TO MOVE OR DOWNSIZE? Do you feel overwhelmed and stressed? Downsizing Specialists is here to help! Our process helps you determine what to keep, gift, sell, donate, or discard with a compassionate specialist. Services include downsizing, decluttering, moving prep, estate sales and consignment of antiques, jewelry, coins, and collectibles. We also buy estates, vehicles, and real estate. DownsizingSpecialists.com or call/text Philip 301-219-3600 for details. Entire staff is vaccinated.

WE ARE A TO Z PERSONAL ORGANIZERS, bringing order to your life and to the life of your loved ones. We specialize in relocation services for seniors. Check us out on the web: A2ZOrganizers.com, or give us a call at 240.432.4920.

TV/Cable

DISH NETWORK. $64.99 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 for $69.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. One year of HBO Max FREE. Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Call for more details! (some restrictions apply) Call 1-888-572-4953.

Wanted

HOBBY COLLECTOR LOOKING TO BUY 45 RPM RECORD "JUST THE WAY YOU ARE" by The Marlettes (not the Glasgow Scotland group); also "TEARS IN MY EYES" by the Magic Tones (please do not contact me about TRUE TONES record). Call 443/703-6595

*****COLLECTIBLES WANTED -** Comics Toys and Astronomy Gear*** Mature Experienced collector - Covid Safe - Fair prices paid - Free estimates. Comics, older vintage toys - Astronomy telescopes and accessories. Contact Ben - 301-310-8055, dinfoguy@gmail.com

BUYING ESTATES, JEWELRY: gold, silver, old coins, mens wristwatches, military items, firearms, old toys, books, baseball cards memorabilia, golf, art, etc. Call Tom for free evaluation thanks 240-476-3441.

WANTED: OLD FIREARMS & MILITARY ANTIQUES. I buy military medals, documents, uniforms, insignia, swords, books & firearms (civilian & military). I have a Federal Firearms License & the required MD State Police license to safely & legally buy old firearms. Trusted by estates, executors and individuals for over 35 years. I have a BA and an MA in History. Read testimonials from veterans & others at www.midatlanticmilitaryantiques.com Call Tim Frank at 703-447-7243 or email historian1975@gmail.com

I BUY LARGE LP RECORD ALBUM COLLECTIONS, cassette and CD collections and musical estates as well. Large collections preferred. Rock, metal, synth-pop, alternative rock, jazz, punk, and more. 410-900-5657 or baltimorerecords.com

COLLECTOR BUYING MILITARY ITEMS: helmets, weapons, knives, swords, web gear, uniforms, etc, from all wars & countries. Also slots/pinball & other coin operated machines. Top prices paid, Vaccinated & COVID Safe. CALL FRED 301-910-0783.

BUYING VINYL RECORDS from 1950 to 1990. Jazz, Rock-n-Roll, Soul, Rhythm & Blues, Reggae, Punk, Blues, and Disco. 33 1/3 LP's, 45's and some 78's, Some Groups Of CD's Larger collections of at least 100 items wanted. Please call John, 301-596-6201.

Wanted

TOP PRICES PAID FOR FINE ANTIQUES, artwork and decorative objects including decorated crocks and jugs, unusual antique clocks, music boxes and mechanical things, coin operated devices, furniture, rare antique dolls and toys etc. I am 68 years old , well educated, financially capable, and have over 40 years in this business. Why pay outlandish auction house, estate agent or consignment store commissions when you can get a fair upfront price for your pieces with no hassle? If you have something interesting or unusual, rare and valuable and are prepared to sell it I would like to speak with you. Please call Jake Lenihan, 301 279 8834. No calls after 7 pm please. Thank you.

TIRED OF POLISHING YOUR SILVER? Turn it into cash which does not tarnish. I will come to your home to give you a free evaluation of what I can pay. I buy all gold and silver jewelry, including broken pieces, all sterling silver, gold and silver coins, gold watches, etc. I am licensed with both Maryland and Montgomery County (lic. #2327). Gold 4 Good pays an additional 5 percent to all sellers who are veterans of the U.S. Army, Air Force, Navy or Marine Corps. And we extend the same courtesy to their spouses. We honor our servicemen (and their spouses). Gold 4 Good is a Maryland licensed precious metals dealership. Call Bob, (240) 938-9694.

LOOKING TO BUY PRETTY THINGS. Favorites include Dresden, Herend, Royal Copenhagen and Shelley. English bone china cups and saucers, figurines by various makers and dish sets. Art, collectibles, pottery and sterling. Teak furniture. Serious collector of vintage Christmas and Halloween decorations. Please call (301) 785-1129. MD Precious Metal License 2753.

CASH FOR JEWELRY: Buying jewelry, diamonds, gold, platinum, silver, watches, coins, flatware, etc. Ask for Tom. Call anytime, 301-654-8678 (Reg. 883).

WILL BUY MILITARY, WWII, WWI, Civil War memorabilia items. Uniforms, weapons, helmets, photos, war souvenirs, medals, photos or any other items associated with U.S., German, Japanese or other military history. Call Dave (240-464-0958) or email (david.obal63@gmail.com).

WANTED: OLDER VIOLINS, GUITARS, BANJOS, MANDOLINS, UKULELES. Musician/collector will pay cash for older string instruments. I'm vaccinated & will wear mask. Jack (301) 279-2158.

CASH FOR ESTATES. I buy a wide range of items; Jewelry, Silver, Art, Rugs, Cultural Items, ETC., ETC. BUY OUT/CLEAN, 301-520-0755 WEBSITE: TheAtticLLC.com. I have my own trucks, my own crew & insurance.

WE BUY BOOKS. Moving? Downsizing? Estate? Together the Bonafide Book Buyers have over 85 years experience as professional buyers & sellers of books in the D. C. area. Best prices paid! Call Nelson at 240-472-4615 for details or appointment. Will pick up & remove from your house. Also consider DVDs & CDs. Inside or curbside pickup possible, phone for details.

I BUY CARS, TRUCKS, SUVS, Harley Davidsons. Licensed dealer. Will buy as is. Working Montgomery County, some parts of Frederick County, and some parts of D.C. Please call Tom 301-806-8140.

Thank you for reading the Beacon!

BEACON BITS

Sept. 13+

MEMORY LAB SESSIONS

Would you like to preserve your VHS tapes, audio cassettes, photographs and floppy disks? Sign up for a three-hour session to learn how to transfer old media at the Memory Lab of the MLK Library. For more information and to register for available dates and times, visit bit.ly/labsclasses. Call (202) 727-0321 with questions.

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ANSWERS TO SCRABBLE

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A	L	A	■	O	M	E	G	A	■	A	M	I	T	Y
Z	I	P	■	A	U	D	E	N	■	R	E	V	U	P
E	T	H	■	■	P	O	D	S	■	S	L	E	P	T

ANSWERS TO JUMBLE

Jumbles: OUTDO GUMBO PILLOW DENTAL
Answer: The twins got in trouble a lot. They were often — UP "TWO" NO GOOD

HOW TO PLACE A CLASSIFIED AD

All classified ads must be submitted and paid for online, via our website, www.thebeaconnewspapers.com/classifieds

Deadlines and Payments: To appear in the next issue, your ad text and payment must be entered by the 5th of the preceding month (for Baltimore and Howard County editions); by the 20th (for Washington and Richmond editions).

Cost will be based on the number of characters and spaces in your ad:
• $25 for 1-250 • $35 for 251-500. • $50 for 501-750 (maximum length). The website will calculate this amount for you.

Note: Maryland contractors must provide a valid MHIC number.
• Each real estate listing qualifies as one ad. • All ads are subject to publisher's discretion. Payment will be refunded if unacceptable for any reason.

To place your classified ad, visit www.thebeaconnewspapers.com/classifieds

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Returning This Fall!

2021 Virtual 50+EXPO



Diane Rehm
Award-winning talk show host
Virtual Expo Keynoter

PRESENTED BY

The Beacon — IN FOCUS FOR PEOPLE OVER 50
BCDA — Baltimore County Department of Aging
Howard County Office on Aging and Independence — Department of Community Resources and Services

This year, we are pleased to announce our second annual online Virtual 50+Expo

Note these changed (and extended) dates:

November 1, 2021 thru January 31, 2022
at beacon50expo.com

Online you will find dozens of free classes, speakers and entertainers available 24/7, as well as helpful resources and exhibitors.



We have decided to postpone our in-person Expo events until 2022 to enable readers to obtain a booster vaccine for better protection from COVID.

ATTN: Businesses and nonprofits: To sponsor or exhibit at our virtual Expo, call (301) 949-9766 or speak with your Beacon advertising representative.

GOLD SPONSOR: AARP

SILVER SPONSORS: Cigna, HOLY CROSS HEALTH

BRONZE SPONSORS: GBMC, Residences at Vantage Point, Maryland Relay Dial 7-1-1, pepco