

# The Beacon

FREE

IN FOCUS FOR PEOPLE OVER 50

VOL.33, NO.2

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FEBRUARY 2021

## Unearthing Sugarland's story

By Margaret Foster

One day 26 years ago, Gaithersburg resident Gwen Hebron Reese visited the Maryland town where she was born in 1941 — at least what was left of it.

Reese walked around the grounds of the shuttered church that had been the heart of Sugarland, established in 1871 by formerly enslaved people.

"The church had been closed, and it was just sitting there. The door was nailed shut, and the cemetery was being neglected," said Reese, now 79.

"I thought about all my ancestors and how hard they worked to build this place," Reese said. "I felt that I needed to do something to correct the situation.

"I started thinking about who they were. That culminated with curiosity, and that filled me with purpose."

### Founded by freed slaves

Located just south of Poolesville, Sugarland, likely named for the area's sugar maples, was one of hundreds of Black towns established by freed slaves after the Civil War.

Several other Black towns, including Jerusalem, Jonesville and Martinsburg, were established north of Poolesville. But Reese's aunt used to joke that "the men all flocked to Sugarland because they thought the women were as sweet as sugar."

Once a thriving town with its own general store, school and post office, Sugarland was eventually abandoned, starting in the 1960s, by all but three of the 70 families who lived there.

Today, only St. Paul Community Church, a cemetery and a few houses remain. New mansions have supplanted Sugarland's farms.

Determined not to let her birthplace fade from memory, Reese got to work —

PHOTO BY MARTIN RADIGAN



**Gwen Hebron Reese stands in front of the historic St. Paul Community Church that once was the heart of Sugarland — a small town established by her ancestors, formerly enslaved people. Reese and her cousin, Suzanne Johnson, spent decades collecting stories and photographs of their ancestors and neighbors, and have recently published a book to keep their memories alive.**

as it turned out, her life's work — documenting her ancestors and the town they built. In 1995, she established the nonprofit Sugarland Ethno-History Project, which is headquartered in the 1894 St. Paul Community Church, open once again.

Last fall, after decades of research, Reese, her cousin Suzanne Johnson, and local writer Jeff Sypeck published a book, *I Have Started*

*for Canaan: The Story of the African American Town of Sugarland*, thanks to a grant from Heritage Montgomery, another nonprofit.

"The ancestors lived it, and we wrote about it," said Johnson, 71, who grew up in Prince George's County but spent summers with her grandparents in Sugarland.

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# How we talk about aging

As a publication geared toward readers over 50 (and largely written and produced by people over 50 or close to it), the *Beacon* is very sensitive to the issue of how we talk about aging. At least, we think we are.

That's why I bring up the subject today. I'd like to know your opinion.

First, I should start out by noting that my wife, Judy, and I started the *Beacon* when she was in her late 20s and I was in my early 30s. For many years, I didn't even dare to write an opinion column on what we used to call "senior issues," as I felt my perspective would be inauthentic, given my age.

But I have, so to speak, grown into this column over the past 32 years. Regular readers may recall me recounting my personal efforts helping my parents (of blessed memory) as they faced challenges in their health, housing situation, and hospital and rehab stays.

Those were educational experiences for me, giving me more understanding of, and empathy for, readers and their families with those issues.

Beyond this column, our managing editors and I have chosen to write, solicit or reprint stories in our regular health, financial, housing, travel and arts sections that we thought would resonate with readers and ideally inspire you towards a lifestyle and retirement years filled with meaning and fulfillment as well as pleasure.



## FROM THE PUBLISHER

By Stuart P. Rosenthal

In choosing to write about these topics, and in selecting interesting older adults and role models for our cover stories, we were intentionally "talking about aging" in a positive way. Or so I always thought.

Recently, I was introduced to the work of a think tank called the FrameWorks Institute. In a nutshell, its mission appears to be to help public policy advocates and members of the media reframe the way people think about important issues (such as aging, among many others) to make it more likely that public perceptions and, eventually, public policy will lead to positive change.

I support that in principle. But when I looked more closely into their suggested "reframings" of various issues related to aging, I was less sure I supported their approach.

I can see that this approach is less anxiety provoking than mine, but I feel it completely fails to address a real problem seriously and honestly.

Perhaps their approach could be helpful in tamping down push-back some younger generations might attempt in the face of adjustments to Social Security. But to my mind it has no place in speaking either to older adults themselves or to those in government with responsibility for funding and maintaining Social Security and Medicare.

I'd like to think it's possible to be upbeat and positive about aging in general and still call attention to financial and social concerns that could lead to a crisis if ignored.

Of course, I could be wrong. So, now I'd like to ask what you think. Do you think my, shall we say, forthright approach would impel you to think differently about Social Security and take action, such as contacting your congressperson?

Or would you feel more empowered and moved to act if you read the ingenuity narrative and felt optimistic about Social Security's future?

As I mentioned before, here at the *Beacon* we like to be upbeat and help our readers learn the best ways to maintain their health, carefully spend their wealth, and enjoy all that life has to offer at any age.

But we also feel our readers do not need to be shielded from reality. After all, you have had the experience of facing and addressing challenges your whole lives.

Are we mistaken? Please share your thoughts via email, letters or at our website: [thebeaconnewspapers.com/contact-us](http://thebeaconnewspapers.com/contact-us).

*NOTE: I have greatly condensed the FrameWorks material, and have only shown you one example. You can see exactly how they address the questions of Social Security, ageism and successful aging at [bit.ly/FrameWorksFAQ](http://bit.ly/FrameWorksFAQ).*

# The Beacon

IN FOCUS FOR PEOPLE OVER 50

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

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

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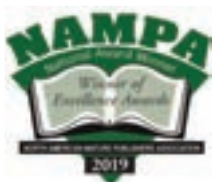
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The Beacon, P.O. Box 2227, Silver Spring, MD 20915

(301) 949-9766 • Email: [info@thebeaconnewspapers.com](mailto:info@thebeaconnewspapers.com)

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My first exposure was to their discussion of how to approach the question: What does an aging population mean for programs like Social Security?

Now I have written about this issue frequently, almost annually, for many years. I have noted that the demographic shift to a larger proportion of older adults has been evident for many decades and yet Congress has been slow to adjust or even plan for the rising costs of Social Security and Medicare.

I've talked about the increasing share of the federal budget these programs will take up, and urged readers to contact their legislative representatives and support a forthright analysis and action.

I've also tried to calm readers, noting that there are no proposals to affect the benefits of current retirees, and the sooner Congress acts to preserve Social Security and Medicare for the long term, the more gradual any change will be.

Well, I now see that this approach of mine neatly fits what FrameWorks calls "The False-Start Answer." They critique such an approach as sowing fear and anxiety, and tapping into the public's "default perception" that the government is inefficient and unable to solve problems.

The think tank suggests reframing one's answer to see the "opportunity" an aging population offers to "develop solutions" in keeping with our society's long tradition of "innovative approaches to challenges."

They suggest describing Social Security and Medicare as examples of innovative public policies that support better aging, and pivot to suggest "restructuring public policies on issues like work and retirement, transportation, housing, health care and community-building."

The think tank calls this "an Ingenuity Narrative" that uses a "building momentum" metaphor and reframes the facts about changing demographics "to point to the civic benefits aging provides...which helps to foster optimism about the future."

## 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](mailto:info@thebeaconnewspapers.com).

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

**Dear Editor:**

I want to thank and compliment the *Beacon* for publishing such useful and authentic health-related articles. Each issue is a trove of interesting and helpful medical information. Many thanks.

Carl Schoening  
Silver Spring, Md.

Further, they can recruit retired doctors and nurses to assist with the vaccinations. All CVS pharmacies should also be considered as sites for administration of the vaccine.

Hedy Peyser, MSW, ACSW  
Via email

**Dear Editor:**

Love your work at the *Beacon*. I pick up a copy here and there. Now I'm subscribing so I will get my own copy at home.

Keep up the good work.

P. Mohanty  
Beltsville, Md.

**Dear Editor:**

Churches, synagogues and mosques should be used for the administration of the [COVID-19] vaccine. They have large social halls and refrigeration. Their staff can contact their members and schedule appointments.

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# Technology & Innovations

## Offered a free year of Netflix? Not so fast

By *Better Business Bureau of Virginia*

Between the winter weather and COVID-19, most people are spending a lot of time at home. Streaming services, such as Netflix or Hulu, are more popular than ever.

Watch out for scams cashing in on this opportunity. BBB Scam Tracker has gotten numerous reports of a text messaging con tricking would-be watchers with the offer of “free” Netflix for a year.

### How the scam works

You receive a text message that says something like this: “Due to the pandemic, Netflix is offering everyone a free year of service to help you while staying at home. Click the link to sign up.”

Sounds great, right? If you click, you’ll be taken to a website to fill out your personal information and add a payment method.

However, the website is not run by Netflix. If you “sign up,” you’ll give your personal information to a scammer. If you add payment information, you may be charged for services that you’ll never receive because

the scammer has nothing to do with Netflix.

“Crooks are getting ever smarter in ripping off consumers,” said Barry N. Moore, President and CEO of BBB serving Central Virginia. “If a deal sounds or looks too good to be true, it probably isn’t [real].”

One victim told BBB Scam Tracker that scammers charged their credit card repeatedly — even after they asked for a refund.

“[The scammers] said no other money would be taken out of my account again,” the victim reported. “Then, about a week later, they took \$39.99, so I called and asked for a refund. They told me [a refund would be processed in] three days at first. Then, after three days I called back, and they told me seven to 10 business days. It’s been 10 business days. And now I have no refund.”

### How to avoid text message scams

With many legitimate businesses using text messages to communicate with customers, scammers have come up with their own SMS cons. These are often called “smishing” (for SMS phishing) scams.

### Don’t believe every text you receive.

As a general rule, companies can’t send you text messages unless you opt in to receive them. If you receive a text message from a company you haven’t given permission to contact you in this way, proceed with caution. In fact, any unsolicited text message should be considered a potential fraud.

**Go to the source.** If an offer seems odd, or too good to be true, contact the company directly. Call or email customer service to find out if the text message you received is legitimately from that company.

**Take a close look at web addresses.** If you follow a link in a text message that you believe is legitimate, examine the web address carefully before you take any action to make sure you are visiting a company’s official website and not a look-alike. If you don’t see “s” at the end of http(s), it’s an unsecured website and possibly a scam.

**Ignore instructions to text “STOP” or “NO.”** Even if you realize the message is a scam, don’t text back for any reason.

Scammers may want you to text back to verify that your phone number is an active one. Instead, simply block the number so you won’t receive messages from it in the future.

**Change your password.** Even if you don’t fall for this scam, Netflix advises its customers to change their password if they’ve been targeted. Check [help.netflix.com/en/node/65674](https://help.netflix.com/en/node/65674).

### For more information

Learn more about smishing scams on [BBB.org](https://www.bbb.org). Con artists are sending phony texts pretending to be banking alerts, “mandatory” COVID-19 testing requirements, and package delivery problems.

If you’ve received text messages from scammers, report your experience to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report can help raise consumer awareness about this common scam tactic.

For more about scams, go to [BBB.org/ScamTips](https://www.bbb.org/ScamTips). (Netflix, Inc. and Hulu are both BBB Accredited Businesses.)

## Can you trust your mobile payment app?

By *Liz Weston*

Money transfer apps including Venmo, Cash App and PayPal have surged in popularity during the pandemic as people seek safe, contactless ways to send and receive money. Unfortunately, many people don’t understand the limitations of these payment platforms or how they can put someone’s finances at risk.

Like over-the-counter medicines, payment apps can be safe when used as directed — but people often don’t read the directions, according to James E. Lee, chief operating officer for the Identity Theft Resource Center, a nonprofit that provides victim assistance and public education about identity theft.

“You’ve got to make sure that you’re doing the right things,” Lee said. “Because if there is a weak point in these kinds of services, it is that your behavior may make it less secure.”

### Quick and convenient

Mobile payment apps allow people to transfer money to others quickly, often for free. They may be downloaded to a phone

or other mobile device or accessed online. Some payment systems are available via social media, email accounts or other apps.

Apps such as Venmo and Cash App are known as “peer-to-peer” platforms because they’re designed to facilitate transfers among friends and family. People can search for each other using email addresses, phone numbers or user names, and money is usually transferred within one to three days. Some let users choose an instant transfer for a small fee.

Other systems, including Samsung Pay, are meant for business transactions, such as paying a merchant online or at a register.

A few options, including Apple Pay, Google Pay and PayPal, can be used for both personal and business transactions.

Even before the pandemic, 79% of U.S. adults used mobile payment apps, according to a NerdWallet survey conducted in January.

After stay-at-home orders hit, use of the apps soared as more commerce shifted online and people needed to send money to friends and family they couldn’t see in person, according to Adam Blacker, vice pres-

ident of insights and global alliances for Apptopia, which tracks mobile application trends.

Installations of the most popular payment apps, which averaged about 14 million per month before the pandemic, rose to 17 million in April and more than 20 million in May and June, Blacker said. Users launched the apps about 1.8 billion times last June, compared to 1.3 billion times in June 2019.

### Less protection than credit cards

Many people assume their payment apps offer protections similar to those of credit or debit cards, but that may not be the case, said Kathy Stokes, director of fraud prevention programs for AARP.

For example, about half of U.S. adults incorrectly believe that they could reverse a payment made through a peer-to-peer platform, according to an AARP survey conducted in November. If you change your mind, have a problem or make a mistake — input the wrong email address or phone number, for instance — you’re usually at the mercy of the recipient.

“The only thing I can do is plead for that

person to be ethical and send the money back to me,” Stokes said.

Payment apps usually protect you against unauthorized transactions, but not necessarily against other fraud — and that can be true even if you link to a debit or credit card that otherwise would offer such protections.

Many peer-to-peer systems specifically warn people not to pay individuals or businesses they don’t know, Stokes said. “If you use (a peer-to-peer app) to buy those great-priced tickets off of Craigslist and you never get those tickets, you’re out the money,” he said.

If you’re doing business with a merchant you don’t know, use a payment app built for such transactions, such as PayPal, which offers dispute resolution and purchase protection.

### Recommended safeguards

Lee recommends reviewing an app’s security, fraud and privacy policies before installing.

He also recommends using unique, com-

# Tech Shorts

By Beacon Staff

## Tech help on call

Technology doesn't come easily to everyone. In a pinch, who can you call for help?

Thanks to a new company called Candoo Tech, a technology "conierge" trained to work with older adults can be on call to answer your questions.

The company was founded in 2019 by Liz Hamburg, who was inspired by her father's frustration. (Her father once left her a voice mail message, complaining, "Alexia [what he calls Amazon's Alexa voice] has gone out of town. She won't answer. We tried her five times. What do we do?")

"The struggle to learn and use technology is real — and even more difficult for older adults who may have hearing loss, impaired vision or mobility limitations," Hamburg said in a statement.

Candoo Tech provides one-on-one tech support and training to older adults by phone.

Its annual membership, which costs \$180, includes two 90-minute training or support sessions and unlimited quick help.

## Mobile payment

From page 4

plex passwords, and turning on features — such as facial recognition and passcodes — that could prevent others from accessing your phone.

Also, enable your phone's "find my device" feature, which lets you erase its data if the phone is lost or stolen.

With proper precautions, though, feel free to use mobile payment apps, Lee said. In many ways, they're more secure than

Or you can buy a one-hour remote session for \$50 or a new device set-up and training package for \$180.

Candoo Tech also offers group lessons to older adults through its partners, which include offices on aging and retirement communities.

For more information, visit [candootech.com](http://candootech.com).

## Waterproof bandages

Most waterproof bandages don't stand up to water. In fact, a 2010 *Consumer Reports* study found that only two out of nine brands were waterproof.

Why is that important? When a wound gets wet, it can become infected.

A Houston-based company offers a solution: a bandage that turns blue if it happens to get wet. The "DrySee" bandage's perimeter changes color, visually alerting the patient or caregiver before the moisture reaches the wound.

According to Houston resident Brenda Lovett, who cared for her son after his surgery, "His favorite part about the bandage was that once it was there, he never had to worry about it because it did its job.

traditional payment methods because your financial information isn't exposed during the transaction.

In addition, your bank account or credit or debit card numbers can't be intercepted by criminals or stored in a merchant database where they could be accessed by hackers.

"The mainstream products and services are very secure," Lee said. "And particularly today, there are a lot of advantages to contactless payments in one form or another."

—AP/NerdWallet

"The last bandage he used was on for three days. In that three-day period, it never leaked. Of course, if it had gotten wet, I would've known to change it!"

The cost of a box of 25 bandages ranges from \$40 to \$80, depending on size of the dressing. For more information, call 1-866-221-2785 or visit [drysee.com](http://drysee.com).

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# Fitness & Health

## AVOID HEAD GAMES

Are frequent headaches just a nuisance? When you should seek a scan

## AN ALZHEIMER'S VACCINE?

Connection between cold sores and Alzheimer's suggests potential cure

## BE A ROAD SCHOLAR

A review of good tips for driving safely in all kinds of wet weather

## GETTING YOUR C

Peppers, broccoli and pineapple offer more vitamin C than oranges

## Why people crave more carbs in winter

By Carolyn Williams

Along with short days and colder temperatures, winter can bring cravings for carb-rich foods.

It's not just your imagination: Studies have documented that many people's food intake increases by approximately 90 to 200 calories per day during winter months.

So, what is it about cold months that increases our hunger and carb cravings? The appeal of comfort foods explains some of it, but it turns out the effects can also stem from physiological and environmental changes.

### Need for comfort and warmth

To put it simply, food and drinks can warm us up. Coming in from frigid outside temperatures makes anything warm seem more appealing, so it can be easy to find yourself reaching for food.

Some speculate this urge may also be part of an instinctive reaction for survival left over from when food could be scarce

in winter months.

Regardless of the underlying reason, these warm foods and drinks are often richer and heavier in fat, carbs and/or added sugars than those we'd typically consume.

### Body's hormonal changes

Released by the adrenal gland when the body senses stress, glucocorticoids are thought to be at the root of some individuals' propensity to eat when under stress.

Research has found that glucocorticoid levels increase in many individuals during fall and winter months, perhaps suggesting seasonal change may induce a low level of stress.

Studies also suggest that an increased appetite in colder months may be due to changes in ghrelin and leptin — two hormones that regulate hunger, appetite and satiety.

### More melatonin, less serotonin

During shorter days with less sunlight,

the body produces more melatonin, a hormone associated with sleep. Higher levels of melatonin in winter months may cause you to feel more sluggish or tired during the day.

When paired with cold weather or stress, this is something that makes a quick energy boost from a candy bar or an afternoon coffee drink really tempting.

Research also suggests that decreased exposure to sunlight lowers levels of the mood-boosting hormone serotonin, causing changes in mood and sense of well-being, as well as playing a role in depression and seasonal affective disorder (SAD).

Because carbohydrates encourage the production of serotonin, it's natural to find yourself reaching for starchy or sugary foods for a quick mood boost. In fact, some have suggested that intense carbohydrate cravings may potentially be a sign of SAD.

### Favorite foods more available

On top of the physiological changes al-

ready mentioned, our lifestyle and food environments tend to look much different in fall and winter than they do in warmer months.

Cold temperatures drive us to spend more time inside, so we're more sedentary. This puts us around food more than usual, which can make mindless snacking more likely.

Finally, the fall and winter months are also packed full of holidays — the majority of which we tend to associate with once-a-year indulgences and family recipes — meaning we're around food that's associated with memories, celebrations and traditions, making rich foods even more tempting.

*[For the latest advice on healthy eating year round, see "What to eat to reduce risk of Alzheimer's" on page 21.]*

Cooking Light empowers people to cook more for good health. Online at [cooking-light.com](http://cooking-light.com).

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## What acupuncture does Medicare cover?

By Jim Miller

Dear Savvy Senior:

**Is acupuncture a viable treatment for pain and is it covered by Medicare?**

**Since the pandemic hit, I have a lot of lower back and neck pain and am wondering if it's worth trying. What can you tell me?**

—Looking for Solutions

Dear Looking:

Many studies over the years — funded by the National Institutes of Health — have found acupuncture to be very effective in easing pain and helpful with a variety of other ailments, too.

Here's what you should know:

### Several types of relief

First used in China more than 2,000 years ago, acupuncture has become increasingly popular in the United States over the past decade.

While acupuncture isn't a cure-all treatment, it is a safe, drug-free option for relieving many different types of pain including low back pain, neck pain, osteoarthritis, migraine headaches, fibromyalgia, postoperative pain, tennis elbow, carpal

tunnel syndrome, dental pain and more.

Studies have also shown that it can be helpful in treating asthma, depression, digestive disorders, menopause symptoms like hot flashes, and nausea caused by chemotherapy or anesthesia.

Exactly how or why acupuncture works isn't fully understood, but it's based on the traditional Eastern theory that vital energy flows through pathways in the body, and when any of these pathways get blocked, pain and illness result. Acupuncture unblocks the pathways to restore health.

However, today most Western practitioners believe that acupuncture works because it stimulates the nerves causing the release of endorphins, which are the body's natural painkiller hormones. It's also shown to increase blood circulation, decrease inflammation and stimulate the immune system.

### What treatment is like

During acupuncture, practitioners stimulate specific points on the body by inserting thin needles through the skin. The needles are flexible, sterile and disposable (used only once), and are as thin as a cat's whisker.

The number of needles used for each

treatment can vary — anywhere from a few, up to a dozen or more. And where the needles are actually stuck depends on the condition being treated.

They are typically inserted about one-quarter to 1-inch deep in the skin and are left in place for about 20 minutes. After placement, the needles are sometimes twirled or manipulated, or stimulated with electricity or heat.

You may feel a brief, sharp sensation when the needle is inserted, but generally it's not painful. Once the needle is in place, however, you may feel a tingling sensation, numbness, mild pressure or warmth.

How many treatments you'll need will depend on the severity of your condition — 12 treatments done weekly or biweekly is very common.

It's also important to know that acupuncture can be used either in conjunction with other conventional medical treatments, or by itself.

### Cost and Medicare coverage

The cost per treatment typically runs anywhere from \$40 to \$150, depending on where you live and what style of treatment

you receive.

Today, an increasing number of private insurance plans — including some Medicare Advantage plans and policies provided by employers — offer some type of acupuncture coverage.

You'll also be happy to know that last January (2020), the Centers for Medicare and Medicaid Services announced that original Medicare will now cover up to 12 acupuncture sessions over 90 days for patients with chronic lower back pain. Eight additional sessions can be added if patients show improvement.

However, acupuncturists can't directly bill Medicare. In order to receive Medicare coverage for treatments, you must use a licensed acupuncturist who is supervised by a medical doctor, physician assistant or nurse practitioner trained in acupuncture, and that supervisor will need to process the acupuncture claim.

To find an acupuncturist in your area, ask your doctor for a referral or search online. Two good online resources are the National Certification Commission for

# What CBD products are safe & effective?

By Brent Bauer, M.D.

**Dear Mayo Clinic: I'm interested in trying CBD for knee pain. I see CBD for sale everywhere — even at gas stations.**

**How do I figure out which kind to buy? Are CBD products that are available without a prescription safe and effective?**

**A:** When it comes to trying products made with cannabidiol, or CBD, that you can buy without a prescription, be careful.

There's some preliminary research that shows potential benefits of using CBD for certain medical problems, particularly pain, sleep disorders and anxiety. But at this time, there's no consistent oversight to ensure the purity and safety of nonprescription CBD products, or to verify claims manufacturers make about them.

Before you try CBD, talk to your healthcare provider.

## Limited proof, oversight

CBD is a chemical found in marijuana, but it doesn't contain tetrahydrocannabinol, or THC, the psychoactive ingredient in marijuana that produces a high.

The typical formulation of CBD is a liquid that you take orally. But CBD is sold as an extract, a vaporized liquid and an oil-based capsule, too. There also are many CBD-infused products, including food, drinks and balms.

The only CBD product specifically approved by the FDA is Epidiolex — a prescription medication used to treat two

types of epilepsy: Lennox-Gastaut syndrome and Dravet syndrome. Aside from Epidiolex, which is approved nationwide, laws vary from state to state regarding other forms of CBD.

CBD production is not tightly regulated. That means it's difficult to know exactly what's in the CBD products for sale in your community or if the dose listed on the container matches what actually is in the product.

Some CBD products include chemicals and herbs, such as echinacea, that may or may not be listed on the label.

One study of 84 CBD products bought online found that more than one-quarter of the products contained less CBD than labeled. In addition, THC was found in 18 of those products.

At this time, there is no definitive evidence to support the effectiveness of nonprescription CBD to treat specific medical problems.

But research is ongoing into CBD as a treatment for a wide range of conditions, including pain, sleep disorders, anxiety, Parkinson's disease, schizophrenia, diabetes and multiple sclerosis.

Some evidence suggests that CBD may be useful in treating pain, indicating there could be a role for CBD as an alternative to opioid medication for challenging chronic pain or to treat opioid addiction.

## Discuss with your doctor first

Before you try nonprescription CBD for

any medical concern, you need to talk with your healthcare provider.

There are a few reasons for that. First, CBD can interfere with other medications,

so it's important to review your current medications with your healthcare provider

See **CBD PRODUCTS**, page 8

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## Acupuncture

From page 6

Acupuncture and Oriental Medicine (nccaom.org), and the American Academy of Medical Acupuncturists (medicalacupuncture.org), which offers a directory of MDs

and DOs who are certified to practice acupuncture.

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

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# Do worsening headaches call for a scan?

By Hsinlin Thomas Cheng, M.D., Ph.D.

Headache is a very common condition that affects up to 60% of the world's population.

In general, headache can be classified into two main categories: primary and secondary headaches. Headaches have many possible causes, and proper management requires accurate diagnosis.

A primary headache is related to increased sensitivities, but not structural alterations of brain tissues. Common primary headaches are migraine with and without aura, tension-type headache, and trigeminal autonomic cephalalgias (headaches, such as cluster headache, which also involve facial pain and autonomic symptoms such as tear production and nasal congestion).

Secondary headaches have various underlying causes, including structural vascular disorders, tumor, trauma, seizure, substance use, infection, metabolic problems or autoimmune diseases.

Primary headaches are typically managed with some combination of preventive and symptom-relieving medications. Secondary headaches may be treated by addressing the underlying cause.

## When to see a doctor

Seeing a medical provider is strongly recommended if headaches become more frequent, last longer, change patterns, or increase in intensity.

For a new headache visit, healthcare providers typically perform physical and

neurological examinations to determine the cause of the headache.

A primary care provider (PCP) would be the first contact for mild headache symptoms that have been worsening. Your PCP would likely refer you to a neurologist if your headaches did not respond to medications, or if he or she suspected a secondary headache.

Sudden onset of severe headache should prompt a visit to the emergency department.

## What tests help with diagnosis?

Many providers would consider ordering brain imaging studies, such as CT scans and MRIs, to help them diagnose worsening headache.

CT scan, an X-ray-based imaging study, is an excellent initial imaging test for detecting bleeding, skull fractures, and space-occupying lesions such as tumors.

However, since CT scans expose patients to a low dose of radiation, their use should be limited because the effects of radiation exposures add up over time and could reach a harmful level.

In contrast, MRI uses a magnetic field to generate imaging without radiation. It produces more detailed images than CT scans, especially of the brain, the meninges (the membranes that enclose the brain and spinal cord), nerves and blood vessels.

In certain conditions that involve bleeding, blood clots or abnormal vascular structures, tests known as arteriograms and venograms may be necessary for detailed structural analysis of blood vessels.

## Red flags to look for

It is understandable that people with in-

See **HEADACHES**, page 10

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## CBD products

From page 7

to confirm that CBD won't affect them.

Second, CBD can cause side effects, including dry mouth, diarrhea, reduced appetite, drowsiness and fatigue.

It also can affect liver function. Before you begin taking CBD, your healthcare provider may recommend a liver function test, along with follow-up tests while you're taking CBD, to check that your liver is not being damaged.

Third, if you and your healthcare provider decide CBD may be worthwhile for you, he or she can help you determine which product to buy.

Certain brands and preparations of non-prescription CBD have been tested to verify the amount of CBD they contain and identify other ingredients in them. Your

healthcare provider can help you find one of those verified products.

Do not take a nonprescription CBD product without consulting your healthcare provider first. Although CBD shows some promise, many CBD products on the market today are poorly regulated, and manufacturers' claims about their benefits are unsubstantiated, so it's important to proceed with caution.

— Brent Bauer, M.D., *Complementary and Integrative Medicine Program, Mayo Clinic, Rochester, Minnesota*

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

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# The cold sore connection to Alzheimer's

By Veena Alfred, Ph.D.

Cold sores are a common problem, and people everywhere get them. If you have not had them, you probably know someone who has. [Ed. Note: They should not be confused with canker sores. See "Canker sores not contagious," on page 11.]

They are caused by a virus known as *herpes simplex*, and about 90% of people are infected with it. Most of us pick up the virus in

childhood and recover from the cold sores without any treatment. But the virus remains dormant in our bodies in nerve cells in the skin, as does the chicken pox virus.

There is no way to get rid of the virus, and it can later be reactivated by various factors, such as stress, fatigue, exposure to strong sunlight or wind, and a weakening of the immune system — much like the chicken pox virus, which causes shin-

gles when reactivated.

## A precursor to Alzheimer's?

A recent study conducted by a multidisciplinary team at Tufts University, published in May 2020 in the journal *Science Advances*, provides strong evidence that the *herpes simplex* virus may be responsible for creating the conditions in the brain that lead to Alzheimer's disease.

Three decades earlier, scientists had already found evidence of a connection between the virus and Alzheimer's. As early as 1991, scientists discovered that the virus can make its way from the nerve cells in the skin all the way to the brain, and many elderly people do indeed have the virus in their brain.

See **COLD SORES**, page 13

## Headaches

From page 8

creasingly severe headaches would want to have brain imaging to determine the underlying causes. But most headaches that are categorized as primary (based on a

person's headache history and physical and neurological evaluation) do not require brain imaging studies. Brain scans are much more effective for identifying underlying causes of secondary headaches.

Several evidenced-based guidelines, including guidelines published in the *Journal of*

*the American College of Radiology* in November 2019, can help providers decide which imaging studies are appropriate and when.

These guidelines describe certain red flags that warrant the use of brain imaging during the initial headache evaluation. They are summarized into five main categories:

—Primary headache with abnormal findings on clinical examinations. Abnormal findings may include abnormal vital signs (blood pressure, pulse, body temperature, oxygen saturation), changes in mental alertness or memory loss, and neurological deficits such as visual, coordination, sensory or motor impairments

—Sudden severe (thunderclap) headache, often described as "the worst headache of a person's life" that doesn't respond to drug treatment

—New headache with swelling of the optic disc, an area on the retina where it

meets the optic nerve

—New or progressive headaches 1) in people with a history of recent head injury, cancer, immunosuppression, pregnancy or age older than 50, and 2) in patients with headaches that are worsened after exertion and when they change position, and whose headaches are accompanied by a whooshing or pulsating sound

—New suspected trigeminal autonomic headaches

If a headache falls into these categories, having brain imaging studies would help early diagnosis and enable timely intervention of a secondary headache, in order to reduce the possibility of severe complications or death.

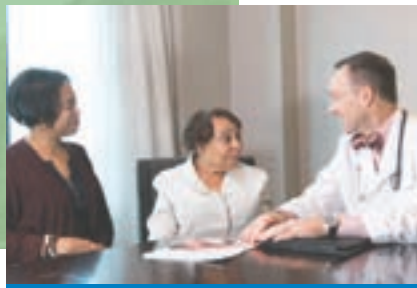
*Hsinlin Thomas Cheng, M.D., Ph.D., is a contributor to Harvard Health Publications.*

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# Canker sores not serious or contagious

By Richard Engle, M.D.

**Dear Mayo Clinic: Every few months, my teenage son gets canker sores in the back of his throat that really bother him and last for about a week. Is there something that he can do to prevent them? Will this continue throughout his life?**

**A:** Canker sores rarely pose a serious health concern. But as your son has found out, they can be annoying.

Given that his canker sores keep coming back, make an appointment for your son to see his primary care provider and have his condition evaluated to see if treatment might be appropriate.

Canker sores, also called aphthous ulcers, are small, shallow sores that develop inside the cheeks, at the base of the gums, under the tongue or in the back of the throat. Typically, they appear red around the edges and gray in the center.

Although they don't always cause discomfort, canker sores sometimes can be painful. As in your son's situation, canker sores often go away on their own in a week or two.

Unlike cold sores, canker sores are not contagious.

It's unclear exactly what triggers canker sores. They may develop after a minor mouth injury, such as those that result from an accidental cheek bite or dental work. They also may be a reaction to food sensitiv-

ities, particularly acidic or spicy foods.

Nuts, eggs, cheese, strawberries, chocolate and coffee also seem to trigger canker sores in some people. Toothpastes and mouth rinses that contain sodium lauryl sulfate may lead to canker sores, too.

Sometimes canker sores can form as a result of a viral infection, hormonal changes or stress. Canker sores also may be associated with certain medical conditions — such as celiac disease, Crohn's disease, ulcerative colitis, Behcet's disease and certain immune system disorders.

When your son goes in for a medical assessment, his care provider likely will ask how long your son has been experiencing recurrent canker sores, if the sores seem to be getting better or worse over time, and if your son has any other medical conditions.

After an initial evaluation, his provider may recommend laboratory tests, such as bloodwork, if he or she suspects that an underlying health problem could be contributing to the development of canker sores.

## Helpful treatments

Topical products applied directly to canker sores can speed healing and reduce discomfort. These medications generally include active ingredients such as benzocaine, hydrogen peroxide or fluocinonide.

Because topical products can be difficult

to apply to sores in the back of the throat, a mouth rinse containing lidocaine or the steroid dexamethasone may be more beneficial for reducing pain there.

A low-dose of antiviral medication may be used for a period of time to see if that blocks the development of canker sores over time.

When he has canker sores, your son might find it useful to avoid spicy and acidic foods. Putting ice chips in his mouth and allowing them to slowly dissolve over the sores

in the back of his throat may help, too.

Working with his healthcare provider, it's likely that your son can find a way to reduce the discomfort and frequency of his canker sores. It is unlikely that the outbreaks will continue to be a lifelong problem.

— Richard Engle, M.D., Family Medicine, Mayo Clinic, Glendale, Arizona

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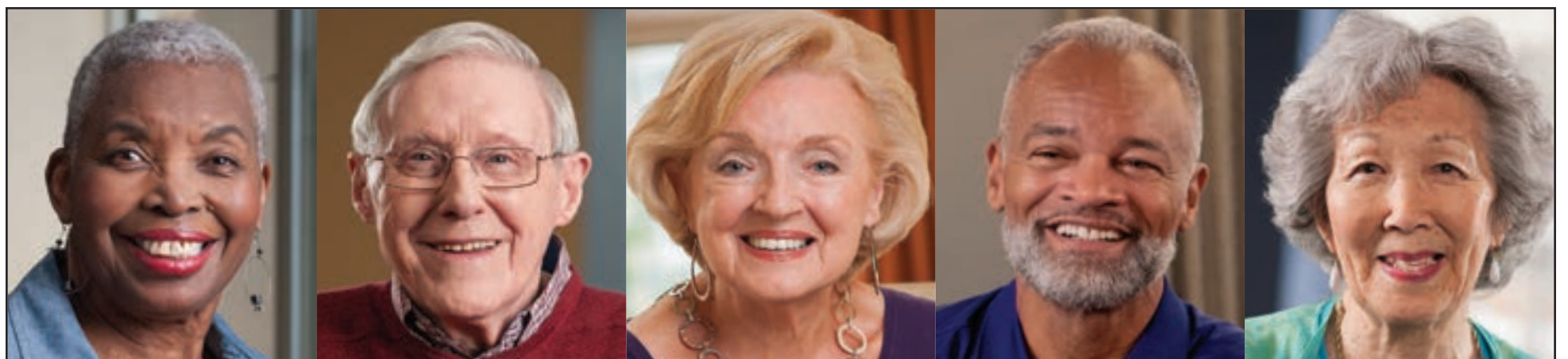
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# Driving in bad weather — best safety tips

Courtesy of Zutobi

There were more than 445,000 injuries and 6,000 deaths due to weather-related driving accidents in 2019. Ouch! The good news is you do not need to be one of them. Be the safest driver in town with this handy guide:

## How does rain affect driving conditions?

Rain is a fairly common weather condition for most drivers, so it's easy to forget how dangerous it can be. However, according to a summary of various government statistics on car crashes, 46% of weather-related crashes happen in the rain. On top of that, 76% happen on wet pavement.

Bad weather affects a wide range of factors in your environment and best driving practices. For example, when driving in the rain, you could experience the following driving hazards:

- Poor light conditions and visibility
- Sudden window fogging
- Reduced tire grip on the pavement
- Changed traffic patterns
- Nervousness and distraction
- Wind gusts from weather or commercial vehicles
- Flooding or reduced street capacity
- Obstructions and delays
- Hydroplaning (tires lose all traction with the road)

Bad vehicle performance (bad windshield wipers, stalled engines, poor tire grip, and other issues)

And that is just rain. It doesn't even go into factors like freezing temperatures, traffic from severe weather evacuation and other things! The best way to guard against crashes is to practice safe driving measures for bad weather conditions.

## Our top safety tips

Here are six of our best tips for driving safely in the rain:

### 1. Don't panic

Stress and nervousness can affect your driving performance. You want to be mindful and watchful, and you need to be calm enough to react well if a situation unfolds.

### 2. Don't drive when you don't have to

During severe storms, heavy rain, dense fog, flooding and other conditions, it is almost always better to stay where you are until conditions improve. Think in terms of the following:

- Do you need to go shopping? Or can you order in? Can your lunch date swap to dinner? Would it hurt to wait ten minutes and see if the weather lets up?
- Can you cancel or reschedule?

### 3. Be careful of other drivers

Some people will drive the same way they do in ideal conditions. This means their reaction times will be off, they could hydroplane (and panic), or any other number of other risks.

- Be mindful of all vehicles.
- Give yourself space and time to react if anything goes wrong.
- Watch out around driveways and intersections.
- Be extra careful when merging with traffic or changing lanes.

### 4. Know your route

Don't get caught unprepared in bad weather. Preview your route before you get in the car. Also be aware of the following:

- Your Pavement. James Solomon of the National Safety Council told Geico that roads are built with their local climate and weather factors in mind. For example, many southern roads are made with less asphalt density. This can make them look dry, but in reality, your tires can get slick and wet without you knowing!
- Your Environment. Know the flood zones and where water tends to stand. Know alternate routes to your destination in case the main roads get obstructed. Know which roads have or develop potholes in heavy rains so you can avoid them.

–Traffic Patterns. Avoid routes that get heavily congested in ideal weather. Likewise, know which ones are affected by standing water or extra congestion in the rain.

### 5. Adapt to the weather conditions

Adjust your driving habits for the weather. For example:

- Drive slower to accommodate slick tires and improve your reaction time to inexperienced drivers. Make sure to budget in extra time for commutes to avoid anxiety.
- Give extra room to other vehicles so you can accommodate slower braking speeds. Be extra vigilant of brake lights ahead of you.
- Be more careful at the start of the rainstorm, especially after a dry spell. Fresh rain will bring up grease and oil that worked its way into the pavement.
- Avoid sudden movements and hard braking. Gentle steering, braking and accelerating help offset the reduced tire grip on the road.
- Turn off cruise control. Ironically, cruise control becomes "lose control" during wet weather conditions. You cannot adjust your speed for weather or loss of traction with cruise control on.
- Lights, but not brights. Even if your vehicle has auto runners, manually turn on

See **DRIVING IN RAIN**, page 15

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## Cold sores

From page 10

In 1997, it was shown that elderly people who have the virus in their brain and also have the APOE4 gene [the gene that increases risk of early-onset Alzheimer's up to five times] are 12 times more likely to get Alzheimer's than those without the virus and without the gene.

### Associated with plaques, tangles

More recently, in 2007, it was found that the presence of the virus in the brain is associated with an increase in the formation of beta-amyloid plaques, which accumulate around brain cells in Alzheimer's patients.

And in 2009, a research team at the University of Manchester in the U.K. demonstrated that the virus is responsible for the development of the tau tangles within brain cells that are also associated with Alzheimer's.

An earlier British study, published in 2008, showed that there was a high level of the virus's DNA within the beta-amyloid plaques extracted posthumously from the brains of Alzheimer's patients. Thus, over the years, evidence has accumulated that

points to the cold sore virus as one of the major causes of various dementias.

It is not clear exactly how this virus causes the conditions that lead to dementia. Scientists think that the virus makes its way toward the brain as we get older and our immune system gradually weakens.

When it reaches the brain, it lies dormant until it is reactivated by some triggering event, such as stress or inflammation in the brain caused by some other infection.

Reactivation of the virus damages the infected brain cells and produces inflammation. Repeated reactivation causes the damage to pile up and become irreversible.

The study published in May last year demonstrated that in artificially created human brain tissue in the lab, large beta-amyloid plaque-like formations developed just three days after infection with the *herpes simplex* virus, accompanied by high levels of inflammation and other forms of cell damage.

### Potential route to a cure

The researchers also tested the effect of antiviral medication and found that antivirals help to reduce the damage to cells

caused by the virus.

The role of antiviral drugs had already been studied using human subjects. A 2011 British study conducted in the lab showed that three anti-herpes antiviral drugs on the market are effective in greatly reducing the accumulation of beta-amyloid plaques and

tau tangles in infected cells.

Researchers are now looking at ways to treat dementia with antiviral medication early on and perhaps even prevent the onset of the disease.

*Dr. Alfred is a Certified Dementia Practitioner and the CEO of AlfredHouse Assisted Living.*

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# Some practical ways to reduce food waste

By Jill Weisenberger

Consumers around the world waste mountains of food. In fact, food is the largest category of waste in landfills, where it generates methane, a contributor to global climate change.

The Food and Agricultural Organization (FAO) of the United Nations estimates that uneaten food belts out 3.3 billion tons of greenhouse gases to the earth's atmosphere each year. If global food waste were a country, it would be the third-largest contributor to greenhouse gas emissions, behind China and the United States.

The warming of the globe caused by greenhouse gases is not the only concern. "Wasting food wastes the natural resources that were used to grow it, the labor that

was needed to grow and harvest it, and the money consumers used to purchase it," said Jennifer Otten, Ph.D., R.D., associate professor and food systems director of the Food Systems, Nutrition and Health Program at the University of Washington.

Americans waste 30% to 40% of the nation's food supply, with more than 31% occurring at the retail and consumer level. Yet each part of the food system plays a role.

According to a January 2020 report by the Economic Research Service of the USDA, the following are only a few factors in the food supply chain that lead to wasted nourishment:

**Price fluctuations:** When prices for produce fall below the cost growers must

pay to get the food to market, they may choose to leave the food unharvested.

**Labor costs and availability:** If growers can't find or afford labor, especially for harvesting, they again may choose to leave their crops unharvested.

**Food quality or expectations:** Food buyers, such as restaurants and supermarkets, may reject food that doesn't meet their requirements for appearance or other quality.

## What you can do

Each of us needs to do our part, urges Otten, who said that most people waste more than they realize.

She suggests monitoring your waste. What are you throwing away and when? Identify your bad habits.

For example, do you buy too much in the supermarket, cook more food than your family can eat, or toss out restaurant leftovers? Once you know where your weaknesses are, you can shore them up.

**Use all the parts.** By eating as much of the food as possible, you'll automatically waste less, explained Sharon Palmer, M.S.F.S., R.D.N., the Plant-Powered Dietitian. For example, shred broccoli stalks for a salad or stir-fry, and use the leaves in soup.

**Plan your meals.** Create a menu with just enough flexibility to keep it interesting and to take advantage of great supermarket or farm-stand finds.

**Keep fresh and cooked foods cool.** Unload your stash as soon as you're home from the market, and package leftovers right after eating. By keeping your food cold, you'll help it last longer. Keep your refrigerator at or below 40 degrees F and your freezer at 0 degrees F.

**Value your food.** Imagine that you pay

three or more times for your groceries than your receipt actually shows. Are you more likely to be careful with it and waste less? Probably.

Instead of just valuing your food based on its price tag, also think about the people who worked to get it to you or the animal who provided it.

**Avoid overeating.** Eating more than your body needs for nourishment is a form of food waste, Palmer said.

**Have a "must-go" night.** Enjoy an easy meal once a week or so when no one has to cook. Simply reheat everything that must go before it spoils.

**Cook your fruit.** Sometimes a fresh plum or apple is disappointing. Instead of throwing it out, grill, bake or cook it. Cooking fruit brings out more natural sweetness.

**Scan your inventory.** At least once weekly, go through your refrigerator to see what needs to be eaten up. Then, turn veggies and cooked grains into soup. Package leftovers for the freezer. Or mix several leftovers with beaten eggs and bake for a light meal.

**Understand product dates.** Usually sell-by and best-by dates refer to food quality, not to safety. So, you can generally keep cereal or canned vegetables beyond those dates.


**Compost.** Save anything you can't use elsewhere for the compost pile, Palmer suggested. It nourishes your soil. Your flower garden or vegetables will thank you.

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
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## Driving in rain

From page 12

the lights so your tail lights will also shine. This will help outline all four corners of your vehicle for other drivers.

At the same time, avoid brights when you can, as the raindrops will reflect the light back into your eyes and obscure your vision. They can also blind and annoy other drivers.

Stay away from large trucks and buses. If you have reduced visibility, so do they. They might not see you as you try to pass. Large vehicles also kick up large sprays of water, which can significantly reduce your visibility.

Turn on your defroster, especially if your car is prone to fogging. You can go from a clear window to dense fog in seconds in the right conditions. Your defroster will help offset or avoid the problem altogether.

Drive in another vehicle's tracks. Give the person ahead plenty of space, but use their tire tracks as a path. The path will make it slightly easier for your tires to grab the road.

### 6. Know what to do

The best thing you can do for yourself is to be prepared. You are far less likely to suffer in an accident if you know what to do if you hydroplane or your route is flooded.

– Turn around; don't drown. If you aren't sure how deep standing water is, don't go through it. It only takes a few inches for water to get into most vehicle engines and stall you out.

If the water is too deep, the car can also float and take on water. It can even be carried away!

Even if the water is shallow, it could be hiding potholes, sharp debris, or other hazards that can lead to damage and breaking down in the floodwater. It's not worth it!

– Know how to handle a skid. Take your foot off the acceleration and continue to steer in the direction you want to go. Avoid slamming on the brakes. Go for a gentle deceleration until you stabilize.

– Be calm if you hydroplane. If your car loses its grip on the road and feels like it is sliding or "surfing" on top of the surface, gently ease your foot off the gas and avoid steering. Slow down and hold on until your vehicle regains contact with the road.

– Have an emergency bag in the trunk.

At a minimum, it should have a simple first aid kit, food and water for three days, a candle or solar blanket to protect from cold weather, a poncho or rain jacket in case of roadside breakdowns, and at least one season-appropriate set of clothes. Preferably, you should also have the means to rent a room for the night if you get stranded.

– Practice ahead of time. Many DMVs have a defensive driving course to help you prepare for many types of driving hazards. You can also review and test your knowledge with our state-specific DMV guides and practice tests.

### 7. What to do if you crash or break down in the rain

Here are the steps to take if you have a mishap on the road:

– Is anyone injured? If anyone is hurt, contact emergency services. If you are trained, administer first aid as needed.

– Is everyone safe? If the vehicles are drivable, get them to a shoulder or as far out of traffic as you can. Turn on blinkers and set up hazard tags or cones if you have them. Do not stay in the vehicle unless it is unsafe to do otherwise.

– Prioritize continued safety. Follow any safety guidelines for the current weather situation, such as staying in a shelter during a lightning storm or waiting on higher ground if you broke down in a flood zone.

– In an accident, call the police. Even if it is minor, make sure you make the call so they can decide if they need to be onsite. They may ask you to file on your own.

– In an accident, take pictures for your insurance company once it is safe to do so. Exchange contact and insurance details.

– Call a tow truck or your emergency road service provider to get you and your vehicle home or to a mechanic (or at least safely off the road if it is not drivable).

There are a lot of challenges when you drive in rain or other hazardous weather conditions. But you can drive safely if you know how to adapt to the conditions.

Want to master more safe driving behaviors? Check out our program for bite-sized lessons and practice tests to ensure you master all the concepts. You'll even find lessons specific to your state's laws and guidelines.

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# Identifying and reacting to a panic attack

By Craig Sawchuk

**Dear Mayo Clinic: After going to the emergency room for what I thought was a heart attack, the doctor told me there were no issues with my heart and that my symptoms were likely from a panic attack. How can I tell the difference, and how can I prevent future panic attacks?**

**A:** While having a heart attack and experiencing a panic attack can feel similar, the symptoms differ, and the two conditions are managed very differently.

Although not life-threatening like a heart

attack, a panic attack can be a frightening experience. Panic attacks also can affect your quality of life, as it's common to develop a fear of having another panic attack.

A heart attack occurs when coronary arteries that supply the heart with blood become narrowed from the buildup of fat, cholesterol and other substances. Most heart attacks involve chest discomfort, such as an uncomfortable pressure, squeezing, fullness or pain.

Other heart attack signs and symptoms include shortness of breath, cold sweats, nausea, lightheadedness, and discomfort

in other areas of the upper body, such as the arm, neck or jaw.

People commonly link chest pain and other symptoms to a heart attack and may fear the worst if the symptoms come on intensely or abruptly. But you may experience many of the same sensations with a panic attack.

In addition to a sometimes-overwhelming feeling of anxiety or fear, a panic attack may also cause physical signs and symptoms, such as a pounding or racing heart, sweating or chills, trembling or shaking, and breathing problems. Dizziness or weakness, tingly or numb hands, chest or stomach pain and nausea also can occur.

Signs and symptoms of a panic attack often come on suddenly and peak within minutes. A panic attack may occur as a result of a frightening or stressful situation, or may occur out of the blue.

Attacks may even occur unexpectedly and repeatedly as a component of a panic disorder or along with another mental health condition.

## Panic attack vs. heart attack

There are a number of ways that the symptoms of a panic attack differ from those of a heart attack.

For example, the sudden onset of symptoms during extreme stress is more likely to be caused by a panic attack. But onset of symptoms during physical exertion or onset with rest, such as upon waking, is more often associated with a heart attack.

Sharp, stabbing pain in the chest that improves over time — often within minutes — is more likely a panic attack; whereas, pain in the chest from a heart attack is often a squeezing pain and pressure that worsens over time and can radiate to the arm, jaw, shoulder blades or back.

Although the differences may be subtle, understanding them can help you know how best to respond when symptoms occur. This is particularly important for older adults and people with heart disease risk factors who are also prone to panic attacks.

That said, if you're ever uncertain about your symptoms, don't delay in seeking medical care, particularly if you've never experienced such symptoms.

If you have a history of heart attack, seek immediate medical attention if you experience symptoms that resemble a prior heart attack.

## Therapy and meds can help

Getting early treatment for panic attacks can help prevent them from worsening or becoming more frequent.

Cognitive behavioral therapy teaches you different ways of thinking about — and reacting to — the feelings and symptoms that occur with a panic attack. Once you learn to react differently to the fear and physical sensations that occur, the panic attacks often begin to subside.

Antidepressant medications can reduce the signs and symptoms of panic attacks, and have a low risk of serious side effects. They may be used on their own or in combination with cognitive behavioral therapy or another form of therapy.

If you experience symptoms of a panic attack — particularly if they recur — talk to your healthcare provider. He or she can delve into your symptoms and recommend management options, as well as refer you to a psychologist or psychiatrist if needed.

—Craig Sawchuk, Ph.D., L.P., Psychology, Mayo Clinic, Rochester, Minnesota

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# These foods have more vitamin C than oranges

By Christine Mattheis

If you chug a glass of orange juice every time you start sniffing, you may be on to something. Though studies show that consuming vitamin C can't actually prevent colds, loading up on this nutrient may help slightly shorten the length of time you're sick and reduce the severity of your symptoms.

The thing is, a medium-size orange has only about 70 milligrams of vitamin C, which is actually less than that of many other common fruits and veggies. To pack the ultimate vitamin C punch and give your diet more variety, fill up on these superfoods:

**1. Red bell pepper:** A cup of chopped red bell pepper contains nearly three times more vitamin C than an orange — 190 mg. Red peppers are also a great source of vitamin A, which promotes eye health.

**2. Green bell pepper:** A cup of chopped green bell pepper contains less vitamin C than its sweeter sister, but at 120 mg., it's still 130% of your recommended daily allowance. Green bell pepper is also a great source of fiber.

**3. Kale:** In addition to twice your recommended daily intake of vitamin A and

seven times the recommended amount of vitamin K, a 1-cup serving of raw kale provides 80 mg. of vitamin C. The nutrition powerhouse also delivers a sizable dose of minerals and fatty acids.

**4. Broccoli:** This cruciferous veggie provides about 130 mg. of vitamin C plus a punch of filling fiber for just 30 calories per serving. Plus, research shows broccoli may have cancer-preventing properties.

**5. Papaya:** Research shows that eating papaya can help clear your sinuses, brighten your skin and strengthen your bones. A 1-cup serving delivers 88 mg. of vitamin C.

**6. Strawberries:** A cup of this super fruit contains 85 mg. of vitamin C, plus healthy doses of folate and other compounds shown to promote heart health. Another unexpected benefit of strawberries? They may help whiten your teeth naturally.

**7. Cauliflower:** Whether you roast it, steam it or mash it, eating a small head of cauliflower gives you a 128-mg. dose of vitamin C, plus 5 grams of fiber and 5 grams of protein.

**8. Brussels sprouts:** These little cabbages are loaded with cancer-preventing phytonutrients and fiber, not to mention 75

mg. of vitamin C. If you're usually turned off by their bitter taste, bring out their natural sweetness by roasting them.

**9. Pineapple:** In addition to 79 mg. of vitamin C per serving, pineapple contains bromelain, a digestive enzyme that helps break down food and reduce bloating. Bromelain also acts as a natural anti-inflammatory that can help you recover faster after a tough workout.

**10. Kiwi:** One serving of kiwi (about two fruits) has 137 mg. of vitamin C. The

fuzzy-skinned fruit is also rich in potassium and copper.

**11. Mango:** Taste the tropics for a 122 mg. boost of vitamin C. Mango is also a great source of vitamin A which, like vitamin C, plays a key role in immunity and also helps keep your eyes healthy.

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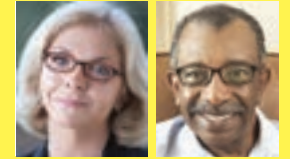
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# Tips for boosting energy without caffeine

By Samantha Cassetty

An overwhelming (if unsurprising) 84% of Americans report feeling sleepy during the day at least once a week, according to a recent poll by the National Sleep Foundation.

Not getting enough shut-eye is one problem, of course. But our fast-paced, high-stress lifestyles, less-than-ideal eating habits, and other choices can also leave us feeling wiped, said Robert Kushner, M.D., medical director of the Center for Lifestyle Medicine at Northwestern Medicine in Chicago.

If you're dragging, these moves could give you the boost you need:

## 1. Nosh on kiwi

Snacking on two of these fruits an hour

before bedtime may help you sleep better. According to a review published in *Advances in Nutrition*, this nighttime habit led to about 35 more minutes of restful sleep.

The sleep-promoting benefit may be related to the fruit's high concentration of serotonin — a precursor for the hormone melatonin, which controls your sleep-wake cycle.

Though more research is needed, you can easily take a try-and-see approach by making this part of your nighttime ritual, though Kushner recommends leaving some time for digestion.

## 2. Win with water

Turns out getting enough H<sub>2</sub>O is an excellent way to increase your energy. A

study published in *Nutrition Reviews* found that being dehydrated was consistently linked with worse mood, greater feelings of fatigue and decreased alertness. When you don't get the water your body needs, it has to work harder to adapt to the shortage, which can grind energy levels down, said Kushner.

There's no hard-and-fast amount of water you need to drink. Keep in mind that you also get fluid through your food. But aim to consume enough that when you go to the bathroom your urine looks almost clear.

## 3. Get some fresh air

When you're feeling sluggish, a quick stroll outside instead of over to the coffee machine may be the better bet.

A much-cited study published in the *Journal of Environmental Psychology* found that spending just 20 minutes outdoors increased people's feelings of vitality — and the energy bump wasn't just from the exercise, but also from simply being in nature.

"Going outside and getting a change of scenery is restorative to both the body and mind," Kushner said. If you can't head out-

doors, he recommends bringing the outside indoors. "Many people feel better when they have sunlight coming into their work or living space."

## 4. Iron it out

You may know that being anemic can leave you feeling fatigued, but even slightly low iron levels could be exhausting, a meta-analysis published in the *British Journal of Nutrition* found.

If you're constantly tired but are getting adequate sleep, talk to your doctor about having your blood iron levels checked. If yours are low, your doctor may suggest a supplement.

And aim to get plenty of the mineral in your diet (around 8 mg. daily for adult men, 18 mg. for women).

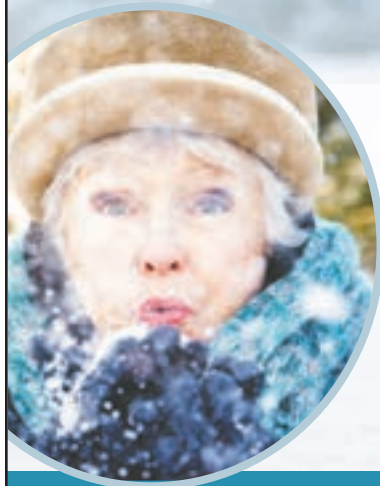
Animal sources, like lean beef, are more readily used by the body. But consuming a food rich in vitamin C along with plant sources of iron can increase absorption.

*EatingWell* is a magazine and website devoted to healthy eating as a way of life. Online at [eatingwell.com](http://eatingwell.com).

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- Get tested



For more info go to: <https://montgomerycountymd.gov/covid19>

## Health Studies

### INFORMATION ON AREA CLINICAL TRIALS

# Study pays volunteers 60+ to exercise

By Margaret Foster

What's the best way to prevent or delay Alzheimer's disease? It might be by exercising several days a week.

If that sounds daunting, consider enrolling in a study at the University of Maryland, which pays you to work out in your home for four hours a week.

The Exercise for Brain Health — Fight Against Alzheimer's Disease study (E4BH-FAD) began in early 2019, but had to cancel its live exercise classes last spring.

"We were going full steam until...every-

thing stopped" in March and researchers "shifted to a Zoom-based platform," said Dr. J. Carson Smith, principal investigator of the study and professor in the Department of Kinesiology, School of Public Health, at the University of Maryland in College Park.

On the other hand, because of that shift from in-person classes to Zoom, now anyone age 60 to 89 who lives in the Baltimore-Washington area can participate in the study.

"We're not really limited by geography.

As long as the person has an internet connection, a device they can connect to Zoom, and a place in their house to exercise, they can participate," Smith said.

Nicknamed E4BH-FAD, the study provides free, hour-long exercise classes for six months. Participants start with classes two days a week and gradually increase to four days a week. Before they begin, they attend an orientation program that covers Zoom basics as well as several simple exercises.

The study will investigate whether exercise can improve brain function and blood flow to the brain. According to the E4BH website, "The protective effects of exercise on brain function have been shown to be extremely robust in the hippocampus, the very brain structure targeted early on in Alzheimer's disease."

#### Three visits to a safe campus

People must make three in-person visits to the University of Maryland campus in College Park for various tests, including bloodwork and magnetic resonance imaging (MRI). Each visit takes two to three hours. Parking is reimbursed, and compensation is available.

"Our campus is a very safe place to be.

We have all the safety protocols in place for us and our participants," said Smith, noting that his team is frequently screened for COVID-19.

In addition to blood tests, stress tests and MRI scans, Smith's team conducts cognitive tests. At the moment, they are testing online, limiting face-to-face contact.

As for the classes, an instructor teaches the classes live on Zoom, overseeing everyone's movements and demonstrating each exercise.

"[The exercises] are based on participants' abilities, so they're personalized and customized," Smith said.

So far, everyone seems to enjoy the classes, he said. "They enjoy it so much — and they build a community in the classes — that they don't want to stop."

And the benefits of regular exercise are already clear, at least regarding participants' mental health.

Smith's team has surveyed many older adults during this time of isolation. "We find that those who are exercising are doing better," he said.

To enroll, visit [e4bh.com](http://e4bh.com) and click on "participate," email [exercisebrainhealth@gmail.com](mailto:exercisebrainhealth@gmail.com) or call (301) 405-2574.

#### BEACON BITS

Feb. 5+

#### VIRTUAL 50+ EMPLOYMENT EXPOS

The free annual job fairs sponsored by the Jewish Council for the Aging are happening virtually this year. They include unlimited workshops and job search training, as well as opportunities to network with employers. The next expo for jobs in Fairfax County, Va., is Feb. 5 from 10 a.m. to 2 p.m. Job fairs for Montgomery County, Md., will take place Feb. 16 and once a month through June. Register in advance at [virtualexpos.accessjca.org](http://virtualexpos.accessjca.org). Employers may participate for free. For more information, call (301) 255-4209.

## Outpatient COVID-19 Plasma Research Study for Prevention (CSSC-001)

**Have You Been Exposed to COVID-19  
But Do Not Have Symptoms?  
Join us in our fight against COVID-19.**

This study will test whether an infusion of plasma containing antibodies from persons who have recovered from COVID-19 can prevent others from getting it.

**Can I join?** If you are 18 or older and at high risk of exposure to COVID-19, you may be able to join the study.

You are at high risk if you either:

- work in a hospital (clinical staff, dining services, etc.) **OR**
- have been in close contact with a person with COVID-19 at home or in the community (meeting room, workspace, classroom, travel, etc.)

**What's involved?**

- One plasma infusion
- Up to 7 study visits\*
- Medical history
- Physical exams
- Blood tests

\* Compensation details will be provided by your study team.



Principal Investigator: Shmuel Shoham, MD  
Protocol Number: IRB00245634  
Clinicaltrials.gov NCT04323800

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# What to eat to reduce risk of Alzheimer's

By Andrew E. Budson, M.D.

Would you like to reduce your risk of cognitive impairment, Alzheimer's disease and dementia? Researchers from around the world have been studying a variety of different factors that might reduce these risks and keep the brain healthy.

## Mediterranean diet still best

One factor that a number of studies have converged on is a Mediterranean-style diet. This diet includes fish, olive oil, avocados, fruits, vegetables, nuts, beans, whole grains and red wine in moderation.

Now, if you're like me and you happen to like all these foods, then you have all the information you need to eat a brain-healthy diet.

On the other hand, if you're not crazy about everything on the list, perhaps you would rather eat just the most important components. Researchers have, in fact, been trying to determine the key parts of this diet for a number of years.

For example, one study published in 2015 and updated in 2018 compared healthy older adults who followed a Mediterranean diet with extra olive oil or extra nuts versus one with a control reduced-fat diet. The enhanced Mediterranean diet groups fared equally well, and both had better cognitive performance outcomes than the reduced-fat diet group.

No study, however, has been able to determine the critical components of the Mediterranean diet that makes it so good for your brain — until now.

## Fight loss of thinking power

Researchers at the National Institutes of Health published a study that evaluated the lifestyles of over 7,750 participants fol-

lowed for five to 10 years.

Participants filled out questionnaires to determine their eating habits, and had cognitive tests of memory, language and attention administered over the phone.

Researchers used these data to determine the dietary factors most important in lowering risk of **cognitive impairment**, as well as the dietary factors most important in lowering risk of **cognitive decline**.

Let's take a moment to define these terms. Let's say you want to know what your risk is 10 years from now.

Cognition is a shorthand way of saying thinking, memory, language, attention, visuospatial and other mental abilities.

Your risk of **cognitive impairment** is the risk that, 10 years from now, your cognition will be worse than your peers.

Your risk of **cognitive decline** is the risk that, 10 years from now, your cogni-

tion will be worse than it is now.

## Most important foods

What did the researchers find? Fish was the single most important dietary factor in lowering the risk of cognitive impairment. Vegetables were second best, and all other foods showed smaller, insignificant effects.

Moreover, of all the foods evaluated, only fish was associated with a lower risk of cognitive decline. Eating fish lowered the risk of both cognitive impairment and cognitive decline.

To reduce your risk of cognitive impairment and decline, eat a Mediterranean-style diet that includes fish several times per week.

There are lots of good fish to eat, including Atlantic mackerel, black sea bass, catfish, clams, cod, crab, crawfish, flounder,

haddock, lobster, salmon, sardines, scallops, shrimp, skate, sole, squid, tilapia, trout and canned light tuna.

Just be careful about fish that may have high levels of mercury, such as swordfish and bigeye tuna; these fish should only be eaten occasionally. The FDA has a good guide to help you know the best fish to eat: See [fda.gov/fishadvice](http://fda.gov/fishadvice).

## Your mother was right

Did your mother ever tell you that fish was good for you? Mine did. In fact, she always used to say, "Fish helps you think." She knew it all along; it just took the scientific community 50 years to catch up to her and prove it.

*Andrew E. Budson, M.D., is a contributor to Harvard Health Publications. © 2020 Harvard University. Distributed by Tribune Content Agency, LLC.*

## HELP ADVANCE INFLUENZA RESEARCH.

## VOLUNTEER FOR A FLU VACCINE CLINICAL TRIAL.

Healthy adults 55 to 70 years old are needed to participate in the study of an investigational influenza vaccine.

The study will evaluate the safety of the vaccine and its ability to generate an immune response.

Financial compensation will be provided.

To volunteer, call 1-866-833-5433 (toll-free)

TTY 1-866-411-1010,

or email [vaccines@nih.gov](mailto:vaccines@nih.gov).



VACCINE RESEARCH CENTER / NATIONAL INSTITUTE OF ALLERGY AND INFECTIOUS DISEASES /  
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### BEACON BITS

Mar. 10

UNDERSTANDING  
DEMENTIA

In this free, virtual talk from the Alzheimer's Association, learn how to decode behavioral messages and intervene with challenging behaviors associated with Alzheimer's and dementia. This event takes place Wed., March 10 from 3 to 4 p.m. To register, visit [bit.ly/Dementia-relatedBehaviors](http://bit.ly/Dementia-relatedBehaviors). For more information, call (202) 895-9485.

Ongoing

DAILY PHONE  
CHECK-INS

Lonely? Trained AARP

volunteers will check in with older adults by phone during the pandemic. To sign up or volunteer for a daily check-in, call 1-888-281-0145 or go to [aarpcommunityconnections.org](http://aarpcommunityconnections.org).

# No-fail popovers, no special pan required

By America's Test Kitchen

Buttered popovers are a great accompaniment to dinner, and they take far less time to make than rolls. Or, drizzled with honey or smeared with jam, they make a delightful breakfast, brunch or snack.

The ideal popover is crisp and well browned on the outside and hollow on the inside, with inner walls that are lush and custardy. And the ideal popover recipe can be made in a popover pan or a muffin tin. We engineered our no-fuss recipe to check both boxes.

We started with bread flour. The extra gluten-forming protein in bread flour helped produce popovers that were about a third taller than those made with all-purpose flour. And their higher walls were also thinner, making them a bit crisper, and that crispness held up as they cooled.

We also found streamlined ways to circumvent a couple of common steps. Many recipes call for preheating the popover pan to jump-start the “pop,” but we found it equally effective (and a little safer) to warm the batter instead by adding heated milk.

Most recipes call for lowering the oven temperature after the popovers reach their maximum height to prevent the outsides from burning, but we found that zeroing in on the ideal baking temperature — 400 de-

grees — ensured a perfect bake inside and out, with less fuss.

## Popovers

Makes 6 to 8

### Ingredients:

- 1¼ cups (6¾ ounces) bread flour
- ¾ teaspoon table salt
- 1½ cups 2% low-fat milk, heated to 110 to 120 degrees (skim or whole fat milk may also be used)
- 3 large eggs
- Salted butter

### Directions:

1. Adjust the oven rack to the middle position and heat oven to 400 degrees. Lightly spray cups of popover or muffin pan with vegetable oil spray. Using a paper towel, wipe out cups, leaving a thin film of oil on bottom and sides.

2. Whisk together flour and salt in an 8-cup liquid measuring cup or medium bowl. Add milk and eggs and whisk until mostly smooth (some small lumps are OK).

3. Distribute batter evenly among prepared cups in the pan. Bake until popovers are lofty and deep golden brown all over, 40 to 45 minutes. Serve hot, passing butter separately.

## Recipe notes

This batter comes together quickly, so



start heating your oven before gathering your ingredients and equipment.

Our recipe works best in a 6-cup popover pan, but you can substitute a 12-cup muffin tin, distributing the batter evenly among the 12 cups. Start checking these smaller popovers after 25 minutes.

We strongly recommend weighing the flour for this recipe.

Do not open the oven during the first 30 minutes of baking; if possible, use the oven window and light to monitor the popovers.

Leftover popovers can be stored in a zipper-lock bag at room temperature for up to two days; reheat directly on middle rack of 300-degree oven for 5 minutes.

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

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## COVID PLASMA INITIATIVE

If you tested positive for or were exposed to COVID-19 within the past 5 days, then you may be eligible to enroll in one of two trials and have a 50% chance of receiving antibody-rich plasma.

By enrolling in either study, you achieve two goals: potentially receiving healing plasma for yourself, and furthering research that can get plasma for others.

Consult with your healthcare provider as there are risks and please consider joining this trial.

You can enroll at [CovidPlasmaTrial.org](http://CovidPlasmaTrial.org) or call (888)-506-1199.

**Ready To Serve!**

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Johns Hopkins  
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# The many health benefits of tea seed oil

As we move into 2021, I started thinking that a good way to start the new year is to feed our bodies better. This will ensure a stronger immune response through the winter season and also help you with gut concerns, mood, sleep and mitochondrial health.

So, I want you to start the new year with what I think is the best oil on Earth: **Tea seed oil**. It's not an essential oil, rather it's something you cook with.

Also, note that it's completely unrelated to **tea tree oil**, which cannot be consumed.

I include tea seed oil as an ingredient in many of the recipes posted on my website. But what is it exactly?

Tea seed oil comes from the seeds of the *Camellia oleifera* plant, which is a cousin to *Camellia sinensis*. The latter provides us with the leaves that are turned into black or green tea, matcha, white tea and oolong.

Tea seed oil gives your body a refreshing, clean "oil change." Just like a car

needs certain oils for its breaks and gears, your body needs certain oils to keep cell membranes healthy, cholesterol ratios in good balance, and to maintain a healthy, content mood.



**DEAR PHARMACIST**  
By Suzy Cohen

### High nutrient profile

Oils contain a host of healthy vitamins, antioxidant enzymes, minerals and nutrients. They are not just grease or fat designed to keep food from sticking to the pan. They impart health benefits.

Think of oils like you would a dietary supplement. You can choose an oil by its nutrient profile so that it nourishes your body the way a supplement does.

Just like olive oil and grapeseed oil, tea seed oil has potent antioxidant compounds with extremely high levels of unsaturated fats.

It contains a similar fatty acid profile to olive oil, but it has more omega-3 fatty acids and less omega-6 fatty acids. It's also free of cholesterol.

As for nutrients, tea seed oil boasts vita-

min E, vitamin A, B vitamins and minerals.

Tea seed oil provides incredible antioxidant protection, too, and it's not lost when you cook this oil. Tea seed oil contains powerful antioxidants called "catechins," which is exactly why people drink so much green tea — for the catechins.

### Great for grilling, too

One major difference with olive oil is that tea seed oil has a high smoke point, so you can grill as well as cook with it. Its smoke point is something like 485 degrees F. Both olive oil and coconut oil will rapidly degrade if you heat them that high.

Tea seed oil has a light flavor that will enhance recipes. I love the pale green to yellow color. It smells very mild; it will not

overpower you, or any recipe, the way some other oils can. In fact, it does not impart any flavor or leave a bitter aftertaste, the way some green teas do.

You cannot keep oils for years, however. In fact, after opening them, they may go rancid after a few months.

Tea seed oil is widely available at specialty health foods stores, some grocery stores and online.

*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. To contact her, visit SuzyCohen.com.*

## BEACON BITS

### Feb. 24 SENIOR LEADERSHIP MONTGOMERY

Leadership Montgomery is accepting applications through April

**23 for Senior Leadership Montgomery, an opportunity for people 55+ to deepen their civic engagement and expand their community network. Attend a virtual information session to learn more about the program on Wed., Feb. 24 from 1 to 2 p.m. To register for the information session, visit [bit.ly/SLMontgomery](http://bit.ly/SLMontgomery). For more information, call (301) 881-3333.**

## Caring for your aging parent or loved one?



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## Aging & Disability Services



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Tue, Wed, & Thur: 8:30am – 7:30pm

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

KC@Home is an online social day club for seniors with early-stage memory loss that now meets on Zoom.  
**For info and dues, call 202.735.3464.**

JCA Jewish Council for the Aging [www.AccessJCA.org](http://www.AccessJCA.org)

JCA is proud to serve people of all faiths and from all walks of life. For more information about our program policies, visit [www.AccessJCA.org/programs](http://www.AccessJCA.org/programs).

**Do You or a Loved One Need Help Finding Senior Resources?**

Senior HelpLine is a free service of JCA for older adults and their caregivers of all faiths, ethnicities and income levels. Free and personal guidance provided by Information Specialists.

Housing • Home care • Home repair & maintenance • Geriatric assessments • Activities and recreation • Transportation • Hoarding • Shopping assistance

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JCA Jewish Council for the Aging [www.AccessJCA.org](http://www.AccessJCA.org)

*the following is excerpted from*

# VILLAGE LIFE



## BGRV's Walk to End Alzheimer's® Team Raises \$23,066 for Alzheimer's Association

**B**rooke Grove Retirement Village's (BGRV) 2020 Walk to End Alzheimer's® team of staff, residents, volunteers, family members and friends surpassed its goal and raised \$23,066 to benefit the Alzheimer's Association National Capital Area (ALZ/NCA), according to team co-captains Toni Davis, BGRV's director of marketing, and Lynelle Smith, director of employee and public relations.

"This is a remarkable achievement during a year in which so many are facing financial challenges due to the pandemic," noted Ms. Davis in a letter of thanks to team members. "Because of your efforts and the generosity of donors throughout the Washington metropolitan area, the Alzheimer's Association will be able to continue its vital work." Formed in 1980, the Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. It is dedicated to finding not just the cure, but preventative methods and treatment.

BGRV was also named Top Senior Care Team during a November 12 virtual Walkcademy Awards Ceremony hosted by ALZ/NCA. A top area fundraiser for many years, BGRV has raised nearly \$385,000 for the cause since the organization began participating in the Walk in 2003.

Local businesses, vendors, and BGRV residents and their loved ones supported the campaign by participating in a raffle and making generous gifts in response to a direct mail campaign. In addition to



*Brooke Grove Foundation Board Chair Tom Wetmore and his wife, Heidi, in their neighborhood on Walk day.*

sponsoring a raffle prize, Morgan-Keller Construction was an underwriter for BGRV's campaign. Top Walk team fundraisers include Dennis Hunter, John and Lois Harris, Diane Marcus, Susan Phillips and Brenda Erb-Marquis

"Thank you all for the support that you provided this year for the Walk to End Alzheimer's," said Cindy Schelhorn, senior director of communications and marketing for the ALZ/NCA. "We know that this has been a crazy year for so many, and the fact that you went above and beyond to help means so much to us. You've been with us for a long time, and we think you're wonderful!"

## COVID-19 Vaccine Clinic Among First in Maryland

**O**n December 23, Brooke Grove Rehabilitation and Nursing Center residents and staff from across the Brooke Grove Retirement Village campus stepped up to the plate for their first dose of the Pfizer COVID-19 vaccine. This critical step toward prevention was made possible through a partnership with CVS Pharmacy, and the clinic was among the first to be offered in Maryland.

Phase 1 of Maryland's vaccine distribution program included hospitals, emergency medical services, healthcare workers and skilled nursing facility residents, and it is expected that other residents on campus will receive the vaccine early in the new year.

"Today is so important because we are actually getting the COVID-19 vaccine to nursing home residents, patients and staff —

Marylanders who are most in need and most at risk," said Joe DeMattos, president and chief executive officer of the Health Facilities Association of Maryland. "We should all appreciate this new dawn and know that together, we will get through this."

*Luis Gomez, who takes care of maintenance needs at BGRNC, receives his vaccine.*





# Lettermen Community Project Spreads Holiday Cheer

Are you a fan of The Lettermen? Their first single, “The Way You Look Tonight,” debuted in 1961, and the group went on to international success with over 75 albums. During the holiday season just past, the Lettermen Community Project (LCP) partnered with Brooke Grove Rehabilitation and Nursing Center (BGRNC) to create a card shower for residents in long-term care. The LCP’s connection with the Brooke Grove community is very personal, as the mother of one of its staff members was a previous resident.

Over 1600 cards were contributed to the project, arriving from as far away as Australia! They were delivered to BGRNC, along with holiday treats and DVDs, by The Lettermen Manager David Haskell in December. Each resident also received an autographed picture of the entertainers, which sparked great memories and conversations. The card shower was doubly appreciated this year as state and



*Resident Jerome Schaeffer checks out gifts of holiday cheer from the Lettermen Community Project.*

health department COVID-19 restrictions have greatly limited visitation in nursing and assisted living homes.

## Message from the Village From the desk of Dennis Hunter, president, Brooke Grove Foundation

As I write this on the day before I’ll be vaccinated for COVID-19, I’m reflecting on the incredible gift we call life.

Let’s face it. 2020 was one of the darkest years to come along in many lifetimes. Many folks have scars that may cloud their vision of the future for a long time. Even so, there were high points. I noticed that our team members showed a lot of appreciation for each other, and our nation expressed great

support for the caregiving profession. It’s important to recognize how incredibly valuable these simple things are to the resilience and hope of the human heart. Love and kindness create a special kind of glow that illuminates the spirits of those around us, brightening days and lightening loads.



This is my hope for the coming year — that each of us will continue to flood the world with love, hope and joy. We are the ones who touch people’s lives, lighting the way to a hope-filled life. The coming vaccines will shape our future, but nothing will change the future more than people who know how to bring light into a dark world. Here’s to a bright, new year free of COVID!

**For more information about  
Brooke Grove, call  
301-637-8928**



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# Spotlight on Aging

VOLUME XXXIII, ISSUE 2 *A newsletter for D.C. Seniors* February 2021



## MAYOR'S MESSAGE

*By Muriel Bowser, Mayor  
District of Columbia*

Dear Seniors:

I want to start by saying how much I miss seeing you at events and gatherings across D.C. I also want to thank you for the sacrifices you continue to make in order to protect yourselves and our community.

While we must stay vigilant and continue to take measures to stop the spread of the virus — by wearing masks, social distancing, and practicing good hygiene — there is reason to have hope. We should have hope because, finally, we have a safe and effective vaccine that provides us a path out of this pandemic.

I know many of you are eager to get the COVID-19 vaccine. You are eager to see your families, hug your grandchildren, and be out and about with friends and neighbors. And we are working hard to make that possible.

Our goal is to make sure the vaccine is available promptly as supply comes in from the federal government, and to ensure an equitable distribution of the vaccine across all eight wards. By now, it is clear that demand for the vaccine far outpaces the supply we are receiving from the federal government. So, I continue to advocate for D.C. to receive more doses so that we can meet the demand for it and protect the lives of our most vulnerable residents.

At the moment, appointments are being released every Thursday at 9 a.m. to eligible residents in priority Zip codes. Priority Zip codes include areas of our city where residents have been hit hardest by the virus.

We also release additional appointments every Friday at 9 a.m. that are open to anyone who is eligible, regardless of Zip code. The best way to secure one of these appointments is through the website [vaccinate.dc.gov](https://vaccinate.dc.gov) (where you can also find a step-by-step guide on how to make an appointment).

If you do not have internet access, you can also call the District's coronavirus hotline at 1-855-363-0333 at 9 a.m. on days when appointments open. In addition to these appointments, hospitals and healthcare centers across D.C. have limited doses of the vaccine and are working to vaccinate eligible patients.

If you are nervous to take the vaccine, I want to assure you that it is safe and effective. Scientists have been researching how to make vaccines like this one for years.

Most of us weren't talking about coronaviruses before 2020, but because of other coronaviruses like SARS and MERS, doctors and scientists had a head start on developing the COVID-19 vaccine. Furthermore, millions of Americans have already taken the vaccine — including myself, Dr. LaQuandra Nesbitt, and members of our community like Mrs. Cora Masters Barry, former U.S. Attorney General Eric Holder, former Mayor Sharon Pratt, former Councilmember Carol Schwartz, and current Councilmembers Anita Bonds, Mary Cheh, Vince Gray, and Chairman Phil Mendelson. We each got vaccinated because we know that this is the best way to protect ourselves, our loved ones, and our city.

Once again, thank you for all you have done to keep our community safe during the pandemic. With this vaccine, there is a light at the end of the tunnel, and a sense of hope that we will soon be able to come back together again.

Stay safe, and remember: We are in this together, and we will get through it together.

Mayor Muriel Bowser



**#SeniorSocialInfluencers,** Clockwise from left, Councilmember Anita Bonds, Council Chair Phil Mendelson, and Former Attorney General Eric Holder take the COVID-19 vaccine for the first time.

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

**Director**  
Laura Newland

**Editor**  
DACL External Affairs

**Photographer**  
Richard Williams

500 K St. N.E., Washington, D.C. 20002  
(202) 724-5626 | [www.dacl.dc.gov](http://www.dacl.dc.gov)

## D.C. Cameo Club



This past holiday season, the ladies of the DC Seniors Cameo Club continued their 15-year tradition of bringing joy to District children and families in need. The ladies hosted a socially distant “grab and go” event, giving more than 100 families warm coats and gift cards.

Sandra Bears, Ms. Senior D.C. 2005 and Ms. Daisy J. Savage, Ms. Senior D.C. 2002 chaired the event together and expressed their happiness for the way the Cameo Club members helped to make this a safe event for all. “I am very proud and thankful for the team that worked with us, and [that] the kids were very satisfied with their gifts,” said Ms. Bears. “Everybody worked hard to make it happen and Daisy and I were very pleased with the way it turned out.”

# Join us for National Wear Red Day®!

February is American Heart Month. On Friday, February 5, we invite you to join us and Americans across the country in wearing red, to help spread awareness of heart disease and stroke. To learn more about National Wear Red Day and American Heart Month, visit the American Heart Association at [www.heart.org](http://www.heart.org).



## Eat Well, Live Better!

### SENIOR NUTRITION PROGRAM



Eat Well, Live Better! Senior Nutrition Program provides access to healthy supplemental food for low-income DC residents who are 60+ years old with a chronic illness.

If eligible, participants will receive:

- Monthly delivery of two boxes of supplemental food, such as vegetables, fruits, and grains
- Virtual meetings with a nutritionist
- Chronic illness care management
- Assessments and referrals to other resources

**Call today to learn if you are eligible.**  
**Caroline Casey**  
**(202) 921-2150**



## Maintaining Your MENTAL HEALTH

Need someone to talk to; we're here to help! Certified clinicians are available for you 24/7. Call the Department of Behavioral Health mental health hotline: 1-888-793-4357.

### Tips for Reducing Anxiety:



Reach out for help; your mental health is important.



Exercise regularly.



Limit time spent in public places.



If working from home or in self-quarantine, arrange your space so it's calming. Make sure you shower and get dressed like you're going to work.



Moderate news intake.



Practice deep breathing exercises or other methods of meditation.



# Law & Money

## DREADED LETTER

Major audit or minor glitch? What to do if you get a letter from the IRS

## LEAVING \$ TO A BLACK SHEEP

Disinheriting a beneficiary is more common than you think, and setting up a trust needn't be a pain. When in doubt, hire a financial planner to help

## PLAN AHEAD

Know your rights when planning a funeral. Five tips from industry insiders

## Your quick guide to key dates this year

By Kiplinger Consumer News Service

Planning is everything. Financial strategies can take years to put in motion and even longer to bear fruit. The last thing you want is to sabotage yourself by missing an important financial deadline, like any one of these dates in 2021.

Use this guide as a checklist and reminder of what you will need to do.

**January:** A new year is your cue to take stock of your retirement savings. Employees over 50 can contribute up to \$26,000 (\$19,500 for younger workers) to an employer's saving plan in 2021, the same amount as last year.

Also unchanged are the annual maximums that you can squirrel away in a traditional or Roth IRA: \$7,000 for those age 50 and older (\$6,000 for everyone else).

You'll need earned income to contribute to an IRA, and the contribution amounts cannot exceed your earnings, though the age limit is gone. Beginning in 2020, people 70½ and older who are still employed can continue socking away money into an IRA.

Medicare's general enrollment period runs through March, with coverage starting July 1. During this period, those who missed signing up for Medicare at age 65 and don't qualify for a "special enrollment period" can enroll in parts A and B, and Medicare Advantage beneficiaries can switch to a different Advantage plan or to traditional Medicare.

**March 31:** General enrollment for traditional Medicare and open enrollment for Medicare Advantage end.

**April 1:** The waiver of 2020 RMDs (required minimum distributions) makes this April 1 deadline for taking the first RMD moot. Plus, if you turned 70 on July 1, 2019 or later, you now have until age 72, not 70½, to start taking withdrawals from tax-deferred retirement saving accounts, with a deadline of April 1, 2022 for the first RMD.

**April 15:** Your 2020 federal taxes are due, along with any money owed, even if you file for a six-month extension. This is also your last chance to make 2020 contributions to an IRA. Plus, your first estimated tax payment for 2021 is due.

**June 15:** Second quarter estimated taxes are due.

**July 1:** Avoid penalties for any underpayment of 2021 estimated taxes with a midyear review. One way to dodge the penalties: Pay at least 90% of the current-year tax tab or 100% of the prior-year tax tab (110% if you have a high income). Consider other moves to trim your 2021 tax bill.

**Sept. 15:** Your third estimated tax payment for 2021 is due. If you've fallen behind on payments or just want a simpler way to pay, withholding the tax from your RMD at any point in 2021 — even the last day of December — is treated as if you had paid federal taxes steadily throughout the year.

**Sept. 30:** By this date, you should have Medicare's annual notice of changes to formularies, benefits and premiums for either a Medicare Advantage or Part D prescription drug plan. Changes take effect in 2022.

**Oct. 15:** For all you extension filers, this is the deadline to turn in your 2020 tax return. Also, Medicare open enrollment begins today. You have from now to Dec. 7 to switch

between traditional Medicare and Medicare Advantage, or choose new Advantage and Part D plans, with coverage effective in 2022.

**Nov. 1:** Starting today, early retirees in most states have until Dec. 15 to buy health insurance for 2022 on the Affordable Care Act's exchanges.

**Dec. 1:** If you plan to make a qualified charitable distribution (QCD) from your IRA, act now to ensure that the charity receives the money in time. Traditional IRA owners 70½ or older can transfer up to \$100,000 directly to charity in 2021 with a QCD.

**Dec. 7:** Medicare's open enrollment ends.

**Dec. 15:** The ACA's open enrollment ends. If you haven't already done so, take your 2021 RMD now.

**Dec. 31:** By year-end, your RMD must be out of your IRA and any QCDs should be in the charity's account.

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## Put financial survivor's guilt to good use

By Liz Weston

Financial therapist Lindsay Bryan-Podvin of Ann Arbor, Michigan, specializes in helping people deal with their anxieties about money. But since the pandemic started, Bryan-Podvin has been hearing more about guilt than fear.

Several people who still have jobs and financial security feel guilty about having been spared while others suffered, said Bryan-Podvin, author of *The Financial Anxiety Solution*.

"I would start to hear things like, 'I shouldn't be complaining — my partner has it so much worse,' or 'I can't even believe I'm telling you this because so-and-so in my neighborhood lost their job,'" she said.

The feelings clients expressed and the language they used were almost identical to what Bryan-Podvin hears from people with post-traumatic stress disorder (PTSD) — a mental health disorder that can be triggered by experiencing or witnessing a terrifying event.

"What I started to see was survivor guilt,"

Bryan-Podvin said. "They feel like they somehow didn't deserve what they have."

### Guilt can turn inward

Survivor's guilt is a symptom of PTSD, often felt by people who wonder why they lived while others died.

While financial survivor's guilt isn't an official psychological diagnosis, Bryan-Podvin said that recognizing the similarities has helped her treat clients who are struggling.

People experiencing this kind of guilt may feel sad or even hopeless, she said. They may have obsessive thoughts, wondering why they were spared or what they might have done differently to protect others. They may feel paralyzed, numb or burned out.

"Survivor guilt is like any other type of stress," she said. "It can impact your sleep, it can impact your parasympathetic nervous system, it can impact your ability to fully rest in the present."

Recognizing what you're experiencing can help you cope, said certified financial planner Edward Coombs, a marriage and

family therapist in Charlotte, North Carolina. One reason people feel survivor's guilt is because we're hard-wired to want justice and fairness, he said.

"That's really what's getting activated," Coombs said. "Like, how is it fair that I still have my job but this segment of the market no longer has their job?"

Not everyone feels bad about inequities, of course. But those who do can experience financial self-shaming, where they feel that it isn't okay to have money, jobs or opportunities that are denied to others, Coombs said.

At the extreme, they may give away too much, volunteer to be furloughed, or otherwise put themselves at financial risk because they feel guilty.

"It's not your fault what's happened to this other person," he said. "Sometimes survivor guilt can be about taking on more responsibility than is appropriate."

### Cope in ways that help others

A more productive approach is to look for sensible ways to help others, therapists

say. That may be working at a food bank, donating to a cause, helping someone update their resume or making introductions that could help them find a job.

"Some level of service, some level of giving back tends to help us feel better," Bryan-Podvin said. "It's about knowing that you're taking steps and you're taking action to help."

But be careful about going overboard. Some people may rush in with referrals and networking suggestions when a jobless friend is still in shock, for example. Maybe your friend just needs an empathetic listener right now.

When your goal is to alleviate your guilt, it's easy to miss what the other person actually needs, Coombs said.

Also, resist the urge to share the setbacks you've experienced, Bryan-Podvin said. "It's better to say, 'I'm so sorry that happened. That must be really hard,'" she said.

# Thinking of divorce? Take this step first

By Tonya Graser Smith

Thinking about divorce? You wouldn't be alone in 2021 — the pandemic has caused divorces to spike — or any year, as many couples opt to start a new year fresh by splitting up.

But maybe you're not ready for your marriage to become another COVID-19 victim. There is an intermediate step you could take before you invest time, money and energy in getting divorced.

Instead, you could plan your possible divorce — with a postnuptial agreement. This step would allow you to work on your relationship while also knowing that, if it doesn't work out, you've created an outline for how you and your partner will get divorced.

A postnuptial agreement is exactly what it sounds like. It's an agreement that is made after a couple is married, and it's about what will happen financially if they divorce. It's signed by both parties and is notarized and private.

Now, a post-nup can't address what will happen to children, because child custody can't be covered in a post-nup. There also can't be any financial incentive for one spouse to leave the marriage.

Here's a look at why you might consider a post-nup:

## 1. You're getting back together after something bad, perhaps an affair.

While you and your spouse have chosen to reconcile, you have also decided to lay

out some terms of personal responsibility and accountability. It's like you're saying, "If this happens again, this is what we are going to do and how we will handle our money and other assets in our divorce."

If not infidelity, perhaps your partner has been wastefully spending down assets or even gambling. Or the issue might be an alcohol or drug abuse problem.

A post-nup allows you to reconcile without having additional legal exposure financially. In other words, you aren't penalized financially for giving your marriage another go.

The idea is this: You're entering into this agreement to move forward in the right direction, to get your marriage back on track. You are going to hold each other accountable.

If one of you messes up, you know how you will address your assets when you break up.

## 2. You need to make a change to your premarital agreement.

If you have a premarital or prenuptial agreement that needs to be changed, that's also where a post-nup comes in.

Say, you inherited money and don't want your spouse to get it if you divorce.

Or, perhaps your pre-nup agreement says in case of divorce there is to be no alimony or division of property, but after many years of marriage your financial situation has changed and that no longer makes sense. Maybe your spouse was the breadwinner when you got married

but now you are.

Sometimes big life changes require a couple to change their pre-nup — to account for a new way in which they would want to handle their money in the event of a divorce — and the post-nup is the way they do that.

Things change, and sometimes marital agreements must change, too.

## 3. You or your spouse is entering into a new business arrangement.

Postnuptial agreements are also common when one partner starts a new company or business and doesn't want the spouse involved in financial decisions or to be able to lay claim to the business in the event of a divorce.

If you are going into business with outside partners, a post-nup could be in order. Your partners might want to ensure that your spouse doesn't have an interest in the business later in the event you divorce — or even die.

The case for postnuptial agreements is clear: People forget that marriages are financial relationships and business relationships, too.

Post-nups help you map out a financial plan as a married couple. And they are made when you both are happily married — or at least working toward that.

It's much easier to do the right thing when you and your spouse are still in love and working toward a common goal, which is hopefully a life together forever. But if happily ever after doesn't happen, you've done the planning, and hopefully divorcing is less costly, both emotionally and financially.

Tonya Graser Smith is a board-certified specialist in Family Law, licensed North Carolina attorney and founder of Graser-Smith, PLLC, in Charlotte, N.C.

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## Financial guilt

From page 28

### Make room for gratitude

Another way to cope with financial survivor's guilt is to start noticing and appreciating the positives in your life.

"Turn the 'g' in guilt to gratitude," said financial therapist and CFP Preston D. Cherry of Lubbock, Texas. Research shows that writing gratitude lists, keeping a gratitude journal, or just contemplating what you're grateful for can lower stress, improve sleep and make relationships better.

Feeling bummed out about layoffs and economic turmoil is normal, but experiencing sadness and guilt for weeks at a time is not, Bryan-Podvin said. If you can't sleep, you're too distracted to work or you keep forgetting important things, consider getting professional help. The Financial Therapy Association is one place to look for referrals. (Cherry and Coombs are board members.)

"If your ability to function is so impacted, whether it's financial survival guilt or just the trauma of being alive right now, therapy is not a bad idea," she said.

—AP/NerdWallet

## Don't run the risk of having No Plan.



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# Uh-oh. You just got a letter from the IRS

By Bruce Willey

You're flipping through your mail, and the return address on one letter makes your heart rate quicken — and not in a good way. It's from the Internal Revenue Service, and they want to audit your return.

Don't think it can't happen to you. The IRS seems to have gotten back to work after a lull, and I've recently gotten several frantic calls from clients who have received audit notices.

Your mind races and your palms sweat. Did you do something wrong? Why are they coming after you? How are you going to be able to defend yourself against the U.S. government?

Let me offer the most straightforward piece of advice I can: Take a deep breath, exhale slowly and set the letter aside.

Do something else for a while. Finish some chores. Walk the dog. Once you've calmed down, you can focus on the letter.

## Who made the mistake?

For starters, there's a chance the IRS flubbed. Remember, it's a massive government agency handling millions of tax returns. It's understaffed, underfunded and staffers are overworked. They can — and do — make mistakes.

You or your tax preparer could also slip up. The agency sends out nearly 2 million notices about math errors on returns the prior year. Maybe yours is one of those.

An IRS reviewer may also have missed seeing your correct information in the spot they thought it should have been in, even if you included it elsewhere on your return.

They may not have applied a payment that you already made. Or they may have transposed some numbers or gotten a date wrong. Believe me, it happens.

Pull out your tax return and check for those clerical errors first. After that, thoroughly review the letter. What exactly are they asking for? What are they claiming is missing from your return?

Letters resulting from a 1099 audit often include a "notice of proposed adjustment." The "adjustment," of course, is the additional money the IRS says you owe them, including the penalty and interest that's been assessed.

## Selected for an audit?

An IRS letter may also state your tax return has been chosen for an additional investigation or audit, and it may give specific categories the agency wants to review from either a business or the taxpayer's personal records.

This is where taxpayers' hearts begin palpitations, and there's a simple reason why: Most don't have a clue about what's actually in their return because they hire others to do it, and sign off without reading it. Given that professional tax experts sometimes miss details, it's likely laypeo-

ple miss them as well.

Send your tax preparer a copy of the IRS letter and ask for an explanation. There's an excellent chance they will have answers that will satisfy the IRS.

If you prepared your return yourself, look for the same issues a preparer would: perhaps a date was misread, information that is being requested was, in fact, included in the return, or the time period wasn't clear.

The IRS is not in the business of chasing people for amounts that aren't due. If they're satisfied you've paid what you owe, they will move on.

If there are remaining issues, there's a good chance these issues may be a consequence of tax items from a prior year that impacted the current year's return. This means the IRS may be scrutinizing whether you incorrectly applied tax deductions or credits disallowed on previous returns to the current year.

These deductions and credits make more tax revenue if carry forwards can be disallowed, so of late the IRS has asked taxpayers to provide the original source information for the deduction or credit, even though the statute of limitations related to that particular item may have long since passed.

## Hold on to important docs

To address these questions — now and in case of future audits — keep your receipts and records for six years at a minimum.

And this is crucial: The IRS does not accept credit card receipts in an audit. Even if you regularly use a company credit card to pay business expenses, the IRS requires the original vendor receipt. This is one of the most common errors I see among my clients.

I strongly recommend getting an app that allows you to take a picture of the original receipt using your phone and maintain a record of all the receipts on your credit card. At the end of the year, you can download a PDF report that is easily archived.

Keep contemporaneous records along with the receipts to indicate how each expense benefits the business in case you're called on to justify it.

It's entirely possible the dreaded audit letter can be resolved relatively painlessly. Just never forget the IRS is always trying to collect money. It is not trying to reduce your tax bill to the lowest amount legally possible. Mistakes they notify you of will almost always be in their favor.

When you have stellar records, you know you'll be able to resolve what is often a small error. And your heart won't race (as much) when you see that dreaded envelope in the mailbox.

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# Dividing your estate around black sheep

By Kara Duckworth

Every family faces a unique set of circumstances when it comes to wealth, financial planning and thinking about the future.

But no matter the situation — whether you have many children or none, whether you're married or divorced — it is essential to consider your specific beneficiaries' circumstances when it comes to estate planning.

Perhaps you are worried about substance abuse, a son- or daughter-in-law who is irresponsible with money or has mental illness, or siblings with different levels of motivation. Perhaps you simply want to incentivize certain behaviors in the future. All of these situations can be addressed thoughtfully and effectively in your estate planning documents.

There are several myths about how estates must be distributed that can lead to lots of worry about what will happen to a "wild child" in the future and stress about family dynamics. Let's explore four of them.

## Myth #1: You must divide your estate evenly among beneficiaries

Disinheriting a beneficiary is more common than you think. Sometimes, disinheriting happens for a variety of reasons that have nothing to do with disapproval of a potential beneficiary's lifestyle choices.

For example, if you have a family member who is disabled, you may opt to leave

more assets to that beneficiary to ensure their medical or caregiving needs will be met in the future, thereby leaving less to your other beneficiaries.

In other cases — ranging from wanting to protect assets from a spendthrift beneficiary to equalizing distributions when major financial gifts have been made during life — you may choose to make disproportionate allocations.

If you have helped one child with a down payment on a home but your other child has not settled down enough to be ready to handle homeownership, you may want to leave that child additional funds from your estate to make up for helping the first child buy a home.

No matter the reason for disinheriting completely or making unequal distributions, it is best to explain either in your estate documents or in a separate letter the rationale behind your decision so as to avoid the possibility of a claim against the estate or even just hard feelings among family members.

## Myth #2: Once you have disinherited the wayward beneficiary, you cannot change your mind

In actuality, we recommend that you re-evaluate your estate-planning choices periodically. Situations change, hopefully in a positive direction, and you can revise your estate

documents to provide incentives for your beneficiary to continue making progress.

## Myth #3: You cannot control things from the grave

Of course, you won't have direct control after you pass. You can, however, make specific provisions in your trust to incentivize desired behaviors.

Examples include establishing trusts for beneficiaries that call for the trustee to earn a certain dollar amount or allow distributions of percentages of the assets of the trust upon achieving certain life milestones.

You can also stagger the distribution schedule so that a beneficiary cannot burn through their inheritance all at once.

It is possible to treat the share of inheri-

tance for one beneficiary different from others. You can allow one (financially responsible) child to access their share of the estate in one lump sum, establish a trust for the second child who is still finding their path in life with the ability to access the assets in a staggered fashion, and put the third child's share in an incentive trust to encourage more responsible behavior in the future.

## Myth #4 (and how to bust it): Trusts are complicated

Certain types of trusts allow you to name someone to help your beneficiary manage their inheritance. While you may not want to burden a family member or

See **ESTATE PLANNING**, page 32



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# Consumer rights when planning funerals

By Joshua Slocum

Few of us know our rights when making funeral arrangements. According to an online survey of 2,009 Americans commissioned in November by the Funeral Consumers Alliance (FCA) and Consumer Federation of America (CFA), only one-quarter of respondents know that funeral homes must provide a quote on the phone and an itemized price list in person.

To better inform consumers about their funeral rights, FCA and CFA released a free pamphlet titled “Planning a Funeral: 5 Key Tips.”

Here are summaries of the points that will allow you to take control of your funeral choices:

## Talk it out ahead of time

Making funeral arrangements at the last minute can be stressful, expensive and dis-

appointing in terms of services received.

A frank conversation with family can make everyone’s wishes and needs clear — which services are important and meaningful, and which are not? Cremation or whole-body burial? Does your loved one want viewing/calling hours? A graveside service? Does he or she envision a funeral ceremony at the funeral home, house of worship, family home, or no ceremony?

## Know your rights

The Federal Trade Commission’s “Funeral Rule” gives you specific rights when arranging a funeral. They include:

- The right to receive an itemized price list (called a “General Price List”) at the beginning of any discussion with a funeral home about funeral arrangements
- The right to price quotes over the phone
- The right to buy goods and services

item by item, rather than as a package

—In most cases, the right to decline embalming

—The right to a written, itemized estimate before the funeral

—The right to supply your own casket without paying a “handling fee” at the funeral home.

## Shop around

In the same town or region, some funeral homes may charge twice as much as others for the same services.

Visit [funerals.org](http://funerals.org) to see if there’s a Funeral Consumers Alliance group in your area. These groups offer cost-comparison surveys, and may be able to tell you which local funeral homes are most affordable.

Pick several funeral homes and ask them for a “General Price List.” While the Funeral Rule doesn’t require funeral homes to

mail or provide price lists electronically, some funeral homes will do so. If you visit in person, the funeral home must give you a price list to keep.

Consider doing business with a funeral home that posts its prices online or is willing to email their price list on request.

## Keep it simple

All funeral homes have to offer two simple services: Direct Cremation and Immediate/Direct Burial. These services do not include embalming or any ceremonies, and they’re usually the most affordable choices.

For Direct Cremation, \$800 to \$1,300 is a reasonable price range.

For Immediate/Direct Burial, \$1,000 to \$1,500 is a reasonable price range. Remember that the casket is usually extra, and that cemetery fees always cost extra.

Body donation to a medical institution may be free. Check with the medical schools in your area.

Instead of paying a funeral home for a ceremony, survivors can arrange a memorial service later at home, a house of worship, or at a venue like a restaurant banquet room.

## Avoid expensive extras

Some funeral homes will try to sell you or your survivors goods or services that may offer little benefit but do drive up costs.

Sealed or “protective” caskets cost more than the non-sealed but don’t “protect” the body from decay. (No caskets do.)

If the cemetery requires a rigid outer container to surround the casket, choose a simple concrete grave liner. More expensive sealing vaults, like sealing caskets, don’t do anything extra yet cost more.

Pay close attention to the items included in any package funeral. You have the right to choose goods and services item by item.

*Joshua Slocum is executive director of Funeral Consumers Alliance. To read the whole brochure, visit [bit.ly/funeralrights](http://bit.ly/funeralrights) or [funerals.org](http://funerals.org).*

## Estate planning

From page 31

friend with the responsibilities of being a trustee — particularly if you have a serious or long-term situation with the beneficiary, such as mental illness or substance abuse — you can name a professional trustee to assume the administrative responsibilities of a trust.

Although there are costs associated with hiring a corporate trustee, they are a small price to pay for the peace of mind in knowing that your loved ones, even the black sheep of the family, will receive their inheritance.

Even under the best of circumstances, estate planning can be difficult.

But rather than avoid the subject or struggle to grapple with it on your own, discuss the options available with your financial adviser and estate planning attorney. © *The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.*



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As we all know, the U.S. healthcare system is very complex. No matter what stage of life you are in, it is crucial to understand your options to obtain the best care in the most cost-effective way.

Philip Moeller, author of the popular *Get What's Yours* series, has a new book that will prove invaluable. *Get What's Yours for Health Care: How to Get the Best Care at the Right Price* (Simon & Schuster) will help you find the best, most cost-effective health insurance, physicians and hospitals.

You will get a better understanding of the healthcare you need and what it really costs. You will also learn how to reduce the cost of prescription drugs and how to handle your medical debt.

The book covers many aspects of private health insurance coverage and useful details about deductibles, co-pays and co-insurance. Moeller discusses high-deductible plans and the many tax advantages of health savings accounts, including after you retire.

The book outlines the 10 essential benefits all plans must cover under the Affordable Care Act, as well as the six health conditions they must cover. Moeller covers the differences among the four types of ACA plans and identifies the tax benefits of ACA.

There's a section on the Veterans Health Administration, which covers about 9 million veteran enrollees, providing services at 170 medical centers and 1,100 outpatient clinics.

Studies regularly find VA care is comparable or even superior to private care, and often less expensive. VA eligibility categories

depend on service records. Eight priority groups are identified specifying eligible benefits.



## THE SAVINGS GAME

By Elliot Raphaelson

### Medicare and Medicaid

The book covers all components of Medicare, including whether you need it. No one is required to get Medicare. If you continue working after 65, your options are discussed.

Medicare Advantage (MA) plans, offered by private companies — which must include all the features of Original Medicare (including Parts A and B) — are discussed. Advantage plans, which are known as part C, include some benefits not offered by Original Medicare. They now account for more than 35% of Medicare coverage.

Although traditional Medicare does not provide health coverage outside the U.S., some Medicare Advantage and Medigap supplemental plans do provide emergency coverage up to \$50,000.

Medicaid has surpassed Medicare as the government's largest healthcare program. This has happened because of the ACA expansion incorporated by the majority of states. Eligibility and coverage rules vary by state.

Medicare does not cover nonmedical care that disabled and older people need, such as custodial care, referred to commonly as long-term care. Medicaid does cover this type of care, but the eligibility requirements regarding income and assets are complex.

While the book provides helpful information, you should consider the guidance of an elder care attorney, or an attorney with expertise regarding Medicaid regula-

tions, if you wish to qualify for coverage.

### Find the best-rated doctors, hospitals, treatments and more

Prescription drug coverage can be a complicated topic. The book will give you a good understanding of the rigid rules associated with the timing of enrollment.

The book discusses which tests and procedures are necessary, so you can avoid unnecessary expenses.

You will learn how to build a personal health team to support you and execute documents on your behalf. You will learn how to use a long-term professional care team made up of specialists, clinics and physicians.

The book has great advice on finding reliable rating services to identify the best

quality providers, accurate pricing information so you can shop for cost-effective doctors, procedures and prescriptions, and which tests and procedures are actually necessary.

*Get What's Yours for Health Care* contains valuable appendices such as: centers of excellence, by category of treatment; top-rated preventive care measures; and the most reliable rating sites for doctors, hospitals and nursing homes.

You will find this book essential for making intelligent healthcare decisions for all your family members.

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

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# Leisure & Travel



Good news: Rocky Mountaineer's overnight train trips will resume this summer. See story on page 37.

## Appalachia offers simple life and luxury

By Victor Block

Last fall, my wife, Fyllis, and I visited southwestern Virginia, home to a luxury boutique resort which has won accolades as among the best resorts in the country.

But we also took time to explore the area around the resort, Patrick County, whose slogan is "Experience the simple life."

Located along the Virginia-North Carolina border, about a five-hour drive from Washington, D.C., Patrick County is a getaway with eclectic appeal.

The elegant yet friendly Primland Resort offers unique activities like stargazing and all-terrain vehicle rides, while the surrounding county offers an immersion in a locale where people cling proudly to their way of life and their Appalachian heritage.

Live music is everywhere in Patrick County, from scheduled performances and festivals to pop-up sessions that can occur almost any time and at almost any place. You can hear gospel, bluegrass and country music at festivals, venues and even coffee shops.

Driving through the county, we encountered sparse traffic on narrow, curvy roads. We occasionally passed trucks carrying freshly downed trees, horse trailers or a plow heading for a farm.

Country stores left over from earlier times attracted our attention and, in some cases, our cash. First, we visited the rambling Poor Farmers Market, which lives up to its claim to be an "Old-Fashioned Country Store." Homemade jams, jellies, cakes and pies

share shelf space with bags of grits, barrels of beans, sacks of locally grown fruit, and beverages from a nearby winery.

At the nearby 1892 Mayberry Trading Post, corncob pipes, wooden toys and quilts are sold in the former post office, where open-letter cubicles marked with names of original owners remain as they were nearly 130 years ago.

### Historic sites

Some of the flour sold at the Trading Post was ground at Mabry Mill, which has been in operation since 1905. The water-driven gristmill is said to be one of the most photographed places on the Blue Ridge Parkway.

Strolling through the site, located at Milepost 176 of the Blue Ridge Parkway, I could envision people from previous generations going about their chores.

In normal, non-pandemic times, National Park Service staff conduct demonstrations of blacksmithing, basketmaking and other activities. A walking path leads to a blacksmith shop, cabin, displays of early farm equipment and a moonshine still.

Because Patrick County is compact — slightly smaller than Montgomery County, Maryland — its attractions are never far apart.

Visitors can tour the Reynolds Homestead in Critz, Virginia, the birthplace of the tobacco magnate. A reassembled barn represents the original sheds where tobacco

PHOTO BY JIMMY JOE/FELICKR



The Mabry Mill, located in the Meadows of Dan, Virginia, is one of the most picturesque sites in the state. Visitors can enjoy the trails and grounds and try the sweet potato pancakes at the Mabry Mill restaurant. Post-COVID, they will also be able to watch live demonstrations by National Park Service members.

leaves were hung to dry. The Reynolds family cemetery is located near the Greek Revival mansion, and across a field is a cemetery for the people enslaved by the family.

Patrick County was also home to Confederate Gen. James Ewell Brown Stuart, better known as J.E.B. Stuart. His short life (he died in 1864 at age 31 after a battle) is told at Stuart's birthplace and family home. Its 75 scenic acres contain hiking trails, a family cemetery and a separate slave cemetery.

"Fairy stones" are endemic to Patrick County, found in only a few places on Earth. According to local legend, the tiny minerals are the creations of fairies who once dwelled among the nearby hills and valleys.

The best place to search for stones is at the state park in Stuart named for them. For those not fortunate enough to find their own, the park's gift shop sells the stones as is, or polished and fashioned into jewelry.

### Bermuda-sized resort

Then it was time to see the Primland Resort, a high-end property with a friendly atmosphere. It's located in Meadows of Dan, a village that got its name from an early English settler who took note of the beautiful grassland that carpets the area.

When Fyllis and I first arrived at Primland, we were struck by its expansive size. At the entrance gate to the complex, the congenial attendant said we had to drive

six miles to reach the lodge. He chuckled and added, "Even when you get here, you're not really here."

So true! The resort's main campus sprawls over 12,000 mountaintop and valley acres, and for good measure adds 2,000 more outside the gates. That makes Primland about the size of the island of Bermuda.

The family-owned property got its start as a source of scrub oak, a kindling wood, and later functioned as a hunting reserve. Today visitors are welcome to hunt live game or hone their skills firing at clay pigeons at the shooting range. From fly fishing on the Dan River to horseback riding to trail hiking, there are something-for-everyone alternatives at Primland.

Golfing is big at the resort, which received high praise from *Golf Magazine*, *Travel & Leisure Golf*, *Golf Digest* and others. Sightings of wildlife on the links are not uncommon, and the course holds the prestigious Audubon International certification for environmental protection.

If tennis is too tame, guests may try archery or tomahawk throwing. There are also mountain-bike trails, an indoor pool and watersports at the on-site reservoir.

Fyllis and I decided to brave a rugged all-terrain-vehicle ride, taking turns at the steering wheel. After bumping and bounc-



PHOTO BY PRIMLAND RESORT

Golfers play on Primland Resort's Highland Course in Virginia's Blue Ridge Mountains. The 12,000-acre resort's lodge includes suites, restaurants and even an observatory where guests can stargaze with a trained astronomer.

# Patrick County

From page 34

ing for an hour over rocky roads, around sharp hairpin turns and through mud puddles, we wondered if our internal organs remained where they were before the ride.

## Spa and stargazing

Following a heart-thumping outing, what could be more relaxing than a visit to the spa? The Spa at Primland focuses on Native American healing rituals, supplemented with European techniques and organic products and essential oils. Of course, the usual massages, facials and nail services are available for men as well as women.

Perhaps unique among such resorts, Primland houses a serious telescope and offers stargazing sessions led by a knowledgeable astronomer. Even if you have little interest in astronomy, the enthusiasm of guides like Lauren, a self-proclaimed “professional-amateur astronomer,” is infectious.

As images of Mars, constellations and black holes were transmitted from the telescope to monitors around the room, she

described what we were seeing and threw in food-for-thought facts, such as that there are some 400 billion stars in our galaxy alone.

As if this inventory of things to do and see at Primland wasn't enough, the resort hosts a series of special events throughout the year, including bingo nights, a photography workshop, tastings of local wines and family movie nights.

Best of all, Primland Resort is open during the pandemic. Temperature checks upon entry as well as increased sterilization will put your mind at ease. Masks are required in public spaces. In the restaurants, tables are spaced more than six feet apart.

## If you go

What price can you put on luxury and enjoyment? A visit to Primland isn't inexpensive. Rates during December through March begin at \$340, then rise to \$450 per night. Nearly all activities also involve an extra charge.

The resort's three excellent dining venues focus on fresh local organic and sustainable ingredients. The Elements restau-

rant dinner menu combines regional favorites like shrimp and grits (\$20) with international fare such as agnolotti potato and truffle-filled pasta (\$28). For more information or reservations, call 1-866-328-6210 or visit primland.com.

A stay at the somewhat quirky Uptown Suites of Stuart is a great way to immerse yourself in the locale. Situated on a classic American Main Street, the hotel's suites occupy the second floor of a former office building constructed in 1928.

The suites include a living room, kitchen and the usual hotel amenities. Rates begin at \$95. For more information, call (276) 694-4471 or visit uptownsuitesofstuart.com.

When it comes to casual dining, the El Rancho restaurant (119 North Main Street in Stuart) is a favorite among locals for its burritos, fajitas and other Mexican cuisine (\$9.95-\$14.95). The atmosphere is inviting, and the wait staff pleasant. For more information, call (276) 694-8555.

The place for breakfast, early lunch and some down-home flavor is The Coffee Break Café (111 North Main Street, Stuart). A full meal (egg, bacon, potato and pancake) costs just \$5, and a giant cup of coffee costs \$1. For more information, call (276) 694-4232.

To learn more about Patrick County, go to visitpatrickcounty.org or call (276) 694-6094.

## BEACON BITS

Mar. 4

### MONEY MATTERS

Learn about online banking and how to keep your financial information safe in this virtual lecture hosted by MCPL and Senior Planet. The event takes place Thurs., March 4 from 4 to 5 p.m. For more information and the Zoom link, visit [bit.ly/MCPLMoneyMatters](http://bit.ly/MCPLMoneyMatters). Dial in at (301) 715-8592, meeting ID 942 3165 8171. For more information, call (240) 777-0001.

Feb. 28+

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## BEACON BITS

Feb. 19

### ALEXANDER VON HUMBOLDT EXHIBIT


Visit the Smithsonian American Art Museum virtually and learn about their special exhibition on Prussian naturalist and artist Alexander Von Humboldt. This event takes place Fri., Feb. 19 from 10 to 11:30 a.m. For more information and to register, visit [bit.ly/SmithsonianLecture](http://bit.ly/SmithsonianLecture).

Feb. 23

### ENRAPTURED BY RAPTORS

During the tumultuous events of 2020, a family of hawks found a home in Cleveland Park. In this program hosted by the D.C. Library, a local author and a local photographer talk about how the raptors captured the hearts of local residents. The talk takes place Tues., Feb. 23 at 7 and can be accessed via a YouTube link at [bit.ly/CPRaptors](http://bit.ly/CPRaptors). For more information, call (202) 282-3080.

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# International travel pass in development

IATA, the International Air Transport Association, is developing a digital "Travel Pass" data system that it hopes will serve as the standard "health pass" for international air travelers.

The basic idea is simple: a computer system collects your personal ID information, the results of your most recent vaccinations and tests, current information on how well those vaccinations and tests are performing, and current entry requirements for most countries.

Then, when you want to travel, the computer's algorithm will combine all the inputs and display whether or not you're "good to go" on any individual trip.

Specifically, this project is designed to make it easy for travelers posing no health hazard to start flying all around the world even before the pandemic is completely controlled.

And, at least for now, the good-to-go result will be based primarily on data on your COVID-19 situation: some combination of your most recent test results and their va-



## TRAVEL TIPS

By Ed Perkins

lidity, and your COVID vaccine and its known efficacy.

The system design implies that it will continuously update data from the various laboratories and governmental health institutions involved with COVID-19.

IATA is calling for COVID testing for all international travelers, along with a data flow that will allow all stakeholders to facilitate travel. As envisioned, it will provide:

- Governments with the means to verify the authenticity of tests and the identity of those presenting the test certificates.

- Airlines with the ability to verify that passengers meet the requirements for travel.

- Laboratories with the means to issue digital certificates to passengers that will be recognized and accepted by governments and airlines.

- Travelers with the means to convey test information securely to airlines and border authorities.

## Dependent on smartphones

In some ways, this system is a technical metamorphosis of the old "yellow card" vaccination record issued by the World Health Organization (WHO). What's new about IATA's proposal is that it's 100% based on smartphone/tablet apps.

You'll apply and enter your data through the app, and you'll display the results on the app when you board a flight or arrive in a different country. You probably won't actually "show" it; you'll pass your phone near a contactless RFID terminal.

So far, nothing I've seen treats the question of how you might use the system if you don't have or use a smart phone or tablet. Taken along with the trend to cashless payments, adoption of the IATA system as an international standard would inevitably lead to the conclusion that the days are coming when you must either carry and use a smart device or stay home.

IATA's motive is not altruistic: IATA is the worldwide trade association of large airlines, all of which desperately want you back in their airplanes as soon as possible. But it's been clear for many months that the resumption of full-scale worldwide travel will depend on some sort of universally recognized and accepted system of test and vaccination documentation.

IATA is attempting to preempt the position of designing and operating such a situation, and it may well be successful. So far, no serious competitive system has shown up.

It's very likely that most airlines will eagerly adopt the system. What remains to be seen is whether the government health agencies involved in setting rules will also be in favor.

My guess is that most will: Like the airlines, governments are under heavy pressure to allow their citizens to roam the world and to open their borders for incoming visitors.

The folks who kvetch about encroachments on their personal freedoms by big data are likely to kvetch about this deal. And it certainly does post the potential of making it harder for you to limit the spread of personal information that you'd like to stay personal.

My own take is that we're already so far down the big-data path that IATA's add-on won't tip the balance to any noticeable degree. Feel free to disagree. But if you opt out, don't expect to be heading overseas any time soon.

Email Ed Perkins at [eperkins@mind.net](mailto:eperkins@mind.net). Check out his rail travel website at [railguru.com](http://railguru.com).

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# Good news for those contemplating trips

By Ed Perkins

Most of you may remember Gabriel Heatter, a radio newscaster who, no matter how dire the country's situation, would start off each broadcast with "There's good news tonight," leading into some trivial, feel-good item.

That's the context in which, given the ceaseless downpour of bad coronavirus news, I'm glad to lead off with some upbeat items.

Rocky Mountaineer, the upscale rail sightseeing tour operator, will start running in the U.S. this summer.

Following its Canadian pattern of two-day excursions with an overnight hotel stop, it will operate 40 "Rockies to Red Rocks" trips between Denver and Moab, Utah, August 15 through October 23. The overnight hotel stop will be Glenwood Springs, Colorado, where there is a good base of hotel accommodations and restaurants.

Prices will start at \$1,250 per person plus tax. Travelers choose between "Silver Leaf" and "Silver Leaf Plus," provided in single-level coaches designed for sightseeing, with extra-large windows, along with dining car breakfast and lunch service.

Most of the trip duplicates part of the California Zephyr route, the former Denver and Rio Grande Western main line, between Denver and Crescent Junction, but

there are no Amtrak trains on the freight branch line that runs 40 miles southward to Moab.

You know about Denver and environs — a major city with lots to offer and plenty of air service from around the country.

Moab, with its population of 5,000, isn't much of a metropolis, but it's the nominal gateway to two spectacular National Parks, Arches and Canyonlands — both on my "don't miss" parks list, along with other unique southwestern landscapes.

So, if you take this trip, be sure to allow at least two days in Moab, where you can rent a car or catch excursions to the parks. Local motels and restaurants are certainly adequate.

And a few days in Denver or Boulder would not be a bad idea, either. You can fly to/from Moab through Canyonlands Field, which — at least in non-virus times — links to Denver on United Express. Otherwise, bus shuttles are available to/from Salt Lake City. Check Rocky Mountaineer for details.

## 737 MAX returns

The 737 MAX started flying again in late December. That may or may not be good news, depending on how you look at the MAX.

My take, as I've stated before, is that when it gets back up in the air, the MAX

will be the most thoroughly tested plane ever. I wouldn't hesitate to get on one, but I can understand if you're reluctant.

The original MAX was a kludge, which Boeing adopted rather than doing a new clean-sheet competitor to the ever-improving A320 series. The worry is that the fix for the old kludge might turn out to be a new kludge.

In any event, most airlines won't start flying the MAX until spring, and even then you'll be able to see what plane you'll be flying before you buy a ticket.

## Change fees waived

American Airlines announced it was eliminating change penalties on almost all

nonrefundable international tickets. The very basic lowest fares, however, will remain "use it or lose it."

That's a reasonable condition, as long as the next level up doesn't cost a fortune. Alaska Airlines, Delta and United have followed suit, dropping most change fees.

Outrageous ticket-change fees on international tickets have long been a major pain point for consumers, so American's move is welcome. American says its change-fee moves are "permanent," but, in the airline business, permanent can end as quickly as after a few weeks.

Email Ed Perkins at [eperkins@mind.net](mailto:eperkins@mind.net).

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## BEACON BITS

Mar. 10

### HIRING EVENT

Join DiversityX for a free virtual D.C. job hiring event. The event takes place Wed., March 10 from 11 a.m. to 2 p.m. For more information and to register, visit [bit.ly/DiversityHiringEvent](http://bit.ly/DiversityHiringEvent).

Ongoing

### FREE PET FOOD

The Montgomery County Humane Society distributes free pet food every Tuesday and Thursday from noon to 2 p.m. at their rescue building, 601 S. Stonestreet Ave. in Rockville. They are also accepting donations. For more information, visit [mchumane.org](http://mchumane.org) or call (240) 252-2555.

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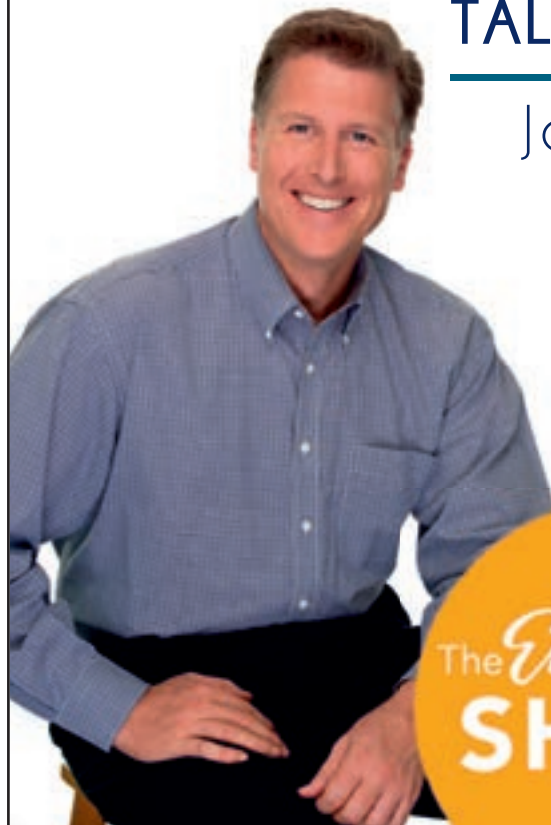
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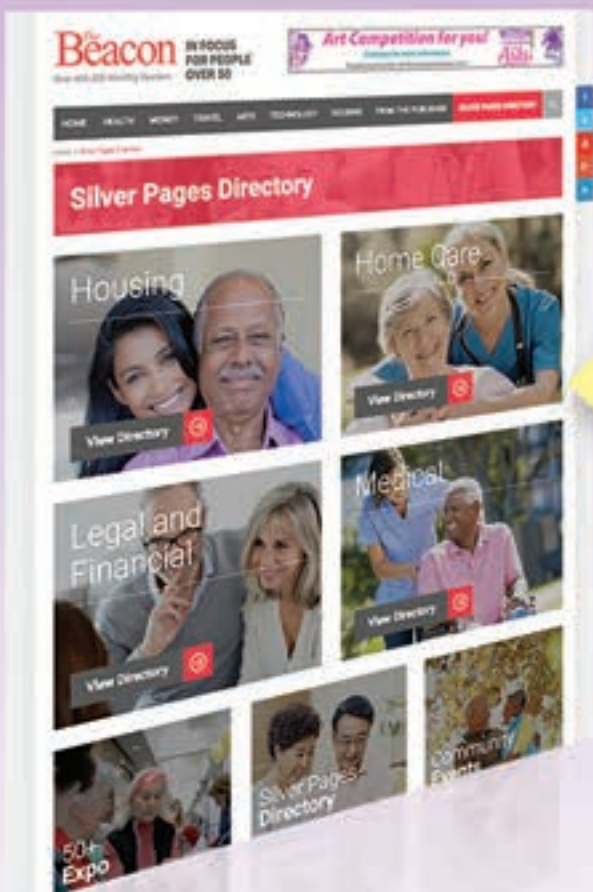
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# Arts & Style



Get the inside story in these memoirs by Obama, Downie and Hersh. See reviews on page 40.

## Area filmmaker highlights Black artists

By Susan Ahearn

Cintia Cabib, 59, an independent documentary filmmaker who lives in Potomac, Maryland, has directed eight projects, including short films about immigration, a historic carousel, juggling and the community gardens of Washington, D.C.

Her latest film, called “Kindred Spirits: Artists Hilda Wilkinson Brown and Lilian Thomas Burwell,” profiles two Black artists who worked in D.C. when it was strictly segregated. Released last summer, the film is scheduled to air on all PBS member stations on February 4.

Cabib’s family history reads a bit like a documentary script, too.

In 1967, when Cabib was six years old, her family fled dictatorship in Argentina. Cabib, her two sisters and her parents came to the U.S. so that her father, a biochemist, could work at the National Institutes of Health in Bethesda.

Fleeing a country was not a new experience for her father, who escaped his homeland, Italy, during World War II. Because he was Jewish, her father, then 16, could no longer attend public school after anti-Jewish laws were enacted in Italy in 1938.

The family’s decision to leave was as difficult as the months-long journey itself. “There were no passenger ships leaving from Italy, so my father, together with his parents and two sisters, took a train to Spain,” Cabib said.

In Spain, her father’s family boarded a ship, which reached safety in South America nearly a month later.

### Inspired by other filmmakers

Cabib studied international relations at Goucher College and received a graduate degree in Latin American Studies from the University of Florida.

Based on her family’s experience, Cabib, who speaks Spanish and Italian, initially planned to work on immigration and refugee issues. “With my background...I thought that that was where I was headed,” Cabib said.

But she changed her mind when a PBS film caught her eye. “I was watching a documentary on television one night, and I thought it would be really interesting to produce documentaries,” she said.

So, Cabib enrolled in producing and editing classes at Montgomery Community Television (MCT) in Rockville — and found her

PHOTO BY JOHN Z. WEIMORE



Local filmmaker Cintia Cabib interviews artist Lilian Thomas Burwell, 93, for the documentary “Kindred Spirits,” which will be aired on PBS stations this month.

niche. “I really just enjoyed the entire process of [making a documentary] and having a finished product at the end,” she said.

Cabib was later hired as a teaching as-

stant at MCT and spent 19 years there in positions ranging from full-time instructor

See **FILMMAKER**, page 40

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# Memoirs from newsmaker, news writers

By Dinah Rokach

These autobiographies provide fascinating perspectives into a prime newsmaker of the recent past and those who reported on other powerful Washington figures.

***A Promised Land*, by Barack Obama, 768 pages, Crown hardcover, 2020**

The 44th president takes readers on an intimate journey from his emergence on the political scene to the 2011 killing of

Osama bin Laden. This is the first book of his intended two-volume memoir.

Obama offers a lucid account of his tenure framed to shape his legacy. He calls on young idealists to follow in his footsteps and transform this country into a Promised Land for all. Yet he does not shrink from disclosing the many compromises in building coalitions that governing entails.

Obama writes candidly about his thoughts

and fears. He explains the trade-offs, political power plays and self-serving policies of entrenched forces with which he had to contend at home and abroad. He puts his own missteps into context and makes his case with the skill of a Harvard-educated attorney.

Obama, an accomplished wordsmith, provides entertaining observations of family, staff, politicians and international leaders. He describes his surreal life in the

presidential bubble and reveals private moments of anguish and joy.

Readers gain insight into the inner man beyond his actions as a public figure. Thirty-two pages of illustrations complete the tableaux. Unique for a former president, Barack Obama still resides in the District. He turns 60 in August.

See **BIBLIOPHILE**, page 43

## Filmmaker

From page 39

to training director.

In 1991, her first year there, she released her first film, a 28-minute documentary. In "Here to Stay: Young Immigrants from El Salvador," she profiled youngsters who came to the D.C. area after experiencing the trauma of a civil war.

Cabib said she focused "on the social workers and the counselors and the teachers who worked with them and who were trying to help them as they faced the challenges of living in this country — many of them alone."

As an immigrant herself, Cabib could relate to their stories. "Even though I didn't experience what they experienced when they came to this country...I did feel empathetic to their struggles," she said.

"As a filmmaker, I'm able to step into somebody else's world and learn more about it," Cabib said, "and meet people that I otherwise wouldn't have met."

### Unsung D.C. heroines

Cabib came across the idea for "Kindred Spirits" in 2014, when she attended a conference at the Historical Society of Washington.

"On the brochure was this really beautiful painting of a street scene in Washington, D.C...The artist was Hilda Wilkinson Brown, and I had never heard of her before," she said.

Born in 1894, Brown managed to succeed as an artist despite the discrimination of the times. Her work is now part of the Smithsonian American Art Museum's collection.

When Cabib began researching Brown, who died in 1981, she discovered that her

niece, Lilian Thomas Burwell, was still living. Cabib was able to interview Burwell, herself a sculptor and painter, at her home and studio in Highland Beach, Maryland.

Now 93 years old, Burwell talks in the film about her close relationship with her aunt Hilda, who convinced Burwell's parents to send her to art school, Cabib said.

"And so, what started off being a documentary I thought I would do of Hilda Wilkinson Brown really became a documentary about both of them."

Cabib's film also focuses on the historic LeDroit Park neighborhood of northwest D.C., where many accomplished African Americans lived, and which was an inspiration for many of Brown's paintings, including the one Cabib first glimpsed.

"Kindred Spirits" was already in production when the pandemic hit, so Cabib was able to release the film last year. Many of

the film's screenings took place at virtual film festivals.

Cabib hopes to start on her next project after the world returns to normal. But the need for funding is one of the biggest challenges she and other independent filmmakers face.

"There's just not enough funding in this country for these types of artistic pursuits," she said. "There is some, but not enough."

"*Kindred Spirits: Artists Hilda Wilkinson Brown and Lilian Thomas Burwell*" premiered last July on WHUT, the local PBS station. It will air again on Thursday, Feb. 4 on WHUT at 9:30 p.m. and on Maryland Public Television at 10:30 p.m.

More information about Cabib's film can be found at [kindredspiritsfilm.com](http://kindredspiritsfilm.com).

To purchase Cabib's previous films, visit [cintiacabib.com](http://cintiacabib.com).

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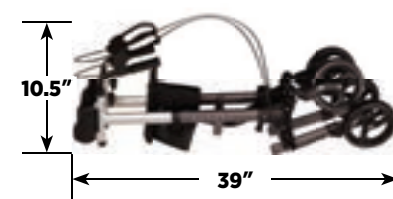
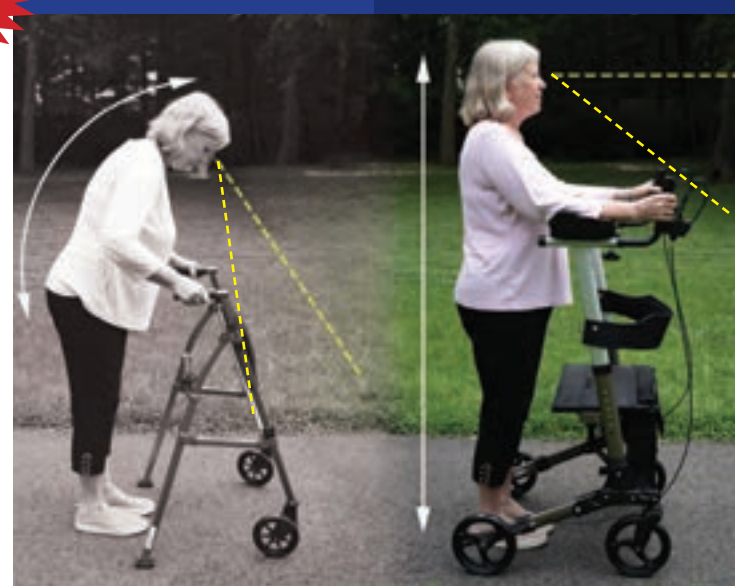
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## Sugarland

From page 1

As vice president of the Sugarland Ethno-History Project, Johnson, a retired kindergarten teacher, has spent years working to “keep their memories alive,” Johnson said. “They worked too hard for us to forget them.”

### Elders were teachers

Sugarland was founded by Johnson’s great grandfather, Philip Johnson, and two other newly freed African Americans, who purchased 1.3 acres from a white farmer and former slaveowner.

More families joined them and, at its peak in the late 19<sup>th</sup> century, Sugarland encompassed 200 acres of farmland, all owned by Black families.

Reese, who grew up in Sugarland, remembers its hardworking, family-oriented ethos. “We lived in our own little world, and it was wonderful,” Reese said. “There was a unity there.”

The elders of Sugarland treated every child like their own, Reese recalled, teaching youngsters how to do chores, for instance.

“They took the time to explain things to you, [to] show you what it is they’re doing and how they’re doing it.”

Children helped pick green beans, collards, kale, peaches and apples, she remembered. “We loved that because we could eat as much as we picked.”

Families would cook on Saturdays and share their meals at a potluck gathering after church on Sundays. Suzanne Johnson’s grandmother was known for her rolls and caramel cake.

### The power of two

When Reese began researching her ancestors in 1995, she reached out to family, friends and former neighbors for information, artifacts, anything that could uncover the past.

“As I got more curious, I started talking to people. I recorded a few conversations, and one thing led to another,” Reese said. “Doors opened that I never thought would open.”

In 1996, Howard University students pitched in, recording interviews with Sugarland elders who shared stories about harsh overseers on Maryland plantations and deadly Civil War skirmishes.

Reese and Johnson teamed up 15 years ago when Johnson heard that her cousin was looking for photographs. Johnson had 100 vintage photographs, which she and Reese digitally scanned, saving them from destruction.

Several photos they collected now hang on the walls of a walk-in log cabin in the Smithsonian’s National Museum of African American History and Culture in Washington, D.C.

“I didn’t realize how historic Sugarland was until I started working with [Reese],” Johnson said. “I said, ‘I’d be glad to help because it’s my family and my history.’”

### Putting stories on paper

A few years ago, Reese and Johnson realized they had enough material to publish a book. So, they found local writer Jeff Sypeck, who collaborated with the two women on the project, “taking it the last mile,” he said.

One of the most valuable sources of information was the church ledger, said Sypeck, who transcribed the most moving parts of the handwritten ledger for the book.

Reese and Johnson told him, “You’ll get chills” reading the entries — about disputes, sermons, people’s lives, etc. — and he did.

“I was stunned at every turn by how personal it was, and how many great stories they have to tell. They don’t just have names [in the ledger]; they have personalities and stories,” Sypeck said.

Sypeck was impressed with the amount of historic materials the two managed to preserve — more than 1,000 artifacts so far, including Bibles, school textbooks, furniture and more.

Every time he met with Reese and Johnson to discuss the book, Sypeck would ask questions about a certain family or detail, not fully expecting answers.

“But then they would turn up with a pri-

mary source for me. I just couldn’t believe it. After a while they would see my [surprised] face, and they would just laugh,” Sypeck said.

“After two years I have not seen all of the Sugarland collection — or even the bottom of the Sugarland collection.”

Last month, Reese, Johnson and Sypeck participated in the Montgomery County History Conference (which was virtual this year), speaking on Jan. 30 about the new book.

Now Reese and Johnson would like to establish a small museum to display artifacts and photos. Another goal is to build a small pavilion beside the church so families can picnic there, as they did in the past.

Reese remains in awe of her ancestors’ accomplishments — growing up in slavery yet building a beloved town from scratch.

“How did they manage to do what they did? To me, they were miracle workers.”

*I Have Started for Canaan is available for purchase through Montgomery Countryside Alliance. To order online, visit [bit.ly/sugarlandbook](http://bit.ly/sugarlandbook) or send a check for \$20 made out to Sugarland Ethno-History Project to: Montgomery Countryside Alliance, P.O. Box 24, Poolesville, MD 20837.*

*For more information about Sugarland, visit [sugarlandproject.org](http://sugarlandproject.org).*

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# Snapshots to savor of times gone by

By Bob Levey

When Super Spouse says it's time to clean out the old family photos, this husband salutes smartly and gets right to work.

Of course, the job soon vaults well beyond pictures. Each snapshot has a story to tell, as any shutterbug will gladly tell you.

So, more than once, I had to apologize to Super Spouse for going so slowly, because I had gotten lost in memories.

My gosh, that was me, at age 3, sitting

behind the wheel of my parents' 1948 Plymouth, decked out in a winter coat and fur hat, looking totally proud of myself.

Then, a series of summer snaps, dated 1941 — the women in short-sleeved dresses, the men with their suit coats off. Must have been a hot day. And a happy one.

There were my parents, looking young, slim and delighted. They had been married that afternoon in the back yard of my mother's family home.

Dig, dig, dig some more...Choir recitals by each of our children, intense pee-wee soccer games, madly caloric birthday parties, at least six graduations.

And the pick of the litter: A close-up of Mama emerging from the back seat of our car. A bundle is in her arms. Our daughter, age three days, is coming home for the first time.

The daughter looks pink and perky. The Mama looks a little green from all she has

just gone through. The father was green, too — with vertigo, wondering how in the world we were going to pay for all this.

Because I'm a lifelong journalist, trained to look beyond the obvious, I studied all those family faces for clues.

Was there something in my uncle's eye that could have predicted his three marriages?

See **BOB LEVEY**, page 45

## Bibliophile

From page 40

*All About the Story: News, Power, Politics, and the Washington Post*, by Leonard Downie, Jr., 400 pages, Public Affairs hardcover, 2020

The septuagenarian retired executive editor of the *Washington Post* has written a fascinating memoir of his 44-year career at that newspaper. Starting as an intern, Leonard Downie, Jr. rose to the top of the newsroom replacing the illustrious Ben Bradlee. Under his stewardship, the *Post* won 25 Pulitzer Prizes.

News junkies will be enthralled at this behind-the-scenes account of a daily news-

paper and the onset of 24/7 internet reporting.

Downie's memoir *All About the Story* will serve, for older readers, as a reprise of all the major news events of our lifetimes: Vietnam, the Pentagon Papers, Watergate, Nixon's and Clinton's impeachments, and the riots in D.C. following the assassination of Martin Luther King, Jr., along with many more.



**THE BIBLIOPHILE**  
By Dinah Rokach

In 2008, after 17 years as the *Post's* executive editor, Downie was forced out. At age 66, he accepted a lucrative buyout, like many retirees. Today Downie, who resides part-time in D.C., is professor at the Walter

Cronkite School of Journalism at Arizona State University.

*Reporter: A Memoir*, by Seymour M. Hersh, 400 pages, Vintage paperback, 2019

Pulitzer-Prize winning investigative reporter Sy Hersh has written a compelling memoir. He rose to fame exposing the My Lai massacre during the Vietnam War. Among his other important scoops were revealing chemical and biological weapons-testing by the U.S. armed forces, the secret war in Cambodia, aspects of the Watergate scandal not reported by Woodward and Bernstein, abuses at Abu Ghraib, and the CIA's illegal domestic spying operation.

The development and emergence of Hersh, star investigator, is told with a deft touch. The narrative reads like a first-rate

thriller. Follow along as he recounts the trails he followed uncovering his greatest scoops.

Hersh also discusses the controversial stories later in his career. He defends himself from criticism about his sources and methods in an attempt to justify his legacy.

The cynical side of journalism is explored as well as the clubby atmosphere between most reporters and the subjects they cover. The hallmarks of first-rate journalism are explained — skepticism, fact-checking, protecting sources, objective reporting, taking on all assignments with vigor, tenacity and creativity.

The octogenarian Hersh resides in D.C. Like many an old-timer, he bemoans the state of journalism today. Older readers will find validation of their dissatisfaction with news coverage in today's media whirlwind.

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# PUZZLE PAGE

## SCRABBLE GRAMS

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□	□	□	□	□	□	□	RACK 1
E <sub>1</sub>	O <sub>1</sub>	S <sub>1</sub>	G <sub>2</sub>	D <sub>2</sub>	S <sub>1</sub>	D <sub>2</sub>	
□	□	□	□	□	□	□	RACK 2
A <sub>1</sub>	A <sub>1</sub>	E <sub>1</sub>	I <sub>1</sub>	S <sub>1</sub>	N <sub>1</sub>	M <sub>3</sub>	
□	□	□	□	□	□	□	RACK 3
E <sub>1</sub>	O <sub>1</sub>	O <sub>1</sub>	K <sub>5</sub>	L <sub>1</sub>	T <sub>1</sub>	B <sub>3</sub>	
□	□	□	□	□	□	□	RACK 4
A <sub>1</sub>	E <sub>1</sub>	O <sub>1</sub>	L <sub>1</sub>	G <sub>2</sub>	W <sub>4</sub>	F <sub>4</sub>	
□	□	□	□	□	□	□	RACK 5
A <sub>1</sub>	A <sub>1</sub>	D <sub>2</sub>	K <sub>5</sub>	R <sub>1</sub>	W <sub>4</sub>	W <sub>4</sub>	

2nd Letter Double: **S**

Double Word Score: **W**

PAR SCORE 260-270 FIVE RACK TOTAL  
BEST SCORE 291 TIME LIMIT: 25 MIN

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

Scrabble answers on p. 47.

## JUMBLE

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

SFRAC

PULIP

TLEGNY

CLORSL

### THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek



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

Answer here: ○○○○○○○

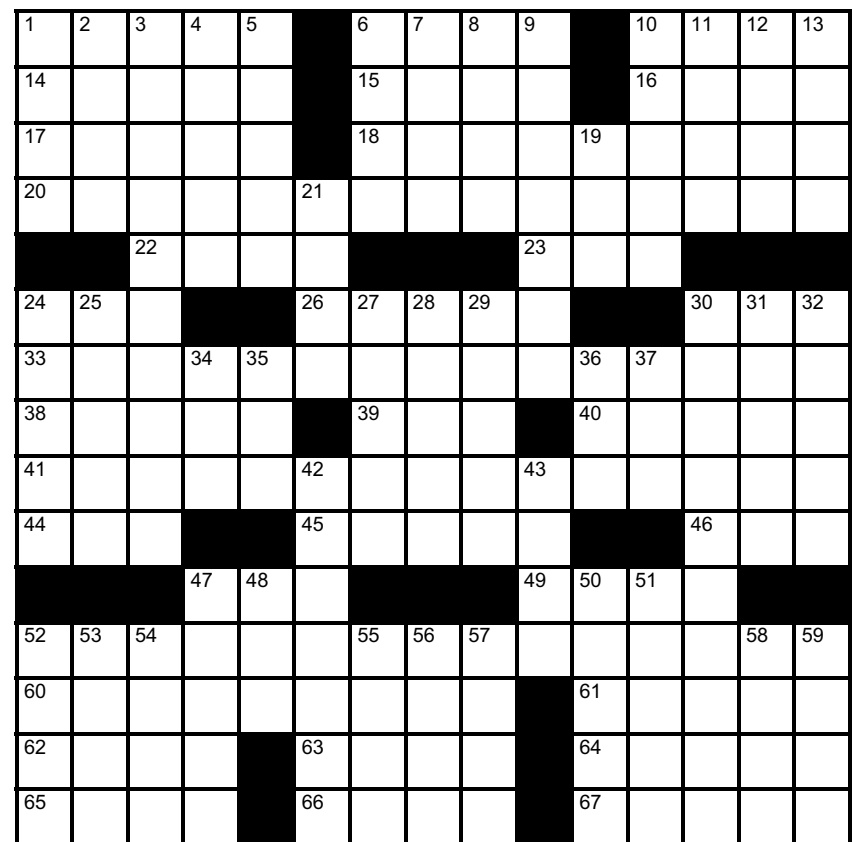
Jumble answers on p. 47.

# Crossword Puzzle

Daily crosswords can be found on our website:  
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## Skittish Behavior

By Stephen Sherr



### Across

- Cancun Cape Cods
- Talk like Daffy Duck
- Not quite shut
- A Bell for* \_\_\_\_ (Pulitzer Prize winner)
- Second word of the Golden Rule
- Folksinger Suzanne
- Batman's buddy
- Participates in the running of the bulls
- Assistant professor's mantra
- "Hurry!; there is no time even to say all the words"
- Inclined
- Sotheby's auction offering
- "Lord, give me \_\_\_\_"
- Tape deck button
- Similarly colored socks
- Early Peruvian
- Dry on a clothesline
- Slow from a blizzard to flurries
- Wide-hipped
- Aquarium bottom-dweller
- "\_\_\_\_ or lose it"
- Drafted athlete
- Tom's costar in *Sleepless in Seattle*
- Start of a conclusion
- "A dumb priest \_\_\_\_"
- Zestful
- Do the Electric Slide
- Diabolical
- Editor's second thought
- Part of the troupe
- Unit of force
- Try to get a ring on a post
- Halftimes and intermissions

### Down

- Complain about the lack of fish
- Part of pompadour or troubadour
- Professional gap-year
- Blue dyes
- Justice Sotomayor

### Down

- Heavy drinker
- "You don't spit \_\_\_\_ the wind"
- 16 Across is the 6th brightest in our sky
- Beach between Ft. Lauderdale and West Palm
- Turn away
- Yoda, and his students
- Acquires more birthdays
- Symptom of chickenpox
- Highschoolers' rally
- Fitness centers
- Picasso's smoky painting, *Man with* \_\_\_\_
- Hindu queen
- Persian potentates
- Submit data through the internet
- "The horror movie was so \_\_\_\_ had to cover my eyes"
- Gives another term
- "Peter Peter Pumpkin \_\_\_\_"
- Guiding principle
- RAREST starting letters
- See 36 Down
- Pita sauce, with 35 Down
- It awarded a belt to Mike Tyson in 1987
- Hint at
- Start a journey of 1000 miles
- Singer Haggard, who was once San Quentin prisoner number A45200
- Unit of work
- AccuWeather tool
- Elegant movement
- Liars \_\_\_\_ good memories
- First of the Seven deadly sins (alphabetically)
- Pathway to the heart
- German chancellor, von Bismarck
- Bundles books together
- Hamlet* has five
- Northern Briton
- Word on a towel

Answers on page 47.

# Bob Levey

From page 43

Did one grandfather look happier or portlier than the other?

Were there early signs of gray hair in my parents (they both ended up snowy white)?

Did my brother truly look like Howdy Doody, as I so often declared when we were young?

And why, oh why, did some unknown Kodak-wielder decide that every single scene, on every single family vacation, had to be memorialized?

In my eight hours of sifting through boxes, I saw more snow-topped mountains and more motel exteriors than any human should ever endure.

Did any of my relatives ever look at these pix once the corner drug store had developed the film? My hunch was no.

And now, no further need for a hunch. Into the trash went every nature scene from Vermont and every Dew Drop Inn somewhere in rural Utah.

Some archivists might call that decision misguided. I considered it a favor to succeeding generations.

They might want to know what my long-gone aunts and uncles looked like. They wouldn't want a close-up of the brunch menu at some seaside rib joint in Santa Barbara, California.

About an hour in, I realized that I was looking at a hodgepodge. Some photos had been shot by my family. Some had been shot by say-cheese professionals. Some were carefully framed and lit. Some were badly out of focus.

But at least the family photogs who came before me were honest. Not every photo showed rows of happy, smiling cousins.

Sometimes the subjects looked bored. Sometimes they looked sleepy. Sometimes their eyes were closed when the shutter went click.

When I look at Facebook these days, some families never seem to have a bad second, much less a bad day. They are all giggles and mai-tais, all the time.

My family was far from perfect. The evidence is now spread all over the couch in the den, waiting for labeling and filing.

Just for fun, I created a couch-top time-tunnel montage of myself — snaps of little old me, starting from age nothing all the way up into my 60s.

The buzz haircut left at about age 10 (mercifully). The first beard came and went at 15 (had to prove I could grow one, right?). The shot of me playing basketball at age 40 is for the ages (if not the NBA).

Yes, my decline is obvious. Yes, I weighed

## ONE BIG HAPPY *By Rick Detorie*



at least 30 pounds less once upon a time.

Yes, I wish I could again speak to some of those family members. No, I don't miss the smooches of my Aunt Betty at all (she was snapped in mid-kiss when I was about seven — I was obviously hating every second).

And yes, I am very glad I flipped my fingers down memory lane.

Photos sometimes fade and turn yellow. But it's amazing how clearly one can recall everything — the smells, the weather, the music, the team that was in first place — from a little piece of shiny paper marked on the back with "Marvin's wedding 1956."

*Bob Levey is a national award-winning columnist.*



**HOW I SEE IT**

*By Bob Levey*

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WB221

# 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.

## Caregivers

**I'M A CERTIFIED CAREGIVER** Seeking private duty position caring for the Elderly in their homes & all of their daily needs. Own transportation, personal care, will run errands, good cook, excellent references, Live in/hourly. Covid prepared. Call Naana - 630-200-9592.

**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.

**MOBILE HAIR AND NAIL SERVICES** - WE COME TO YOU. Professional Licensed Stylist / follow COVID Procedures. Women and Men's Services - All Hair Types. Shampoo, Cuts, Sets, Color, Perms, Mens Cuts & Facial Grooming, Manicures & more. 301-338-8251.

**CAREGIVER I WILL CARE** for your loved ones. Night/Days good References/own transportation. Call 301-502-2258.

**CERTIFIED NURSING ASSISTANT & GERIATRIC NURSING ASSISTANT** - Excellent references. Assist with personal care, meal preparation, medication management, doctor's appts, grocery shopping, light housekeeping, etc. Full/Part-time or live-in care with 15 years experience. Available now. Call Paula 301-691-1108.

**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. (240-533-6599)

## Financial

**TAX PREPARATION:** All types of returns, reasonable rates. 34 years of reliable service. Located in Gaithersburg near Quince Orchard/Great Seneca Hwy. Diane Christen CPA, 240-355-1135 cell. Text or call!

**WESLEY FINANCIAL GROUP, LLC** Time-share 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

**INDOOR MOVING SALE.** Downsizing after 55 years. Make reasonable offer! "China Pearl" Holiday Fine China and, serving ware and matching glassware. Theodore Haviland China, Tools, Several Antique Silver serving pieces, Records/CDs/DVDs, Original Cabbage Patch Dolls, Vintage Toys, Many Collectibles, Glass animals, teacups/saucers, Teenie Genie Organ. Please call 301-868-9598. Must sell! Cash Only.

**PUT ON YOUR TV EARS** and hear TV with unmatched clarity. TV Ears Original were originally \$129.95 - NOW WITH THIS SPECIAL OFFER are only \$59.95 with code MCB59! Call 1-833-934-0843.

## Health

**DENTAL INSURANCE** from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-366-1003 www.dental50plus.com/320 #6258.

**LIFE ALERT.** One press of a button sends help FAST, 24/7! At home and on the go. Mobile Pendant with GPS. FREE First Aid Kit (with subscription.) CALL 240-847-6732 FREE Brochure.

**MOBILEHELP,** America's Premier Mobile Medical Alert System. Whether You're Home or Away. For Safety and Peace of Mind. No Long Term Contracts! Free Brochure! Call Today! 1-240-650-9189.

**PORTABLE OXYGEN CONCENTRATOR** May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 855-851-0949.

## Home/Handyman Services

**STAY IN YOUR HOME LONGER** with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-877-240-2061 or visit www.walkintubquote.com/beacon

**THE BATHROOM OF YOUR DREAMS** for as little as \$149/month! BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Limited Time Offer - FREE virtual in-home consultation now and SAVE 15%! Call Today! 1-855-653-0087.

**THINKING ABOUT INSTALLING A NEW SHOWER?** American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-844-536-0485 today to see how you can save \$1,000 on installation, or visit www.newshowerdeal.com/tbn

**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, while always remaining COVID safe. 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 301-219-3600 for details.

## Legal Services

**THE LAW OFFICE OF ALEX COFFIN, LLC** provides professional legal services to individuals in the Maryland and New York Area. Practice areas include Auto Accidents, Medical Malpractice, Nursing Home Abuse, Elder Law, Wills and Trusts, Divorce, Prenuptial/Postnuptial Agreements, and more. I work quickly and efficiently, providing every client with individualized attention. www.alexcoffinlaw.com Call (410) 216-3339 for a free consultation. I am available at any time, seven days a week.

**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.)]

## Miscellaneous

**DO YOU HAVE A GOOD FRIEND** who voted for The Other Guy in 2020? In my new project, "We Must Not Be Enemies," I am photographing and interviewing people who vote differently spending quality time together. Too many of us see the other side as crazy, stupid, or evil. I believe we can learn from those who don't. If you're interested in participating in my project, please call me (307-622-1517) or email me (wemustnotbeenemies@gmail.com). Compensation provided. everittclarkphotography.com.

## Personal Services

**SENIOR TRANSPORT AND DELIVERY.** Safe, reliable, and accessible transport and home delivery service. No need to use smartphone technology. Call 703-850-4540.

## TV/Cable

**DIRECTV** - Every live football game, every Sunday - anywhere - on your favorite device. Restrictions apply. Call IVS - 1-888-572-4953.

**DISH NETWORK.** \$59.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-844-560-5837.

## 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 67 years old, well educated, financially capable, and have over 40 years in this business. Why pay outlandish auction house, estate agent or consignment store commissions when you can get a fair upfront price for your pieces with no hassle? If you have something interesting or unusual, rare and valuable and are prepared to sell it I would like to speak with you. Please call Jake Lenihan, 301 279 8834. No calls after 7 pm please.

**ALWAYS BUYING OLD STUFF!** Old Silverware, Flatware and Holloware (even some silverplate), Old books (pre-1930), Costume Jewelry, Pinup magazines before 1970, Comic Books, Old School Rings, Old Coins: U.S. & Foreign, Dental Gold (Yellow or White), Pocket/Wrist Watches, Old Toys/Games, Broken Jewelry (damaged, missing stones, etc.), Sports Cards, Risque paperback books, Old Advertising Signs, Old Metal Lunchboxes & other old stuff. What do you have? Call Alex : 571-426-5363 ~ I'll come to you!

**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

**USED & RARE BOOKS WANTED.** Quality books in all subjects. We also buy old maps, menus, post cards, advertising & travel brochures, posters, road maps, old magazines. Contact Dale 301-495-2732. Experienced seller since 1977.

**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.

**BOOK COLLECTIONS WANTED.** Moving? Downsizing? Estate? Together the Bonafide Book Buyers have over 85 years experience as professional buyers & sellers of quality books in the D. C. area. Best prices paid for good books. Examples: Easton Press, Folio Society, First Edition Science Fiction & Mysteries, Military, History, Scholarly & Academic Press publications. Call Nelson at 240-472-4615 for an appointment at your house. Also will consider DVDs & CDs. Curbside pickup possible, phone for details.

**WANTED: OLDER VIOLINS, GUITARS, BANJOS, MANDOLINS, UKULELES.** Musician/collector will pay cash for older string instruments. Masks & safe distance. Jack (301) 279-2158, leave message.

**SELL YOUR SILVER AND OLD GOLD JEWELRY.** Gold 4 Good buys gold and silver jewelry, including broken pieces, all sterling silver and silver flatware, gold watches and gold and silver coins. I can come to your home and give you a free evaluation of what I can pay. If you decide to sell, I can buy your items at that time, but there is no obligation. Licensed with both Maryland and Montgomery County (lic. #2327). Call Bob, (240) 938-9694. Gold 4 Good pays an additional 5 percent to all military veterans (and their spouses). Gold 4 Good is a Maryland licensed precious metals company, not a pawnshop or private home based business.

**SEEKING FULL/SEALED BOTTLES** of Vintage Bourbon & Rye (Pre-1990). Examples include, but are not limited to: Old Grand Dad, Pikesville Rye, Wild Turkey, Old Fitzgerald, I.W. Harper, Old Forester and more! Inquiries are welcome. Call Alex 443-223-7669.

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

**CASH FOR RECORDS, CDS AND DVDS.** Best price guaranteed. Free appraisals. All types of music (33, 45, 78 & CDs.) Also buying turntables and stereo equipment. Will make house calls with CURBSIDE PICKUPS. Call or text Steve at 301-646-5403.

**SERIOUS COLLECTOR PURCHASING ANTIQUES** and mid century items, including furniture, lamps, sculptures, paintings, anything unusual, rugs, toys, all era military, gold, silver items, costume and quality jewelry, tools. Please call Chris, 301 262 1299.

## BEACON BITS

*Feb. 24*

### BLACK OSCARS

In this virtual lecture, Frederick W. Gooding, Jr. of Georgetown University talks about how the Academy Awards have recognized

Black actors from the award's inception to the present. This free event takes place Wed., Feb. 24 from 7 to 8 p.m. For more information and to register, visit [bit.ly/BlackOscars](http://bit.ly/BlackOscars).

*Feb. 27*

### VIRTUAL TOUR OF NMWA

Explore the galleries of the National Museum of Women in the Arts from the comfort of your own home. A free virtual tour takes

place Sat., Feb. 27 from 1 to 2 p.m. To register, visit [bit.ly/NMWATour](http://bit.ly/NMWATour). For more information, call (202) 783-5000.

*Feb. 28*

### SUNDAY VIOLIN AND PIANO CONCERT

The Phillips Collection hosts violinist Stella Chen and pianist Albert Cano Smit for a free livestreamed concert on Sun., Feb. 28

from 4 to 5:30 p.m. To register, visit [bit.ly/PCSundayConcert](http://bit.ly/PCSundayConcert). For more information, call (202) 387-2151.

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R	O	B	I	N	S	T	A	M	P	E	D	E
P	U	B	L	I	S	H	O	R	P	E	R	I
	A	S	A	P		A	P	T				
A	R	T		A	S	I	G	N		R	E	C
P	A	I	R	I	S	H	F	O	T	W	E	A
I	N	C	A	N		A	I	R		A	B	A
P	E	A	R	I	S	H	L	I	S	H	A	P
E	E	L			U	S	E	I	T		P	R
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N	E	V	E	R	G	O	T	A	P	A	R	I
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D	Y	N	E		T	O	S	S		R	E	S

**ANSWERS TO JUMBLE**

**Jumbles:** SCARF PUPIL GENTLY SCROLL  
**Answer:** The laundromat that installed exercise equipment featured — SPIN CYCLES

**HOW TO PLACE A CLASSIFIED AD**

All classified ads must be submitted and paid for online, via our website, [www.thebeaconnewspapers.com/classifieds](http://www.thebeaconnewspapers.com/classifieds)  
**Deadlines and Payments:** To appear in the next issue, your ad text and payment must be entered by the 5th of the preceding month (for Baltimore and Howard County editions); by the 20th (for Washington and Richmond editions).  
 Cost will be based on the number of characters and spaces in your ad:  
 • \$25 for 1-250 • \$35 for 251-500. • \$50 for 501-750 (maximum length). The website will calculate this amount for you.  
**Note:** Maryland contractors must provide a valid MHIC number.  
 • Each real estate listing qualifies as one ad. • All ads are subject to publisher's discretion. Payment will be refunded if unacceptable for any reason.

**To place your classified ad, visit**  
[www.thebeaconnewspapers.com/classifieds](http://www.thebeaconnewspapers.com/classifieds)

**BEACON BITS**

*Feb. 24* MORNING MARINE SCIENCE

Join one of Smithsonian's marine scientists for a free virtual talk about microbes, chemistry and coral. This event takes place Wed., Feb. 24 at 11 a.m. For more information and to register, visit [bit.ly/AMMarineScience](http://bit.ly/AMMarineScience).

**BEACON BITS**

*Mar. 11* HILLWOOD GARDENS

Explore stories about Marjorie Merriweather Post's Hillwood Gardens with Kate Markert, author and executive director of Hillwood. This virtual event takes place Thurs., March 11 from 6:30 to 7:30 p.m. Register at [bit.ly/HillwoodGardens](http://bit.ly/HillwoodGardens). For more information, call (202) 225-8333.

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# FREE FDA-Approved Oxygen Meter for Eligible Medicare Part B Beneficiaries

Due to COVID-19, you have no out-of-pocket costs whatsoever.



**FDA-Approved  
Fingertip  
Oxygen Meter**

**If you have one or more risk factors that increase your risk of hospitalization due to COVID-19, it is essential for you to know your baseline blood oxygen level and have a meter at home.**

Symptoms such as fever or cough are common signs of many illnesses but also of COVID-19. If you ever experience these common symptoms, measure your oxygen level with this device. If your oxygen levels are decreased, it may indicate a serious situation and you should contact your physician immediately or go to your nearest ER. **Early detection saves lives.**

## Who Is Eligible For The Free Meter?

Anyone with Medicare Part B who has ever been diagnosed with a condition that increases your risk of hospitalization due to COVID-19, including:

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- COPD
- Diabetes Or Prediabetes
- Immunocompromised State
- Cardiovascular Disease
- Asthma

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Please call us to learn more: 1-(800)-557-2970**

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- 1.** Call 1-(800)-557-2970 anytime and we'll connect you with the on-call nurse practitioner.
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- 3.** We will send you the FDA-Approved oxygen meter via FedEx right to your door for contactless delivery within 2 business days.

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