PEOPLE F O R

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JULY 2022

Senior Olympians go for gold

By Margaret Foster

Alexandria retiree Eva Sorensen, 98, and her daughter, Peg Moyer, 76, made an athletic pilgrimage together last spring. As they've done for the past decade, the two traveled to the National Senior Games held in Fort Lauderdale, Florida this year - and returned home with some shiny medals.

"We're pretty modest," said Moyer, who with her softball team, the Fairfax-based Golden Girls, won fifth place. Her mother "likes to brag, though," Moyer said.

"It's hard not to be big-headed when you get so many medals and compliments," said Sorensen, who took home a gold medal for women's single bowling and silver for shuffleboard.

Sorensen, who has been bowling since she was a teenager, said the sport takes her back in time. "When I bowl and I'm around the other young people, I don't feel my age at all," she said.

Since 2006, mother and daughter have been participating in the Senior Games in Northern Virginia, the Huntsman World Senior Games in Utah, and the National Senior Games, Moyer said.

"That's one of the reasons [my mother] is doing so well," Moyer said, "because she has that to look forward to every year."

Many older adults from D.C., Maryland and Northern Virginia participated in the National Senior Games in Florida from May 10 to 23 this year. Almost 12,000 athletes over 50 participated in the 21 sporting events, many of them beating records. In fact, 154 athletes established new National Senior Games records this year.

Pickleball most popular event

Competition for some events can be



Each year, local athletes who qualify for the National Senior Games by medaling at the prior year's Maryland Senior Olympics, Northern Virginia Senior Olympics or DC Senior Games, participate in the national competition, which was recently held in Fort Lauderdale, Florida. The local competitions are getting underway again soon in this area.

fierce. Pickleball, a racquetball-type sport played in teams of two, is the most popular and widely attended event at the National Senior Games, with 1,600 players on 40

D.C. resident Robert Gordon, 76, participated in the Fort Lauderdale games in May and won one of his mixed doubles pickleball matches.

"We didn't get any medals, but we

played well, and we really had a lot of fun. I learned a lot for next time," he said.

Gordon, a retired engineer and current partner at Little Beast restaurant, started playing pickleball about six years ago, after he saw a segment on NBC News about the hot sport.

"I decided to check it out," he said. "I got

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A(nother) wake-up call

FROM THE

PUBLISHER

By Stuart P. Rosenthal

rity and Medicare publish an annual report gress that "excess general revenue" (that on the state of those programs.

News organizations duly answer what they seem to think is the main question the public asks: How long will the programs remain "solvent?" That is, when will there be a real risk that either Medicare or Social Security run out of sufficient funds to cover current costs?

This question is pertinent not only to older adults who are currently collecting Social Security or relying on Medicare for their health in-

surance, but also to the rest of the taxpaying public on whose shoulders additional costs ultimately rest.

This year's report was deemed to offer "good news." Social Security, overall, is believed to have sufficient funds to pay all scheduled benefits through 2035 ("one year later than reported last year!"), after which it could pay only 80% of benefits going forward.

Medicare Part A/hospital insurance is in worse shape. Its hospital and inpatient doctor coverage is secure only through 2028. For the sixth consecutive year, the

Each spring, the Trustees of Social Secu- Trustees have issued a warning to Con-

is, more tax dollars than Congress wanted to allocate) will be required to maintain that portion of Medicare.

Both of those statements should be ringing alarm bells and generating action in Congress. Unless steps are taken to address these, taxpayers are going to have to pay more, and Social Security and Medicare beneficiaries are going to get less.

I want to add another concern. I think we should also be asking about the status of

Medicare Part B — the part of Medicare that covers outpatient doctor visits, preventive care and mental health services.

By design, the payroll taxes all Americans pay for Medicare, plus the premiums paid by the 64 million of us covered by Medicare, only cover about half that program's cost. General revenues — that is, our tax dollars — cover the balance.

I suppose it's "good news" that Part B is not in danger of insolvency, but that's only because we can always raise taxes to cover the shortfall.

FYI, last year, the contribution of tax

dollars to Medicare Part B was approximately \$428 billion, and the Trustees predict that, "due to the rapid growth of [Medicare Part B's] cost" each year, it will place "steadily increasing demands on both taxpayers and beneficiaries."

Left unaddressed, these growing costs could soon start to undermine other federal spending priorities, not to mention our personal finances.

Turning back to Social Security, it's important to understand that this program also now relies on taxpayer-funded contri-

Social Security was designed to be a pay-as-you-go program, where contributions from the paychecks of all American workers (matched by their employers) would cover payouts to current retirees. From here comes the belief that we all have "earned" our Social Security.

The reality, however, is somewhat different. First, back in the early years of Social Security, there were about 42 workers paying into the system for every retiree. Today there are only 2.7. Furthermore, Americans are generally living longer, while the birth rate has dropped.

For all these reasons, the program stopped being pay-as-you-go back in 2016, and the amount of general revenues required to maintain it grows every year.

In 2021, the Trustees report that taxpayers contributed \$126 billion to Social Security, about 11% of total costs. That is also expected to rise over time.*

So where does all this leave us? For years now, the Trustees' report, and related reports from organizations concerned about older adults and federal deficits, have urged Congress to take steps to put Social Security and Medicare on more solid financial footing.

This year's "message to the public," released with the Trustees' report, concludes (as it generally has for a number of

years now) with this:

"Lawmakers have many policy options that would reduce or eliminate the longterm financing shortfalls in Social Security and Medicare. Taking action sooner rather than later will allow consideration of a broader range of solutions and provide more time to phase in changes so that the public has adequate time to prepare."

The problem isn't that we don't have any solutions. The problem is that our congressional representatives aren't willing to take the steps to implement them.

This is endemic to Congress, where any action would inevitably step on the toes of some constituents, costing the representatives votes here and now, while the shortfalls in benefits will only cause pain down the road — presumably during the tenure of a future congressperson.

Another problem is that the slots for two "public Trustees" — who are appointed by the president and intended to represent the people, rather than the government have not been filled since 2015. The absence of these trustees, who often serve as watchdogs for the public, dampens the pressure on both Congress and the president to do something.

My advice: talk to your elected representatives (and preferred candidates) and let them know you want to see action on Social Security and Medicare, and that you won't vote them out of office if they take responsible steps to fix these important programs.

The power is in your hands. Don't forget

*For more details on the rising costs to taxpayers of Social Security and Medicare, see the blog post from former Deputy Social Security Commissioner Dr. Mark Warshawsky at bit.ly/SSandMed.



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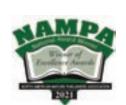
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Letters to the editor

Readers are encouraged to share their opinion on any matter addressed in the Beacon as well as on political and social issues of the day. Mail your Letter to the Editor to The Beacon, P.O. Box 2227, Silver Spring, MD 20915, or email to info@thebeaconnewspapers.com. Please include your name, address and telephone number for verification.

Dear Editor:

Just wanted to say I so appreciated your "bumps in the road" column [From the Publisher, June 2022].

I have it on my refrigerator to remind me. Thank you for your thoughtful and meaningful words.

> Sally Drumm Lutherville, Md.

Dear Editor:

Can you write an article on the effects of [the switch of phone companies to] 5G on the elderly?

Barbara Golden Glenwood, Md.

Ed. Note: Thank you for the suggestion. We include such an article in this issue. See

"Your old cellphone may not work in 2022," on page 20.

Dear Editor:

I want to thank Margaret Foster for her article "Write your memoir — with help." For many years, I have been trying to convince seniors to write their memoirs. I started mine when I was 42 years old. With God's grace I will be 80 years old this year.

I didn't intend to publish my memoirs; however, I wanted to leave something for my grandchild so she will know more about her family, my life, my struggles, my accomplishments, and the people I've met.

I encourage everyone to write their





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What may cause you to always be cold or develop night sweats?

SHORTER AND SWEETER

Shorter people are less likely to get cancer, according to a new study

Some surprising news on what's healthy

By Matthew Kadey

Perhaps you don't give much thought to your morning bowl of oatmeal, lunch of turkey and cheese sandwich, and pasta for dinner. It all seems healthy, right?

Well, research is making it clear that when it comes to the calories we consume every

day, form matters. Not all fruits, breads, oats, potatoes and nuts are created equal concerning their impacts on your body.

Here are the best ways to eat some of your favorite foods:

Oats: When you're in the grocery store, mulling over the oatmeal selections, consid-

er reaching for the heartier steel-cut variety.

A research review published in the Journal of Nutrition showed that post-consumption blood sugar and insulin responses are better after eating intact oat kernels than after eating more processed rolled or instant oat flakes

It appears that a greater disruption in the structural integrity of the oat kernel is associated with altered rates of digestion and, in turn, fewer glycemic benefits. This may impact how full you feel and perhaps even your future risk for developing metabolic conditions like Type 2 diabetes.

Nuts: Groundbreaking research has shown the number of calories we derive from whole nuts such as almonds, cashews, walnuts and pistachios is nearly 25% less than previously thought.

A chunk of the calories in nuts is found within cell walls that resist being broken down by mastication and digestion so, in the end, we don't absorb all of their upfront calories. This is likely one reason why studies have failed to show that eating calorie-dense nuts leads to weight gain.

However, the processing that goes into making nut butters and nut oils will rupture cell walls, so it's likely we would extract more fat calories from these forms of nuts.

What's more, a study in the journal Nutrients discovered that eating whole almonds results in a greater abundance of beneficial gastrointestinal microbiota compared to almond butter. These same nuances may also apply to seeds.

Pasta: A bowl of pasta salad for lunch could be more metabolically beneficial than a sandwich. A randomized controlled trial in the Journal of Nutrition evaluated postfeeding glucose metabolism in healthy adults following the consumption of durum wheat semolina in the form of spaghetti, penne, couscous and bread, with each containing 50 grams of carbohydrate.

Both forms of pasta resulted in a blunted blood sugar response compared to couscous and bread. The apparent reason for this outcome is that pasta involved more chewing and oral processing time, and also remained in larger starch-particle size after digestion.

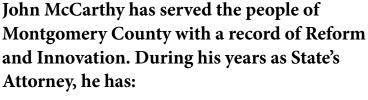
You can also prepare pasta like they do in the Mediterranean — al dente, which means neither too hard nor too soft. This will give it a lower glycemic index that, in turn, should result in a more tempered blood sugar response.

Go one step better by making sure to use pasta and other grains in their whole form. According to a study by researchers at Tufts University, people who ate a diet



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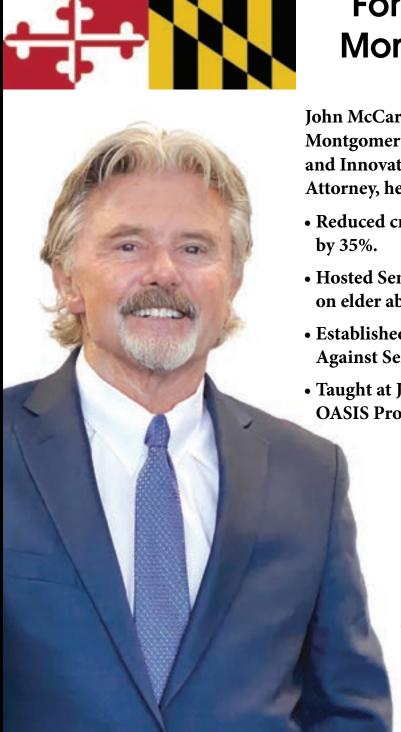
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What's healthy

with more whole grains — like whole wheat pasta and brown rice — lost close to an extra 100 calories per day due to a combination of increased resting metabolic rate and greater fecal energy losses, compared to people who ate refined grains such as white pasta and white rice. The extra fiber you get from grains in their whole form is likely at play here.

Apples: Perhaps the old saying should be "a whole apple a day keeps the doctor away." British scientists provided 18 healthy adults with the same number of calories from whole apples, applesauce or apple juice on three separate occasions and then measured stomach emptying rates and indicators of fullness and satiety.

Whole apples resulted in slower digestion rates as well as increased feelings of fullness and satiety post-ingestion. The extra work that our bodies require to deal with a less "processed" form of an apple, including increased chewing and digestion, likely contributes to its hunger-fighting power.

This same conclusion could perhaps be applied to whole oranges compared to orange juice, whole raspberries versus raspberry jam, and fruits that are blended into smoothies instead of eating them whole.

Bread and cheese: There's more proof that not all calories are created equal. A study in the journal Food & Nu- uted by Tribune Content Agency, LLC.

trition Research provided volunteers either a sandwich made with multigrain bread and cheddar cheese or one made with processed white bread and packaged cheese slices.

Even though both meals had the same number of total calories on paper, the lessprocessed sandwich required nearly twice as much energy to digest, resulting in fewer calories being available to the body for storage.

While the processed sandwich used only 11% of the food's calories for the needs of digestion, the multigrain sandwich used almost 20%. Over time, this extra calorie burn could help with weight loss goals.

Potatoes: Consider giving starchy carbs the cold shoulder. When cooked and then cooled for about 24 hours, the digestible amylopectin starches in potatoes convert into the nondigestible resistant starch amylose, meaning you'll absorb fewer of their carb calories and likely feel full for longer. Potato salad, anyone?

The same cook-cool method also works to increase resistant starch levels in rice. Also, cooking, chilling and reheating pasta has been shown to lower its impact on blood sugar after consumption.

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Active body and mind delays dementia

By Andrew E. Budson, M.D.

There is new evidence from two studies by investigators at Rush University in Chicago that cognitive and physical activities can make a real difference in the development of Alzheimer's disease — the most common cause of dementia.

Cognitive activity delays onset

In the first study, investigators asked 1,903 older individuals without dementia in the Rush Memory and Aging Project to

report how often they participated in cognitively stimulating activities. These individuals were 75% women, 89% white and of non-Latino descent, and had a median income between \$35,000 and \$49,999.

The cognitively stimulating activities measured were how often they spent reading, visiting a library, reading newspapers, reading magazines, reading books, writing letters, and playing games (like checkers, board games, cards, puzzles, etc.).

Over about seven years, the investigators found that 457 individuals were clinically diagnosed with Alzheimer's disease. Importantly, those individuals with high levels of cognitive activity (top 10%) developed Alzheimer's at an average age of 93.6 years — five years later than those individuals with low levels of cognitive activity (bottom 10%), who developed the disease at an average of 88.6 years.

This carefully conducted study controlled for education, early life cognitive activity, social activity and loneliness. It also looked for "reverse causality" — that is, whether their finding was due to the possibility that those people who had more Alzheimer's pathology (the amyloid plaques and tau tangles that can be seen under a microscope) were likely to stop participating in cognitive activities several years prior to their diagnosis.

Autopsy pathology data was available for 695 of the 1,903 individuals. The investigators found that the amount of pathology from Alzheimer's and other disorders was not related to cognitive activity.

The authors concluded that a cognitively active lifestyle in old age may boost cognitive reserve, delaying the onset of clinical Alzheimer's disease by up to five years.

Physical activity slows decline

In the second study, a different group of investigators examined physical activity, total tau concentration in the blood (a marker of Alzheimer's pathology), and cognitive function in 1,159 participants in the Chicago Health and Aging Project.

These individuals were 63% women, 60% African American, and, on average, 77 years old. Among the participants, 31% reported little or no physical activity, 34.5% reported medium physical activity (less than 150 minutes/week, average 62.5 minutes/week), and 34.5% reported high physical activity (at least 150 minutes/week, average 327.5 minutes/week).

The results showed that whether individuals had high or low levels of tau in their blood, increased physical activity was associated with a slower rate of cognitive decline.

Take charge of your destiny

These studies are important because they show that, despite an equivalent amount of Alzheimer's pathology (measured at autopsy in the first study and by blood in the second), individuals who were more cognitively and physically active were able to delay their clinical Alzheimer's disease diagnosis and cognitive decline.

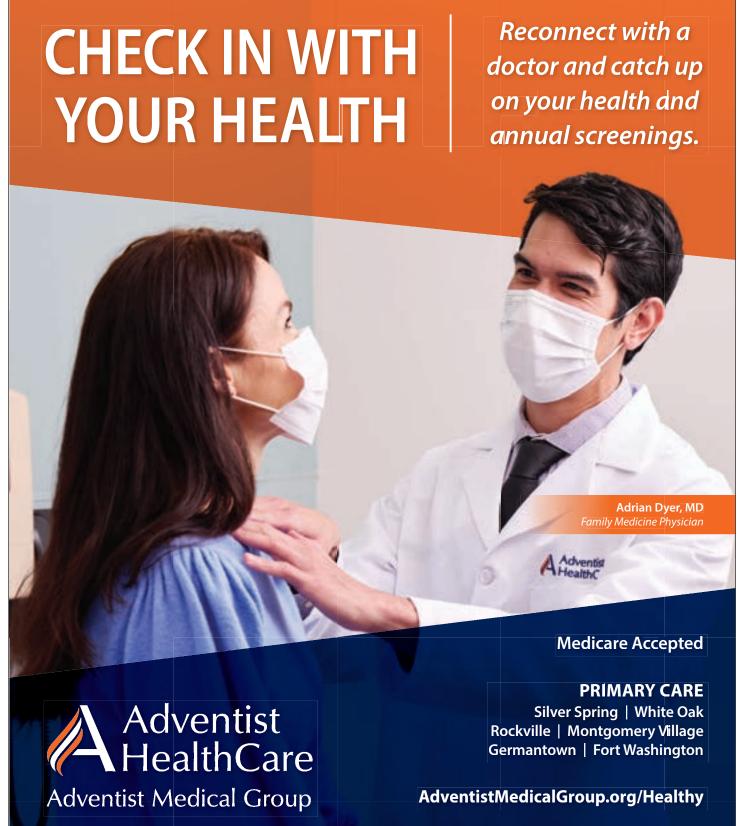
This means that even if you are likely by family history (or bad luck) to develop Alzheimer's disease at some point in your life, you can delay the onset of the disease by staying cognitively and physically active — and you can start at any age.

So, ramp up your cognitive activities, increase your physical activities, engage in a brain-healthy lifestyle, and take control of your cognitive destiny today!

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Experiment shrinks tough-to-treat cancer

By Lauran Neergaard

In a novel experiment, a woman with advanced pancreatic cancer saw her tumors dramatically shrink after researchers in Oregon turbocharged her own immune cells, highlighting a possible new way to someday treat a variety of cancers.

Kathy Wilkes isn't cured, but said what's left of her cancer has shown no sign of growth since the one-time treatment last summer.

"I knew that regular chemotherapy would not save my life, and I was going for the save," said Wilkes, of Ormond Beach, Florida, who tracked down a scientist thousands of miles away and asked that he attempt the experiment.

The research, published in June in the *New England Journal of Medicine*, explores a new method of harnessing the immune system to create "living drugs" able to seek and destroy tumors.

"It's really exciting. It's the first time this sort of treatment has worked in a very difficult-to-treat cancer type," said Dr. Josh Veatch of the Fred Hutchinson Cancer Research Center in Seattle, who wasn't involved with the experiment.

It's just a first step and far more re-

search is needed, he cautioned, noting that Wilkes is one of only two people known to have tried this exact approach — and it failed in the other patient.

Still, Veatch said the findings are "a proof of principle that this is possible" and said that other researchers also are testing this type of immunotherapy.

How immune system fights cancer

T cells are key immune soldiers, able to kill off diseased cells — but too often cancer evades them.

Doctors already have learned how to strengthen T cells to fight some types of leukemia and lymphoma. They add an artificial receptor to patients' T cells so the immune fighters can recognize a marker on the outside of blood cancer cells and attack.

But that CAR-T therapy doesn't work against more common solid tumors, which don't carry that same danger marker.

The new twist: At Oregon's Providence Cancer Institute, researcher Eric Tran genetically engineered Wilkes' T cells so they could spot a mutant protein that's hid-

See CANCER, page 8



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Cancer

From page 7

den inside her tumor cells — and only there, not in healthy cells.

How? Certain molecules sit on the surface of cells and give the immune system a sneak peek of what proteins are inside. If a complex receptor on the T cell recognizes both the person's genetically distinct "HLA" molecule and that one of the protein snippets embedded in it is the targeted mutant, that immune fighter can latch on.

It's an approach known as T cell receptor, or TCR, therapy. Tran stressed that the research remains highly experimental but said Wilkes' remarkable response "provides me with optimism that we're on the right track."

Targeting mutations

Dr. Eric Rubin, the *New England Jour-nal*'s top editor, said the study raises the possibility of eventually being able to tar-

get multiple cancer-causing mutations.

"We're talking about the chance to distinguish tumor cells from non-tumor cells in a way that we never could before," he

Wilkes underwent chemotherapy, radiation and surgery for her pancreatic cancer. Later doctors discovered new tumors in her lungs — the pancreatic cancer had spread, a stage when there is no good treatment.

Wilkes knew researchers were testing immunotherapy to fight different hard-totreat tumors, and a biopsy showed a specific mutation was fueling her cancer.

Her search led to Tran, who in 2016 had co-authored a study about a subset of T cells that naturally harbored receptors able to spot that same so-called KRAS mutation.

Wilkes also had the right type of HLA molecule. So, Tran and his colleague Dr. Rom Leidner, an oncologist, got Food and Drug Administration permission to reprogram her T cells to bear the special mutant-fighting receptor.

They culled T cells from Wilkes' blood, genetically engineered them in the lab and then grew billions of copies.

Six months after a transfusion of the altered cells, her tumors had shrunk by 72% — and Wilkes said recent checkups show her disease remains stable.

Tran said it's not clear why the experiment failed in another patient, although lessons from that case prompted some changes to Wilkes' treatment.

The Oregon team has opened a small study to further test TCR therapy for patients with incurable cancers fueled by what Tran calls "hot-spot" mutations.

-AP

If you're waiting for lung cancer symptoms, you may be waiting too long.

Should you be screened?

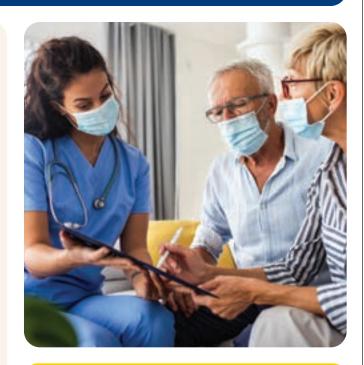
The earlier lung cancer is spotted, the easier it is to treat. If you meet the following criteria, you should consider a pain-free, low dose CT screening.

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BEACON BITS

July 21+

FREE TAI CHI, YOGA VIA ZOOM

Montgomery County

Public Library hosts a virtual series of exercises and relaxation techniques including yoga, Tai Chi, Qi Gong and meditation. The free sessions take place Thurs., July 21 and Thurs., July 28 from 2:30 to 4 p.m. For more information, including the Zoom link, visit bit.ly/integraltaichi or call in by dialing (301) 715-8592 and using meeting ID 854 4243 3117.

Ongoing

COPD CAREGIVER SUPPORT

To help with COPD

disease management challenges,
"The COPD Caregiver's Toolkit"
comes with medication and vaccination tracking sheets and a list of
questions to ask doctors. It also features information caregivers can use
to support their own health and wellbeing, such as how to find support
groups and backup care. Find and
share this free resource at
nhlbi.nih.gov/COPD-caregivers.

Technology program catches on locally

Six years ago, Montgomery County, Maryland, launched a program to help older adults become confident using technology. Called Senior Planet Montgomery, the program offered hands-on courses where participants could learn the basics of computers, word processing programs, how to safely navigate the internet and more.

The training programs were developed by a nonprofit based in Brooklyn, New York called Older Adults Technology Services (OATS). The tremendous success OATS had achieved with its program in New York led to it developing partnerships with communities around the country, including Montgomery County.

Last year, OATS became a charitable affiliate of AARP, enabling the program to continue to grow nationwide and even internationally.

In its first years in Montgomery County, the Senior Planet program gradually grew to the point that 800 seniors a year were taking one or more of its technology courses.

Then came the pandemic. And what happened next was not what you might expect.

Over the course of one week in March 2020, as the pandemic was taking hold, OATS transformed all of its in-person programs to Zoom-based virtual programs that could continue to operate despite Covid.

In Montgomery County, the program

served 3,000 participants in the first three months of the pandemic, and has continued to grow rapidly. This year, Senior Planet Montgomery expects to serve 10,000 participants.

The courses teach not only basic technology skills, but also online banking and shopping, cloud storage, how to use streaming services, online health information and fitness, startup business workshops and, through OATS, offers a national tech hotline at 1-888-713-3495 to help seniors get one-on-one assistance — from how to set up an email account to how to troubleshoot specific devices.

For all of these accomplishments, Senior Planet Montgomery was selected as the Best in the Nation Information Technology program by the National Association of Counties in 2021.

'My self-esteem was boosted'

At a program last month to celebrate Senior Planet Montgomery's sixth anniversary, County Executive Marc Elrich said, "Access to technology is critical to the health, safety and quality of life of our senior population. For six years, Senior Planet Montgomery has been helping older residents to learn and utilize these technologies...I'm really proud and grateful to Senior Planet Montgomery for enabling our older residents to be part of the much it meant to them. County resident digital world."

At the celebration, a number of program participants were eager to share how

Shu-Cen Yao said, "My self-esteem was

See COMPUTER CLASSES, page 11





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"Mr. Blair is upbeat, even-tempered and proactive — good qualities for an executive and exactly what the county needs to lift its flagging fortunes." — Washington Post, 6/25/22

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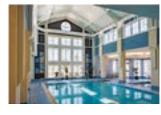
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Senior Olympians

From bage

in some games, and it just felt really fun to play; it was just right. Then I stopped working and had plenty of time on my hands, so I just continued."

This summer, Gordon is taking private lessons to improve his game. He's also taking his 10-year-old grandchildren to the court. "I'm going to try to teach them pickleball, too," he said.

Sports for all ages

Capitol Heights resident Gwen McMur-

ray, 76, has attended seven National Senior Games tournaments and has won several gold, silver and bronze medals in archery.

She took up archery in 1993 when she was working as a library technician for the Library of Congress.

"I never was athletic," McMurray said, but her friends competed in local archery competitions. "I watched them and just got interested."

When she retired in 2004, McMurray was able to pick up a bow more often. Today, she practices with the Mohican Bowmen of Washington, D.C., at an archery range in Davidsonville, Maryland.

"It's definitely good for your concentration — you have to be very focused in order to shoot well. If your mind wanders the least bit, you're going to miss your target."

In addition to the brain-sharpening benefits of archery, McMurray has found it to be a friendly sport.

"You get to meet people from all around the country and around the world," she said. "And you stay in touch with them because each year at the tournaments you're likely to see some of the same people."

Archery "is a sport that [people of] any age can participate in," she said. "At the Senior Games it's just absolutely wonderful — we have people who are still competing in their 80s and 90s."

Those in the upper age brackets enjoy some benefits when participating in the National Senior Games, as competition is grouped by age cohort.

"Usually I'm the only one in my age group," said bowling champion Sorensen, who will celebrate her 99th birthday this fall, "and therefore I win a medal."

Sorensen, Moyer, Gordon and McMurray plan to return to the National Senior Games again next year; they're scheduled to take place in Pittsburgh next July. First, though, athletes must qualify for the national event by doing well in a state tournament.

Local games coming soon

Our local area has several opportunities

for those looking to qualify.

The Maryland Senior Olympics offers events from July 9 through October 16. Registration is now open. A detailed information and registration guide can be downloaded at mdseniorolympics.org.

Registration fees vary by event, which take place at locations throughout Maryland. You do not need to be a Maryland resident to participate, and you may register shortly before most events.

For more information about the Maryland Senior Olympics, call (240) 777-4930 or email Stacy.Sigler@montgomerycountymd.gov.

The Northern Virginia Senior Olympics will take place Sept. 10 through 24, but registration is open from July 6 to August 31. To find out more about the 77 events that will take place at venues throughout Northern Virginia, email nvso1982@gmail.com or visit nvso.us.

Participation in the competition is limited to residents of Northern Virginia age 50 and over. The public is invited to the opening ceremonies on Sept. 10 at 9:30 a.m. at Thomas Jefferson Community Center in Arlington, Va.

The DC Senior Games are open to District residents age 50 and older. The games will take place at venues throughout the city in September and October. The opening ceremony is scheduled for Friday, Sept. 9. For more information, visit dpr.dc.gov, call (202) 255-1369 or email marion.speight@dc.gov.



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Computer classes

From page S

boosted, and I have started to teach my husband all the things I have learned... like how to use the timed selfie in my iPad camera and how to turn on the keyboard voice function. Now when I receive some phishing email or spam, I know how to deal with it!"

Retiree James Gutman chose courses about online financial banking and how to use PayPal and eBay. He also learned how to use video chat to better connect with family members and fellow volunteers.

"I am better able to manage my finances, times, family relationships, and the post-retirement activities I have," Gutman said.

Hans Hangzo took a Wellness Essentials course, which motivated him to choose healthier snacks, track his steps and sleep using a Fitbit. "As a result of the class, I'm

exercising more, which has really helped improve my mood every day," he said.

Free for MoCo residents

Senior Planet Montgomery is free for Montgomery County residents, and now offers both online and in-person classes in English, Spanish and Mandarin at senior centers, libraries, Gilchrist Immigrant Resource Centers throughout the county and at the Chinese Culture and Community Service Center in Gaithersburg.

New lectures and classes begin on July 11, August 8 and October 10, 2022. Visit seniorplanet.org/montgomery to learn more.

Senior Planet Montgomery is operated by OATS in partnership with Montgomery County's Department of Technology and Enterprise Business Solutions (TEBS), and Department of Environmental Protection.

For Beacon readers living elsewhere in

the metro area, contact your Area Agency on Aging to learn about technology services and computer training courses offered near you:

In Prince George's County, Md.: (301) 265-8450

In Washington, D.C.: (202) 724-5626 In Arlington, Va.: (703) 228-1700 In Alexandria, Va.: (703) 746-5999 In Fairfax County, Va.: (703) 324-7948 Information and quotes provided by Senior Planet Montgomery.

BEACON BITS

Aug. 6

FOREST BATHING WITH SAGE

Forest bathing, also known as shinrin-yoku in Japan, is a scientifically proven therapeutic modality to aid one's physical, mental and

emotional well-being. Join Friends of Kenilworth Aquatic Gardens for this session on Aug. 6 from 9 to 10:30 a.m. at 1550 Anacostia Ave. NE, Washington, DC. Free with registration at bit.ly/KenilworthForest.



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BEACON BITS

Ongoing

ATTN: BASEBALL FANS

Baseball fans who would like to be involved with game-day operations are invited to volunteer for the Bethesda Big Train Bullpen

Club. The Big Train is a team of college players from all over the country that plays in the Cal Ripkin Collegiate Baseball League. Volunteers serve as welcomers and ushers at summertime games and assist fans who have questions. Games are held at Shirley Povich Field in Cabin John Regional Park in Bethesda, MD. For more information, visit bigtrain.org. To volunteer or ask questions, email bruce@greaterwash.org.

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Montgomery County Recreation to Celebrate 50th Anniversary of Maryland's First Senior Center

America's independence is celebrated on July 4 with awe-inspiring firework displays and parades. The special day commemorates our nation's liberty and independence. Most Americans appreciate having the freedom to make choices and decisions about how to live their lives every day.

Senior centers can be important resources to help older adults remain active, engaged and independent. In fact, a recent Centers for Disease Control and Prevention study showed that participating in wellness programs can prevent or delay the onset of physical disabilities and cognitive changes.

Offering evidence-based programs like Bone Builders, blood pressure checks, fall prevention activities and Zumba, Montgomery County senior centers improve the health and well-being of participants. Today's senior centers provide vibrant, competitive programs like pickleball, as well as quieter art programs that foster creativity.

Montgomery County Recreation is proud to celebrate the 50th Anniversary of Maryland's first senior center. Named after Maryland State Senator Margaret C. Schweinhaut, the center brings to life her vision of a place for older adults to gather and enjoy activities. Today, hundreds of residents visit the center for arts programs, entertainment, fitness classes, singing, dancing, Tai Chi, yoga and more.

Located at 1000 Forest Glen RoadinSilverSpring, the Center is open Monday through Friday from 9 a.m. to 4 p.m. and from 9 a.m. to 3 p.m. on Saturday. The center's phone number is 240-777-8085.

Montgomery County Recreation will celebrate the Center's anniversary this fall with a free event that will be open to the public.

Montgomery County Recreation has six other full-service senior centers:

Damascus Senior Center

9701 Main St., Damascus 240-777-6995 Hours: Monday – Friday: 9 a.m. to 4 p.m.

Holiday Park Senior Center

3950 Ferrara Drive, Silver Spring 240-777-4999 Hours: Monday, Tuesday, Thursday, Friday; 9 a.m. to 4 p.m. and

Wednesday; 9 a.m. to 9 p.m.

Long Branch Senior Center

8700 Piney Branch, Silver Spring Monday – Friday; 9 a.m. to 4 p.m.

North Potomac Senior Center

13850 Travilah Road, Rockville 240-773-4805 Hours: Monday – Friday: 9 a.m. to 4 p.m.

Wheaton Senior Center

11701 Georgia Ave., Wheaton Hours: Monday – Friday: 9 a.m. to 4 p.m. 240-773-4830

White Oak Senior Center

1700 April Lane, Silver Spring 240-777-6944 Hours: Monday – Friday: 9 a.m. to 4 p.m.

Recent Activities of the Area Agency on Aging

Home Sharing

The Area Agency on Aging worked with the nonprofit Housing Initiative Partnership (HIP) to launch the Montgomery County Home Sharing Program. The program matches homeowners who have a spare room in their homes with compatible home seekers looking for an affordable place to rent for longer than six months.

HIP Home sharing counselors and case managers employ a thoughtful process to understand a homeowner's personal preferences and needs. Then they identify potential housemates with compatible interests. They facilitate meetings and help negotiate home sharing arrangements and lease agreements.

While creating an additional stream of income, home sharing can help build social connections and lighten the house-keeping load in exchange for reduced rent. Average home sharing rents range from \$750 to \$1,250, depending on the size of the room and available amenities. Background checks are mandatory for both homeowners and home seekers.

To learn more, call Michele at 301-85-SHARE (301-857-4273) or go to the website: HIPhome.org/home-sharing.

PEARLS

The Program to Encourage Active, Rewarding Lives (PEARLS) is a national evidence-based program for latelife depression. PEARLS brings high quality mental health care to community-based organizations that reach vulnerable older adults. Sessions take place in the client's home, virtually, or in other community settings, and focus on brief behavioral techniques.

Smart Device Program

To connect isolated older adults to evidence-based health promotion programs, doctor's visits and online classes, the AAA distributed 70 smart devices provided by the Maryland Department on Aging. Working with other programs within the County's Department of Health and Human Services enabled the program to reach people most in need.

Senior Sneaker Membership Offers Low-Cost Fitness Memberships

Did you know that Montgomery County Recreation offers a special membership for residents ages 55 and over? Senior Sneaker membership offers a way to stay active at a fraction of the cost of other gym memberships.

The Senior Sneaker membership pass provides access to Montgomery County Recreation's exercise rooms and open gyms during the Center's scheduled hours. A yearly membership is \$55 for County residents ages 55 and older. A sixmonth membership is \$30.

Memberships may be purchased at any recreation facility or by visiting the Montgomery County Recreation website at: MontgomeryCountyMd.gov/rec/memberships.

Gwendolyn E. Coffield Community Recreation Center Reopens with a Variety of Programs

The Gwendolyn E. Coffield Community Recreation Center (Coffield CRC), located at 2450 Lyttonsville Road in Silver Spring, has reopened. The Coffield CRC and the Long Branch Senior Center served as homeless shelters for community members who needed safe lodging and basic services throughout the COVID-19 emergency.

Coffield is a 55+ Active Adult Program site that provides opportunities for residents 55+ to gather for educational, social, sports and entertainment programs on Tuesdays and Thursdays, 10 a.m. to 1 p.m.

Montgomery County Recreation Is Hiring Older Adults

Are you looking for a part-time job? Montgomery County Recreation is hiring part-time seasonal and year-round employees.

Part-time positions are available in community recreation centers and senior centers.

The aquatic centers are interested in interviewing retired adults who may be interested in training to become a lifeguard. There are also positions as swim instructors or pool cashiers.

To review and apply for open positions, visit www.montgom-erycountymd.gov/HRw.



Maryland Senior Olympics Offer the Opportunity to Compete

Since 1980, the Maryland Senior Olympics has provided competition and camaraderie for adults 50+. The games offer 24 sports, including archery, basketball, bocce, lawn bowling, pickleball, swimming, table tennis, and track and field.

Registration is open for games that will be held at various Maryland locations, many in Montgomery County. To register, visit the Senior Olympics website at: https://mdSeniorOlympics.org.



Too cold? Sweat at night? Some answers

By Howard LeWine, M.D.

Q: I am cold all the time. Sometimes I get so cold that all I can do is take a really hot shower or bath.

It has gotten to the point where being so sensitive to the cold interferes with my work and life. What causes this problem, and what can I do?

A: While feeling colder than others around you is quite common, your symptoms are more pronounced than usual. Therefore, I would definitely suggest a visit with your doctor.

Here are some of the more common reasons for feeling colder than normal:

Low body weight. Both fat thickness and muscle mass assist in keeping us warm. Muscle activity generates heat and

fat acts as insulation.

If you have lost a lot of weight recently or you have always been thin, you might be sensitive to ambient temperatures that would be comfortable for most people.

Skipping meals. Some people get cold when they skip meals or take in too few calories. The body conserves energy and produces less heat in response to fasting.

Being overly tired. Not getting enough sleep and feeling tired all the time may be contributing to the cold feeling.

An underactive thyroid (hypothyroidism). Feeling cold can be a symptom of hypothyroidism. A simple blood test for TSH (thyroid stimulating hormone) can determine if you have this problem.

Raynaud's phenomenon. The nor-

mal response to cold temperatures is to shunt blood away from the skin to keep the internal organs warm.

In people with Raynaud's phenomenon, that natural response is extreme. The tiny blood vessels get severely narrowed and markedly reduce blood flow to the skin, most often in the fingers and toes. One or more digits turn white or blue, temporarily.

People with Raynaud's tend to be much more sensitive to even minor drops in air temperature than other people. In addition to wearing gloves and thick socks, they need to keep their core body temperature up by wearing lots of layers of clothing.

Q: Over the last couple of months, I developed night sweats. I am a 45-year-old male and consider myself healthy.

My wife says it has a cheesy smell. She is worried that I have a serious medical condition. What may be causing this?

A: Night sweats are very common, and most often the cause is not serious. Several large studies have found that anywhere from 30% to 40% of the general population report at least occasional night sweats.

The cheesy smell also is not unusual. Some Swiss researchers actually studied the smell of sweat in men and women. Sweaty men tended to smell like cheese, while sweaty women smelled like onions or grapefruit.

When a man experiences new night sweats, I start by asking about the temperature of the bedroom and the number and type of blankets used.

Assuming that this is not the issue, I would next want to know if you routinely soak through your bed clothes, have fevers during the day, and if you have been losing weight without trying.

Night sweats accompanied by fever and

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Sleep apnea appliances

weight loss always require a full medical evaluation. You could have an infection, a non-infectious inflammatory disorder or cancer

If your energy level is normal and you don't have fever or weight loss, a serious cause is less likely. But some other possibilities should be considered:

- Sleep apnea especially if you snore, are sleepy during the day, or both
 - Anxiety
- A side effect of a medication, herb or supplement
- Low blood sugar (more likely in a person taking medicine for diabetes)
- An overactive thyroid (hyperthyroidism). In this case, usually there would be additional symptoms, such as weight loss despite a good appetite, rapid heartbeat, sweating during the day and feeling jittery
- A dramatic fall in testosterone level, such as from prostate cancer therapy
 - Other rare hormonal disorders

You should see a medical professional to evaluate your symptoms. In the meantime, here are some things you can try to decrease the sweats:

- Keep the bedroom cool or open a window.
- Avoid spicy food, especially at night.
- Avoid alcohol for a while.
- Get up, towel off, and change bedclothes immediately as needed.

Quite often, no specific cause for night sweats is discovered. In these cases, the sweats usually go away on their own.

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

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Foods dietitians swear by for better sleep

By Jill Waldbieser

A balanced diet and a good night's sleep are mainstays of healthy living. But lately research has begun to uncover just how much the former impacts the latter. A 2021 review in the journal *Sleep Medicine Review* concluded that eating a healthy diet was associated with better sleep quality.

WASHINGTON BEACON — JULY 2022

Few people know this better than registered dietitians, who are well-versed in the role different nutrients can play in getting to sleep and staying asleep.

"Sleep and metabolism are both regulated in part by circadian rhythms," said Christina Badaracco, MPH, RD, LDN, a Washington, D.C.-based dietitian, referring to the human body's internal clock, which impacts hormone production and other metabolic processes.

"We've also recently learned that our gut microbiota — which are modified through our diet, among other factors — regulate aspects of our sleep. The specific types of foods and beverages we consume, as well as their quantity and timing, affect our sleep quality and duration."

In general, research has found that eating in line with the Mediterranean or DASH diet — both of which promote fruits and vegetables, whole foods and nutrients such as fiber, and healthy mono- and

polyunsaturated fats — tends to be associated with better-quality sleep. Meanwhile, the typical Western diet has been linked to more restless nights.

"While there won't be a single food that is going to be a magic bullet to getting people to sleep, focusing on certain nutrients may actually help the body experience an easier time falling asleep or getting better-quality rest at night," said Lauren Manaker, MS, RDN, LD, a Charleston-based registered dietitian.

It's best to eat a few hours prior to bedtime to avoid having digestive issues interfere with your sleep and to allow the nutrients to be digested.

Here are some favorite pre-bedtime snacks registered dietitians enjoy when they want to sleep right:

Banana, nut butter and cinnamon

One of the more well-known sleep-promoting nutrients is tryptophan, an essential amino acid (aka protein building block) that plays a role in the production of serotonin and melatonin, Badaracco said.

While you may associate tryptophan with turkey and post-Thanksgiving food comas, it's also found in foods like bananas, oats and cheese.

Adding a little no-added-sugar nut but-

ter gives you a hit of magnesium, a mineral that promotes relaxation. A sprinkle of cinnamon can add flavor and anti-inflammatory benefit as well.

Whole-wheat avocado toast with pumpkin seeds

"Magnesium, a mineral that we obtain via our diet, helps regulate melatonin, a hormone that plays a key role in sleep," Manaker said. "It also plays a role in activating the parasympathetic nervous system, ultimately helping people feel calm."

Both avocado and pumpkin seeds are good sources of magnesium, and make a winning combination on whole-wheat toast. Plus, the avocado's healthy fats are satiating enough to prevent hunger pangs from striking later in the evening.

Oatmeal with milk, ginger and honev

Whole grains such as oats increase the production of serotonin, a hormone that relaxes the nerves and tells the brain it's time to sleep, said Karla Giboyeaux, MA, RDN, a dietitian based in New York City.

Meanwhile, quicker-digesting carbohydrates such as honey and the lactose in milk stimulate insulin release, which in turn allows tryptophan to enter the brain, where it can produce more serotonin. That means this combination doubles your sleepiness factor.

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

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BEACON BITS

July 12

REDUCE DEMENTIA RISK

Dr. Melinda Power, director of the GW Institute for Brain Health and Dementia, explains what puts people a higher risk for demen-

tia and what they and their loved ones can do to reduce the risk. Arlington County Parks & Recreation hosts this free event on Tues., July 12 from 11 a.m. to noon at Lubber Run Park, 200 N Columbus St., Arlington, VA. Arlington's "55+ Pass" is required for this and many other free programs; you needn't reside in Arlington to buy one. For more information or to register, visit bit.ly/ArlingtonPass or email registration@arlingtonva.us.





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Disease risks may be related to height

the June 2022 issue of PLOS Genetics, and

it has to do with height.

Researchers evaluated hundreds of thousands of people to see if their height had any correlation with medical prob-

The average height of a man is 5' 9" and a woman is 5' 4" — so anything above that is considered "tall." As it pertains to the study, the mean height of all the study participants was 5' 6".

How does being tall impact disease risk? What's fascinating is

An interesting study was published in anyone's mind when thinking about risk factors.

> When someone is ill, the typical risk factors evaluated are your environmental exposures, as well as where you live, the kind of food you eat, your weight, genetics, your family history of disorders and toxic exposures. But how tall you are never comes to mind. It seems like such an implausible connection.

> The difficulty is that height is not modifiable. Being short, average in height or towering

is not something you can change, unlike some other risk factors.

Anyway, taller people apparently have a that's a good thing. higher risk of peripheral nerve damage (neuropathy) and varicose veins, but a lower risk of heart disease. This contradicts prior studies, by the way.

Height and dementia, cancer

We're seeing more and more Alzheimer's today as the population ages. One trial examining about 500 people found that men who are about 6 feet tall are almost 60% less likely to develop dementia or Alzheimer's compared to those shorter than 5' 7". The same benefit holds true for taller women; however, the correlation is not as tight.

What about people of shorter stature?

Research currently shows that someone below average height has a lower risk of getting cancer. In men, the risk of having prostate cancer is also lower if you're below average height.

It's not yet possible to fully explain this; however, growth hormone levels play a role in the development of cancer.

People of shorter stature (like me!) also have reduced telomere shortening, and

The information presented today is based on numerous studies and metaanalyses, so it's not carved in stone. Still, height is becoming a better known, albeit non-modifiable, risk factor for disease development. Childhood illness and exposure to pathogens play a role, too, as do lifestyle factors, diet and genetics.

Personally, I don't think anyone should worry about their height. You can't change it anyway. So, while investigators continue to tease out our destiny based upon height, I suggest we all just focus on our modifiable risk factors instead.

You can make changes to things within your control, and the tweaks you make now may well translate to life-long health and longevity.

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.



DEAR PHARMACIST By Suzy Cohen

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Aug. $\overline{2}+$

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line conversation or writing tutor. Group classes start Mon., July 18, but tutoring sessions happen on a rolling basis. For more information, contact Yaritza Abrego at (202) 800-4675 or yabrego@washingtonenglish.org or visit bit.ly/Englishrefugees.



Living Boldly

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

Volume 2

Issue 7

A Newsletter for DC Seniors

July 2022



INTERIM DIRECTOR'S

By Jessica Smith, Interim Director DC Department of Aging and Community Living

Dear Seniors,

I'm Jessica Smith, DACL's new Interim Director, and I'm incredibly grateful for the opportunity to serve District seniors in this vital role. In my previous position as DACL's Chief Program Officer, I've been able to see the many ways that DC residents constantly build communities of support. I've learned firsthand that the best way we can provide high-quality programs and services to our seniors is by listening closely to what District residents have to say and making sure that their thoughts and concerns are taken into action.

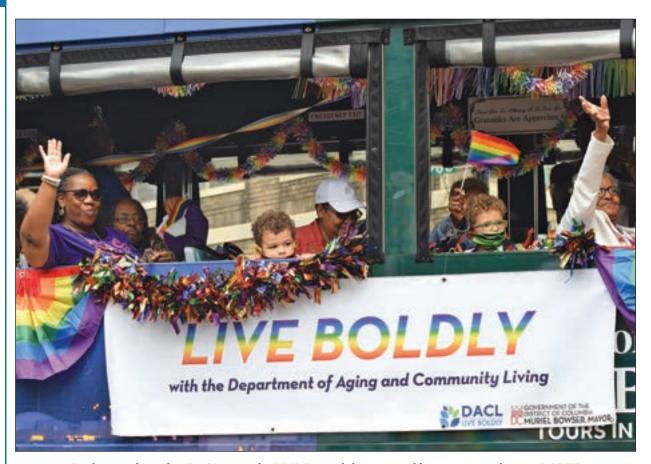
In June, I had the pleasure of meeting and engaging with many of you — from celebrating Pride all month long with our diverse group of LGBTQ+ seniors, to learning how to Age in Style with our new Ms. Senior DC, Ms. Vené LaGon, to showing support, inspiration, and love at Mayor Bowser's 11th Annual Senior Symposium — you have all shown me how you live boldly, and I am so excited to take this journey alongside each and every one of you.

As we continue to celebrate DC being open, I am thrilled to continue to engage with you all summer long. Our agency is here to help you along the way. With a variety of new programming coming your way, and a new Senior Wellness Center coming to Ward 8, I want you to know that we're here to address your feedback. We hear you — now it's time for you to connect in the ways that you've been looking forward to.

Being the Interim Director for a little over a month, there's still A LOT of you that I need to connect with, and I'd love to hear from you. Email director.DACL@dc.gov and tell me a bit about what you want to see more of in your community and how DACL can best serve you.

Take care, Jessica

Thanks for joining us for the Capital Pride Parade and Festival!



June was Pride Month, and at DACL, we take PRIDE in celebrating and honoring our diverse LGBTQ+ senior community. We joined Mayor Bowser and the entire city for the return of the Capital Pride Parade and Festival! We brought back our infamous Senior Pride Trolley for the parade, filled with LGBTQ+ seniors, allies, and A TON of decorations. Thank you to everyone who joined us for this fun-filled event.

Living Boldly

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

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Thank you for Attending Mayor Bowser's 11th Annual Senior Symposium!



Ms. Senior DC, Vené LaGon, center, is joined by Ms. Senior DC 1st Runner Up, Cerise Turner, left, and Ms. Senior DC 2021, Vanella Jackson-Crawford.



The King and Queen of Congress Heights Senior Wellness Center are all smiles for the 11th Annual Senior Symposium.



Mayor Muriel Bowser joins Symposium host and Host of the Senior Zone, Shawn Perry, and Ms. Senior DC 2022, Vené LaGon.



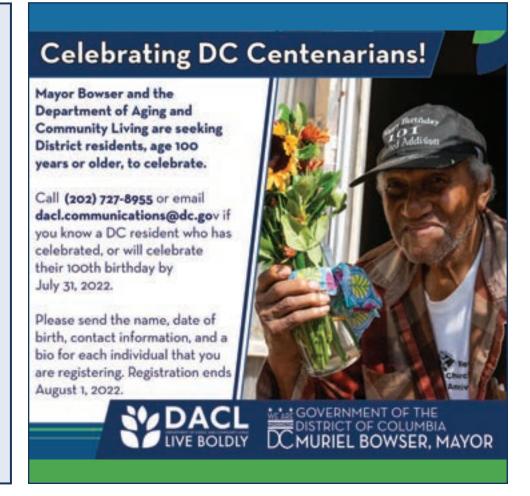
Senior photographer, Ms. Selma Dillard, dances for the camera.

Congratulations to our New Ms. Senior DC, Vené LaGon!



This year, DACL, in partnership with Seabury Resources for Aging and the DC Seniors Cameo Club, hosted the first in-person Ms. Senior DC pageant since 2019! Eight, talented District women competed for the title of Ms. Senior DC 2022, sharing their talents and philosophy of life with the District.

On Sunday, June 12, Ms. Vené LaGon was crowned DC's newest queen! Congratulations to Ms. LaGon and all of this year's contestants.





Do you have old photographs, letters and home movies stored in your attic, garage or basement? Here's a better idea: digitize them so they are protected from further fading and can be shared with family, friends and future generations. Learn how inside.

Downsize but preserve, share memories

By Margaret Foster

If you've ever tried to clear out your attic, basement or garage, you've likely unearthed treasures you'll never be able to part with. Your wedding album, for one thing. Or yellowing scrapbooks, loose photographs, VHS tapes and slide carousels.

What exactly should you do with these items that represent precious memories of a life well lived? How can you pass them on to children or grandchildren in a way that conveys their importance?

First and most importantly, move your important memorabilia to protect it.

"Attics, basements and garages are horrible places to store these things. If you have to integrate it into your living space, where it's climate controlled, how to do

you do that?" asked Ronda Barrett, a former documentary maker.

In 2006, Barrett founded a company called Honor Your Story, based in Kensington, Maryland. She interviews everyday people, records them, and creates films about their lives.

"There's nothing like capturing the glint in someone's eye and hearing their voice and having that record," Barrett said.

In addition to filming mini-documentaries, Barrett also creates online archives for families. She helps clients organize and digitize family home videos and photos so they can store them on a website that's accessible to all family members, no matter where they live.

"It's a place where everyone can add in-

formation about the photo and memories about it," Barrett said.

Scanning services may help

If you have an overpacked attic, you can hire someone to help you cull through and organize your mementos. Those experts are called photo managers. Their professional organization offers an online directory of certified members at the photomanagers.com.

You can skip that step and just take your photos to a local photo shop such as Photo-60 Studio in Woodbridge, Virginia, which can professionally scan photographs (and even antique tintypes), according to manager Chris Aria. Drop off your photos directly at the shop's two locations, or order a box that fits about 1,000 photos and ship it to them.

"It's pretty easy," Aria said. "We ship them the box, they put as many 4x6 prints in as will fit...If they're local, they can drop it off so it doesn't get lost in the mail."

Aria's team scans everything and puts the digital files on Dropbox or a USB drive. Then you can simply download everything to your photo library at home. Photo-60 returns the originals.

Many mail-in scanning services, such as Digmypics.com, make the process just as simple. You drop your photos in the mail, and they're scanned and put on a DVD or a website in less than a week, all for about 30 cents per slide or 12 cents per photo. Then the originals are mailed back to you (you usually pay for shipping).

Never throw out the originals, Barrett said. Even though your memories are more protected when they're in digital format, hard drives and USB ports can be damaged and may need updating in the future.

"It's not like a vault," Barrett said of the digital records. "It's more like a garden you have to tend to."

DIY if you have time

Of course, people can save money by buying a scanner and doing it themselves. Basic slide or photo scanners cost less than \$100. "It's a simple process, but it's very time-intensive," Barrett said.

Alternatively, you can buy a sophisticated model that can process a carousel full of slides at once for about \$1,000.

Or consider a free resource at the area's public libraries. For example, D.C.'s main library downtown maintains high-end, professional scanning equipment in its Memory Lab. Librarians will show you how to digitize VHS tapes, slides or photos and give you a three-hour appointment in the lab.

See DOWNSIZE, page B-4



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Services help you downsize and relocate

Dear Savvy Senior,

Can you recommend any businesses or services that specialize in helping people downsize and relocate? I need to find some help moving my mother from her four-bedroom home — where she's lived for nearly 50 years — to an apartment near me.

—Overwhelmed Daughter Dear Overwhelmed,

The process of downsizing and moving to a new home is

a big job for anyone, but it can be especially overwhelming for those who are moving from a long-time residence filled with decades' worth of stuff and a lifetime of memories.

Fortunately, there's a specialized service available today that can help make your mom's move a lot easier for her, and for you.

Senior move managers

To help your mom get packed up and moved into her new home, you should consider hiring a "senior move manager." These are trained organizers (not moving companies) who assist older people with the challenges of relocating. They can minimize the stress of this major transition

by doing most of the work for you.

A senior move manager can help your mother pare down her belongings, decide what to take and what to dispose of, recommend charities for donations, and help sell her unwanted items.

They can even create a cus-

SAVVY SENIOR

By Jim Miller

They can even create a customized floor plan of her new home so your mom can visualize where her belongings will fit.

Senior move managers can also get estimates from moving companies, oversee the movers,

arrange the move date, supervise the packing and unpacking, help set up her new home, have the old house cleaned, and just about anything you need related to her move.

If you want to do some of the work yourself, you can pick and choose only the services you want. For example, you may only want a move manager's help with downsizing and selling excess furniture and unwanted belongings, but plan on doing the actual packing and moving yourself.

The cost of working with a senior move manager will vary depending on where you live, the services you want and size of the move. Generally, you can expect to pay somewhere between \$60 and \$125 per hour or more, not including the cost of movers.

To locate a senior move manager in your area, visit the National Association of Senior Move Managers website at NASMM.org or call 1-877-606-2766.

The NASMM is a trade association with an accreditation program that requires its members to abide by a strict code of ethics that ensures integrity. They currently have around 1,000 members.

You can also search Caring Transitions (CaringTransitions.com), which is the largest senior relocation and transition services franchise in the U.S. They currently have nearly 200 franchises throughout the country.

But before you hire one, be sure you ask for references from previous clients and

check them. Check with the Better Business Bureau too.

Also, find out how many moves they have actually managed and get a written list of services and fees. And make sure they're insured and bonded.

Another option is to hire a certified professional organizer who specializes in downsizing and relocating. To find one, check the National Association of Productivity and Organizing Professionals, which has a searchable database on its website at NAPO.net.

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



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Downsize

From page B-2

All that's required is a D.C. library card, available free to anyone who lives, works, pays property taxes or attends school in the District.

There is also a Digital Media Lab at the Montgomery County Public Library in Silver Spring, Maryland, where you can digitize photos and create videos.

Use your smartphone

For an even faster method, capture your old photos by simply snapping a picture of each one on your smartphone and storing the resulting digital images using a free cloud storage app. You can even use the edit feature on your phone to tweak the color or brightness.

Same goes for that crumbling artwork from your child's elementary school days or your old college degrees. If you can't part with it, take a picture of it instead,

then feel free to throw away (or recycle) the original.

Handwritten notes or letters can also be preserved by taking a photo of them with a smartphone or digital camera. If you'd like to transcribe handwritten documents, a good trick is to read the letter aloud using a smartphone app such as Otter, which transcribes audio.

If any of your historic letters are related to wartime, consider donating them to the Center for American War Letters.

Make your own book

Whether you've paid a service to digitize your photos or scanned them yourself, consider creating a photo book. That's a great way to incorporate these tuckedaway images into your daily life.

Websites such as Shutterfly or Snapfish make it relatively easy to upload your digital photos and arrange them in an attractive hard- or soft-bound book at a reasonable price. (Sign up on their websites for

notices of regular sales.)

You'll want to set aside several hours to make a book, as the process can be quite time-consuming for first-timers or perfectionists.

"The nice thing about the coffee table book is that you can open it and read a few pages, and then come back to it when you're having your morning coffee," Barrett said. "The videos are wonderful, but [watching them] feels more like an event."

Unique keepsakes

For a unique tribute to a relative, tell their story or publish their photographs in newspaper format. Mitchell Weitzman, who launched a company called Legacy Times, writes custom articles about his client's lives. Then he prints out the page on posterboard that resembles a real newspaper.

Weitzman meets with people in person or over the phone to ask questions so he can distill their lives into a front-page article.

"What is the pivotal moment that you want to capture?" he asks them. "It could be somebody who invented something, or maybe they worked as a volunteer at a church or synagogue and got an award. That would be the headline, and that's what I build the story around," said Weitzman, who as a child liked to create mock newspapers.

The final product, a 13-by-19-inch front page, includes real newspaper headlines from the same time period.

Many other services exist to help you combine written or recorded memories and photos into a family biography or other keepsake, sometimes with the help of professional writers.

First steps

Sound daunting? Try to find a few minutes to transfer your photographs from a shoebox, which contains acid, to leather binders or photo boxes, widely available at craft stores like Michaels or Joann Fabrics.

"At the very least, get those photos out of those damaging conditions and into your living space," Barrett advised.

And use a pencil to jot down a date or name on the edge of each photo, she said. "I can't stress how important it is to capture what you know about an image identifying who, what, where and when if possible.

"We all know the thrill of seeing a photo of an ancestor and searching for family resemblances," Barrett said. "But to see a photo of your great grandfather from 1922 in front of the store where he worked as a stock boy and eventually purchased and ran the business himself tells us something else about the legacy from which you descend.

"Those details shape the stories of what we know is possible, what our roots have shown us we can overcome and what we can achieve."

To get started, contact:

Center for American War Letters: (714) 532-7716, warletters@chapman.edu

Honor Your Story: (301) 395-5989 Legacy Times: (410) 343-9302

Memory Lab: (202) 727-1058, dclibrary.org/labs/memory-lab

Photo-60 Studio: (571) 572-3026 Silver Spring Library: (240) 773-9420

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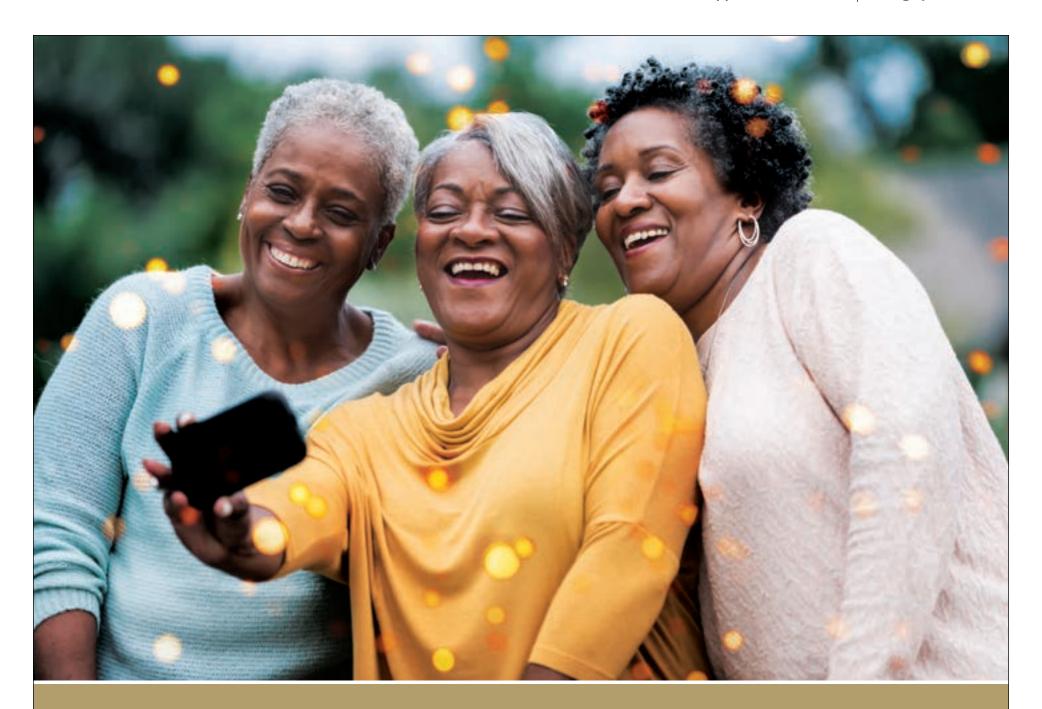
NATIONAL SUICIDE PREVENTION LIFELINE

The National Suicide Prevention Lifeline provides free support 24/7 for anyone in distress and can be reached at 1-800-273-8255. Beginning July 16, people across the United States can access the Lifeline by dialing 988.



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Survey: How we feel about aging in place

By Ricardo Alonso-Zaldivar

The older you are, the less you fret about aging in your own home or community.

That's a key insight from a new Associated Press-NORC Center for Public Affairs Research poll, which found that U.S. adults ages 65 or older feel much better prepared to "age in place" than those 50 to 64, who are mostly still in the final stretches of their working years.

The poll also documented greater insecurity around aging in place for older Black and Latino Americans, the likely result of a deep-rooted wealth gap that markedly favors white people.

Aging in one's own home, or with family or a close friend, is a widely held aspiration, with 88% of adults 50 and older saying it's their goal in an earlier AP-NORC poll.

The outlook among those 65 or older is upbeat, with nearly 8 in 10 saying they're extremely or very prepared to stay in their current home as long as possible.

But doubts creep in for those ages 50 to 64. Among that group, the majority who rate themselves as extremely or very prepared shrinks to about 6 in 10, according to the poll.

Concern over finances

This relatively younger group is especially likely to say their financial situation

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is the main reason they don't feel very prepared to age in place.

Also, they're also more likely to feel anxious about being able to stay in their communities, get care from medical providers, and receive backup from family members or close friends, the poll found.

Part of it may be due to fear of the unknown among people who've relied on a paycheck all their lives.

"When you've never done it before, and you are only going to do it once, you're sort of flying by the seat of your pants," said Leigh Gerstenberger, in his late 60s and retired from a career in financial services. "I spent a lot of time talking to people ahead of me in the journey," he said.

Also, people approaching their 60s may question if Social Security and Medicare will truly be there for them.

Stacy Wiggins, an addiction medicine nurse, figures she'll probably work at least another 10 years, into her late 60s — and maybe part-time after that. Older friends are already collecting Social Security.

"In my group, you wonder if it's going to be available," Wiggins said of government programs that support older people. "Maybe it's not. You will find people who are less apt to have a traditional pension. Those are things that leave you with a lot of trepidation toward the future."

Affordable housing an issue

In the national poll, people 50 and older reported that their communities do an uneven job of meeting basic needs. While access to healthcare, healthy food and high-speed internet were generally rated highly, only 36% said their community does a good job providing affordable housing.

Just 44% were satisfied with access to transportation and to services that support older people in their homes.

Kym Harrelson-Pattishall is hoping that as more people retire to her coastal North Carolina community, healthcare facilities and other services will follow. As it stands now, a major medical issue can involve a car trip of up to an hour to the hospital.

A real estate agent in her early 50s, Pattishall shares the goal of aging at home, but her confidence level is not very high. "I think it would just eat away what savings I have," she said.

It's all about adjusting, said another small-town resident, about 20 years older than Pattishall. Shirley Hayden lives in Texas, near the Louisiana border and on the track of hurricanes from the Gulf of Mexico. She says she has no investments and only modest savings, but she rates herself as very prepared to continue aging in place.

"You have to learn to live within your means," Hayden said. "I don't charge things

I can't afford to pay for. My biggest thing I have to work around as far as expenses is insurance."

Not so easy to work around is the well-documented racial wealth gap that constrains older Black people in particular. A Federal Reserve report notes that on average Black and Latino households own 15% to 20% as much net wealth as white households.

In the poll, 67% of Black Americans and 59% of Latino Americans ages 50 and older said they felt extremely or very prepared to stay in their homes as long as possible, compared with the 73% share of white Americans saying they feel confident.

Wiggins, the nurse quoted above, is Black and says it's a pattern she's familiar with. "Part of it is generational wealth," she said. "I have friends who are white, whose dad died and left them settled. I have friends who are Black whose parents died, and they left enough to bury them, but nothing substantial."

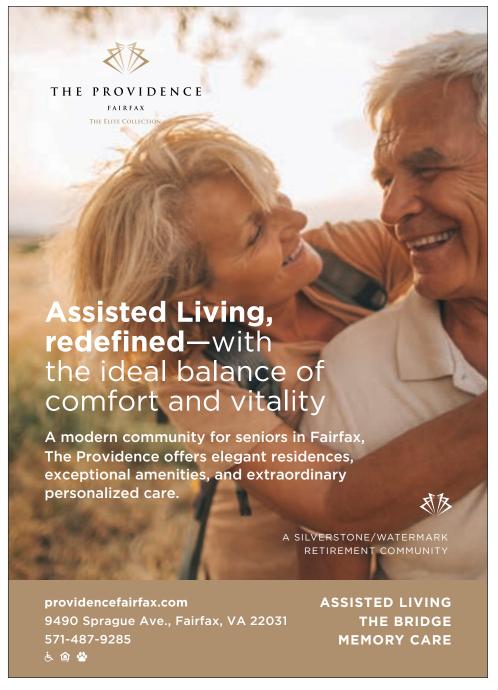
AP Director of Public Opinion Research Emily Swanson and Polling Reporter Hannah Fingerhut contributed to this report.

The AP-NORC poll of 1,762 adults age 50 and older was conducted between February 24 - March 1 with funding from The SCAN Foundation. The margin of sampling error for all respondents is plus or minus 3.4 percentage points.

—AP



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When your kids make your home theirs

By Ted Anthony

Should the hanging from Thailand stay on the living-room wall where it has lived since I was born? Should we lay out the family room as it was when I was 8, when I was 17 or in a completely new configuration?

Should we leave my mother's spice rack on the north wall of the kitchen? What about the spices?

When you live in a house passed down over generations, deep-time design opportunities lurk around every corner. There are so many ways to blend past and present. And the weight of history can rise up and knock you down at the most unexpected moments.

In 2007, we moved into the midcentury modern house that my parents built in 1965 — and that I came home to as a dayold infant in the spring of 1968. It was a split level, and it showed.

Upstairs, my mother's Scandinavian-design sensibilities ruled, with clean lines and blond wood everywhere. Downstairs, my father's purview, was cluttered with books and framed stamps and record albums and musical instruments.

When my parents left, they moved to a retirement community with some clothes, some furniture, some files, a television and little else.

Behind they left 42 years of life's possessions — things accumulated locally, things

gathered during extensive international travels, things we were overjoyed they saved, things everyone agreed should have been thrown out.

It was up to us to add their distinctiveness to our own. But how?

Best of both worlds

My wife, the one with the finely honed sensibilities, recognized in her kindness that what for her was an act of design was, for me, an encroachment upon good memories.

It probably didn't help that, when she did something like move a stack of bowls from one cabinet to another, she might encounter me in the doorway shouting, "YOU'RE DE-STROYING MY CHILDHOOD!"

I was joking. Sort of.

Eventually, some decorating patterns emerged. Some were deliberate, others either inadvertent or executed quietly to avoid discord.

- Existing furniture items were replaced with new ones in the same places. This occasionally lent locations like the living room the sense of an Ikea design showroom, where the layout was exactly the same as decades ago.
- Certain things were sacrosanct. That hanging mentioned above stayed right where it had been since Lyndon Johnson was president. But the blank wall around it

sprouted with our maritally acquired stuff: cabinets from China, a soda-pop crate from 1940s eastern Pennsylvania, a Thai spirit house from our years in Bangkok.

The items of a previous generation became centerpieces for the design musings of the next. Similarly, a Chinese throw rug purchased by my parents in 1980 became the perfect accessory for a circular coffee table we got in Thailand — one made by fusing wood to the steel wheel of a massive Thai truck.

Necessary compromises

What we have now, 15 years into living here, is something of a design detente.

My wife is accommodating to the sometimes-annoying fingers of the past when they reach into present-day discussions about, say, what kind of light fixture is best for the upstairs hallway. I, in turn, have learned to be open to new things.

The result: a home that summons the past without getting lost in it, and the promise that, if something new and innovative is possible, it doesn't get shot down just because history says so.

My parents are long gone now; our home stands as, among other things, a tribute to them and what they gave us. But I close with an anecdote from the years immediately after 2007, when they moved out and we moved in.

In that time, as our decidedly less mini-

See KIDS' HOME, page B-10



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Talk with neighbors who have dead trees

By H. Dennis Beaver

When a neighbor's tree falls on your property, guess who has to file the insurance claim, pay the deductible and hope that their premiums won't rise? That would be you. Unless you can establish that the neighbors had knowledge of the dangerous condition and ignored remedying it.

"Often homeowners do not understand the importance of maintaining vegetation - primarily trees — and this is especially important if they have neighbors whose homes or offices could be damaged by falling branches or the trees themselves." said Evan Walker, an attorney whose law practice concentrates on property damage and personal injury.

"When buying a house, the last thing considered is the added cost of yard maintenance. With the price of homes off the charts, few real estate agents will tell buy-

ers, 'And don't forget that you will need to maintain these trees, and the yearly costs will be significant."

And how significant is significant?

"Depending upon the size of the property, number and types of trees, and proximity to adjoining homes or other structures, the yearly or bi-yearly expense of hiring tree trimmers can run into the thousands of dollars

"But that's often not the more critical problem," Walker pointed out. "It is liability. Negligently failing to maintain your trees in a safe condition invites litigation when, as a direct result of this negligence or willful behavior, property damage, personal injury or death result," he underscored.

Most lawyers recall cases discussed in law school under the heading, "Owners and Occupiers of Land," where jury

awards have been through the roof when it reader to pay for the job!" was shown that the owners had actual notice of the danger their trees posed to neighbors but chose to ignore it.

When your neighbors are misers

I have heard from so many readers over the years who live in fear of their neighbors' trees falling. Many concerned readers who reached out to me had already hired state-certified arborists whose reports warned of an imminent danger of major property damage or injury certain to occur, and had given copies of the reports to their neighbors. Yet the neighbors still refused to take care of the problem.

Often, I phoned these negligent neighbors on my readers' behalf, urging them to have the trees trimmed or removed, only to hear "No! I'm not paying for it, and I don't care what the arborist says. Tell your

In several instances, the predicted fallen tree happened within days. Resulting litigation frequently revealed these negligent homeowners to have yards overgrown with vegetation, homes in a state of disrepair — and bank accounts flush with thousands of dollars.

I have also found some of my readers to be just as miserly as their cheapskate neighbors, as an email from one reader made clear:

"My name is Michele. There are dead trees right behind my fence, and I am being ignored by the owners. I need help and I don't know where to turn. Can you help me?"

So, I phoned Michele and learned:

-She has a report from an arborist, which warns, "These trees are as tall as a phone pole and are an imminent threat of falling on her house."

—The neighbor was given a copy of the report, initially promised to have the trees removed, and then refused.

—It will cost \$1,700 for the job.

Her source of income? "I am extremely comfortable with dividends from my investments," she told me.

Has she consulted with an attorney for a letter demanding that the dangerous condition be immediately remedied or suit will follow? "No," she said, "they charge too much!"

Speak with a lawyer

So, I asked attorney Walker, and he advised, "If it were me, I would alert my city or county authorities, law enforcement, code enforcement and elected representative. As it is a human-interest story, local television and newspapers should be notified.

"Also, I would contact my own homeowners insurance company, putting them on notice of this potential claim, as that is my obligation under the policy."

When Michele told me that a consultation with a lawyer costs too much - in view of her clearly having the financial

See TREES, page B-12



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Kids' home

From page B-9

malist aesthetic started to prevail, my parents would come over for dinner often. We always worried that my mother would blanch at the clutter and the usurping of her clean lines.

Instead, she'd sit by our newly installed "Family History Wall" — a busy concoction that came from our aesthetic, not hers — and invariably express her delight. "It's not the same as when we lived here," she'd say, "but I love it just as much."

She'd add: "This will always feel like our home, but I love that it's your house now."

In trying to blend the sensibilities of multiple generations and the emotions that come with them, that's about the best outcome I can imagine.

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Many types of workers provide home care

Courtesy of the ALS Association

"Home care" is a simple phrase that encompasses a wide range of health and social services. Here's a review of the various types of workers who could be on your home support team:

Assistive care providers

Assistive care is non-medical supportive care. The services provided by assistive care personnel can range from helping with personal care (e.g., bathing, dressing, grooming, eating, toileting and moving) to light housekeeping, grocery shopping and preparing meals. Some assistive care providers are also able to provide limited assistance with medications.

Assistive care providers may have different titles, including personal care aide (PCA), home health aide (HHA), and certified nurse assistant (CNA). Although the job responsibilities may be similar, there are differences among the three in terms of training requirements and the tasks they are legally permitted to do.

Personal care aides

Personal care aides provide personal care in addition to other services, such as cleaning, running errands, preparing meals, and arranging for transportation.

Unlike home health aides and certified

nurse assistants, personal care aides do not support the delivery of healthcare. There are no federally-mandated training requirements for personal care aides, although some states or employers may require personal care aides to complete a training program.

Home health aides

Home health aides assist clients with personal care tasks (such as bathing and dressing), light housekeeping tasks (such as laundry and vacuuming), and tasks related to preparing and serving meals (such as grocery shopping and cooking).

They may also provide some basic healthcare-related services - such as measuring vital signs, administering medications, or assisting with medical equipment — under the supervision of a licensed healthcare professional.

Although formal training is not required to become a home health aide, home health aides who work for a Medicare-certified home health agency must be certified. To achieve certification, a home health aide candidate must complete a minimum of 75 hours of formal training and pass the state's certification examination.

Home health aides who do not work for Medicare-certified home health agencies may only be required to complete an employer's on-the job training program.

Certified nursing assistants

Certified nursing assistants (CNAs) assist with the delivery of nursing care by performing basic nursing tasks under the supervision of a registered nurse (RN) or a licensed practical/vocational nurse (LPN/LVN).

Examples of basic nursing tasks include helping with personal hygiene and grooming, assisting with toileting, helping clients to move from place to place, helping clients to eat, changing bed linens, measuring vital signs, and assisting with rangeof-motion exercises and other therapies.

Some certified nurse assistants receive additional training that allows them to assist with medications or other more advanced nursing procedures.

Certified nursing assistants who work in the home setting may also perform light housekeeping duties related to maintaining a clean environment or ensuring proper nutrition (e.g., laundry, meal preparation).

All certified nursing assistants must complete a minimum of 75 hours of training through a state-approved training program and pass the state's certification exam.

Skilled care providers

Skilled care providers, such as nurses and therapists, often are part of the home healthcare team. In addition to providing direct care, skilled care providers may be involved in overseeing the care you receive and managing other care providers.

Generally speaking, the tasks that skilled care providers perform are those that require specialized knowledge and advanced training to do safely.

In our next Housing & Home Care section, we will describe the different types of agencies where you can hire home care providers.

Excerpted with permission from the ALS Association.

Trees

From page B-10

means and obvious need for legal help — I said, "You are being unreasonable, unfair to yourself, and are exposing friends and family who visit you to a known risk of injury — and then you would be sued!

"Receiving a strongly worded letter from your lawyer, these cheapskate neighbors will realize that you have the ability to drag them into court. I would expect them to react in a very different way, so after we speak, schedule a consultation with an attorney, please!"

Can you trim others' trees yourself?

What if, out of a reasonable fear the trees were on the verge of falling, Michele hires tree trimmers and without permission they enter the property, rendering the situation safe, but the neighbors sue her for trespass?

Walker said, "Her lawyer would raise the Defense of Necessity, explaining to a judge or jury that the law of trespass recognizes times when, to preserve the greater good, it is permissible — in fact necessary — to trespass. We call this an affirmative defense, which says, 'Yes, I did trespass but was justified in doing so, as this was an emergency."

Walker concluded our interview with two sayings, one 500 years old and from England: "Do not be penny wise and pound foolish." And the other is credited to Benjamin Franklin: "An ounce of prevention is worth a pound of cure."

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New Support for Friendship Heights Residents

Friendship Heights, the neighborhood bordering Chevy Chase, Maryland to the north and Tenleytown, D.C. to the south, is a vibrant community with residential buildings offering many amenities and convenient access to shopping, medical offices, and restaurants.

It's an ideal neighborhood for older residents who want access to essential services without compromising comfort. It is no surprise that Friendship Heights has one of the highest densities of residents over 60 of any community in Maryland and Washington, D.C.

A naturally occurring retirement community

When the older population of a community comprises most of its residents, an area may be known as a "naturally occurring retirement community" (NORC). NORCs often occur without the specific design or infrastructure that one would find in a planned retirement community.

When existing residents opt to stay in their homes, also referred to as aging in place, their capacity to manage their home and take care of themselves diminishes over time. Health complications may increase, and simple activities like cooking, cleaning, shopping and managing medications can become more challenging. Meeting those needs requires special planning.

One of the benefits of retirement communities is to offer residents access to support services. However, NORC residents do not have on-site access to these amenities designed to maximize independence. Instead, seniors are left on their own to figure out how to manage the increasing challenges of daily living.

Without help, this can prove to be a challenging situation. Publicly provided or private care services, specifically dedicated to the needs of older adults, are essential to the health, safety and well-being of the community.

A plan to meet seniors where they are

SmithLife Homecare, a local home healthcare agency, understood the gap in these essential services in the Friendship Heights community. As a joint venture with Charles E. Smith Life Communities, whose mission is to provide care and services to older adults, SmithLife set out to dedicate and focus resources on Friendship Heights as part of its mandate to "do good."

SmithLife Homecare Director of Community Relations Kathleen McGuinness,

CDP, EOL noted, "With a concentration of older adults in Friendship Heights, we needed to develop a plan to make services more convenient, accessible and affordable."

SmithLife took a comprehensive approach, which included opening a local office at 4600 N. Park Avenue, Chevy Chase, in March 2022 to help meet these needs.

"By situating ourselves in the community, we can provide prompt, personal attention to our clients," McGuinness said. "Some older adults are uncomfortable with digital documents and signatures, and with our office so close by, we are able to go to their homes to review contracts in person."

Two-hour minimum

In addition to opening a local office, SmithLife revised its service model to better meet the needs of a NORC community. They departed from the home healthcare industry standard of a four-hour minimum and instead offer a customized service with a two-hour minimum rate. This pilot program, called Independence PLUS, aims to meet the needs of the entire NORC.

Bruce J. Lederman, President and Chief Executive Officer of Charles E. Smith Life Communities said, "Our 'Independence PLUS' service recognizes that some people only need two hours of assistance a day. It is immensely popular on our Rockville Campus, and we are excited to offer this unique service in Friendship Heights."

Two-hour increments allow SmithLife clients to have personal care when and how they need it. They often seek assistance twice a day — a morning session to help prepare for the day and an evening session to help prepare for bed. This assures two meals are safely prepared, medications are taken, and essential activities are tended to by the healthcare professional.

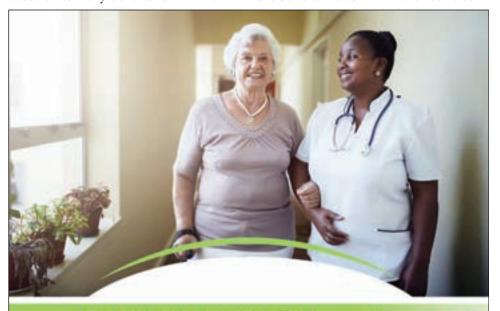
This type of flexible offering was identified as a need by the Friendship Heights Neighbors Network (FHNN), whose founder and president, Constance Row, collaborated with SmithLife to identify the mission-critical aspects of their insertion into the community.

"At FHNN, our experience is that seniors want to age in place," Row said. "Home care is often needed, but for short periods, not for the long blocks of time typically offered by providers with related costs. Thus, this short-term, lower-cost option is a welcome innovation. We hope this pilot works!"

For McGuinness, "It was a pleasure to work directly with the community to develop our program because we knew we would be providing what residents of the community were seeking."

Friendship Heights will continue to be a NORC as residents age in place, and older adults are drawn to the community because of its many benefits. SmithLife will be a valuable resource for senior residents with its promise of proximity and adaptable services.

For more information or to request services, contact SmithLife Homecare at 301-816-5020 or visit SmithLifehomecare.com.



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Bill would subsidize home improvements

By Homes Renewed Coalition

In May, United States Representative Charlie Crist (D-St. Petersburg), along with co-sponsors Thomas Suozzi (D-NY) and Daniel Meuser (R-PA), introduced a bill in the House of Representatives to provide tax incentives so that older adults and people with disabilities can make the modifications necessary to age in place safely in their own homes.

"Given the option, the vast majority of seniors and people with disabilities want to stay in their own home for as long as possible. It's more comfortable, less costly and improves quality of life," said Rep. Crist in a press release. "Unfortunately, many homes lack accessibility upgrades to make [living in place] a reality for seniors on fixed incomes and people with disabilities."

The Home Modification for Accessibility Act (HR7676) offsets the costs of needed home modifications in one of two ways: Those under the age of 59½ can make a penalty-free and federal income-tax free early withdrawal of up to \$30,000 from their tax-deferred retirement accounts to make aging in place improvements.

Those over 59½ can take a deduction for up to \$30,000 for the same improvements, and may use the deduction even if they don't otherwise itemize.

A person may take advantage of each benefit over a period of years, but each individual is subject to a lifetime \$30,000 maximum benefit from both provisions. That suggests couples may be able to spend up

to \$60,000 in modifying their home for aging under the bill as currently drafted.

Multiple benefits to homeowners

According to the bill sponsors, HR7676 is an important step toward providing older adults the opportunity to age in place for longer than they might otherwise. "We have a storm coming, with the number of disabled elders expected to double in the coming years," said Suozzi in a press release.

By making such home modifications more affordable, the bill will benefit older adults in two ways: by delaying or eliminating the need to move to an assisted living facility, and also by reducing the likelihood of falls at home.

Installing grab bars, widening hallways and changing heights of counters, among other modifications, cost an average of \$5,000. A fall can lead to a hospital stay, which can cost an individual \$30,000.

All told, falls cost an estimated \$50 billion each year. Approximately 75% of these costs are paid by Medicare and Medicaid.

The HomesRenewed Coalition, which

supports the bill, believes that updated homes can help the country avoid a crisis in the housing and care of older adults.

They cite a study by Johns Hopkins University, The Community Aging in Place—Advancing Better Living for Elders (CAPA-BLE), which found that modest home improvements can substantially reduce expensive hospital stays and rehabilitation for people with functional limitations and chronic conditions.

"This bill will help correct a fundamental injustice in American life. While we're living longer and healthcare is increasingly conducted at home, the country's housing stock is not meeting our daily and safety needs," said Louis Tenenbaum, founder and president of HomesRenewed Coalition, in a press release.

"Incentives outlined in this bill will encourage people to demand building and renovation designs that support aging in place with joy, dignity and independence."

For more information about HR7676, visit www.congress.gov/bill/117th-congress/house-bill/7676/. To support House action on this bill, contact your Representative.

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Useful services also offer part-time jobs

By Stuart Rosenthal

Two new businesses have come to the region that might appeal to you as a potential customer — or as a potential employee. Their services are aimed at those who are seeking certain kinds of practical help to enable them to remain in their neighborhoods as they age.

One of them spins off a very basic household chore: doing the laundry. Are you the kind of person who hates doing laundry? Would you pay \$1 per pound (with a \$20 minimum) to have your dirty laundry picked up from your front door and returned, cleaned and folded, 24 hours later?

Or are you a person who actually enjoys doing laundry and wouldn't mind doing it for others if you earned \$.75/pound (averaging \$15 to \$20/hour) as a side gig?

Enter SudShare, a fast-growing national company founded in Baltimore that serves the entire metropolitan area (along with more than 300 other cities throughout the country).

SudShare does for laundry what Uber did for transportation: provide a quick and convenient solution to a common consumer problem, while giving ordinary individuals the opportunity to make money working flexible hours, using items they already possess (a car, in Uber's case; a washer-and-dryer, for SudShare).

Their workers, called "sudsters," use

their own washer and dryer (which may not have been intended for heavy use) and are required to use certain detergents and follow customer instructions (such as air drying, using softener, or hanging rather than folding). And, of course, they must commit to getting the job done and returned within 24 hours.

Would you be a good "nabor"?

Another company with a similar approach but different service has also recently come to the area (Montgomery County, Maryland so far).

Naborforce matches up adults (they call "nabors") "with free time and a desire to connect with others" with those who want some companionship, help with errands, transportation to appointments, help with meal preparation and the like.

The services provided are similar to those offered by non-medical homecare companies, but are provided by people who live nearby and can be arranged for as little as one hour at a time.

Currently, the cost of a nabor starts at \$33/hour (\$38 after 6 p.m. or on weekends), but there are prepaid packages that provide up to a 20% discount off those rates. Those who provide the services earn \$19/hour (\$24 after 6 p.m. or on weekends).

Naborforce currently has around 45 vet-

ted nabors in this area and is looking to double that. The way Christy MacCormack, who runs Naborforce's Bethesda office, puts it: "We're looking for people with extra time, volunteer hearts, who want to give back (but don't mind making side income doing so)."

Built around smartphone apps

Both services were developed around smartphone apps that, like Uber's, connect people desiring services with those in the area who are available to provide them.

For example, sudsters use the app to decide whether to accept or decline a nearby request for pick-up, keeping in mind that those who more readily accept new jobs are also more likely to be offered more such jobs.

Unlike Uber, the match isn't instantaneous. With Naborforce, you need to re-

quest service at least 24 hours in advance in order to give the system time to inform potential nabors of the job and allow one of them to accept it.

With SudShare, it may also take a few hours before a sudster accepts your order and comes by to pick it up. But in both companies, providers and orderers can communicate directly through the app.

What if you don't have a smartphone? SudShare offers a toll-free "senior hotline" to enable ordering by landline phone, and Naborforce also allows you to use a landline to place a request.

But both sudsters and nabors absolutely need a smartphone, as it's through the

See **SERVICES**, page B-18



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How to hire good, but busy, contractors

By Annie Millerbernd

Brian Gawthrop has waited more than six months to remodel his home.

The Washington state-based certified financial planner and his wife have a long enough wish list to keep a contractor busy — a kitchen remodel, new flooring, a new deck and many other upgrades.

They did a cash-out refinance last summer, which lowered their mortgage rate and gave them money to use toward home improvements. They planned to start soon after receiving the cash, but by mid-December Gawthrop still hadn't found the right contractor.

Contractors say pandemic-prompted home remodels have kept their schedules full, while labor and material shortages have extended project timelines.

That means the next contractor you call may be more selective about the projects they accept, and your quote may be higher than you expected.

Here's how to stand out in a crowd of homeowners vying for a contractor's attention:

Get a referral

A contractor may be more likely to call you back if an existing customer refers you. You can try a friend, family member or neighbor who's had work done recently.

Mike Williams, owner of Maryland Professional Contractors, said when he has dozens of voicemails, referrals get the first calls back.

Williams added that he enjoys working with new customers, but the referral network supports his business. "That base supports about seven full-time employees right now," he said.

You might also use your real estate agent. Williams said about half of his referrals come from agents.

Be patient — and nice

For Williams, summer is the busy season and demand starts to drop in the fall; last year, however, he stayed busy through the end of the year.

Renovation timelines could be delayed by backlogged city permit requests, a shortage of subcontractors and backordered materials.

Christina Starmer, a building contractor in Florida, said she returns every customer's call, but acknowledges that not all contractors do.

"I think it's really important to be extremely kind to the customers and call them back, but the customers right now are just extremely frustrated because they can't get anyone to pick up the phone," she said.

Frustrating as it is, don't let anger get the best of you. Starmer said renovations are hard work, and a little empathy goes a long way.

If someone is unkind early on, Starmer

assumes they'll be unkind to her staff as well, and usually moves on to a new client.

Know what you want

Research finishes, like cabinets and countertops, before calling a contractor because they can make a big difference in the project's cost, said Jonathan Larkin, sales manager at a construction company.

"It's much easier to write up a bid if somebody has some solid ideas of what they really want," he said.

If you don't have the details ironed out, Larkin recommends setting a budget ahead of time. Giving a number may feel like relinquishing leverage, but a reputable contractor will use your budget to help you assess options, not overcharge you, he said.

Your budget may need to be higher than before the pandemic, however. Wood prices skyrocketed last spring and still haven't fallen to their pre-pandemic levels. Other materials, like shingles and siding, are also more expensive than they were in 2019, Starmer said.

Larkin recommends getting an itemized estimate in case you need to find opportunities to cut costs.

See CONTRACTORS, page B-18



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Easy home fixes with big safety impact

By Liz Weston

If it ain't broke, maybe you should fix it anyway. That's the message consumer advocates and insurance experts want you to hear about your home's hidden dangers.

Too often, they say, people put off relatively inexpensive repairs or improvements that could prevent significant damage, injuries or even death. While you can't eliminate every potential hazard, some small moves can have a huge impact on home safety.

The following fixes typically cost \$200

Reduce your fire risks

Fires cause thousands of deaths and billions of dollars of property damage in the U.S. each year, according to the National Fire Protection Association, a nonprofit dedicated to eliminating fire-related loss. Climate change has also increased the risk of wildfires in many places.

Especially in wildfire-prone areas, you can reduce the chances of a stray ember igniting your home by installing screen mesh over vents and other openings, said Amy Bach, executive director of insurance consumer advocacy group United Policyholders.

Clear gutters and the area under decks of dead leaves and other combustible material and create a "defensible space" by moving landscaping and other flammable objects at least five feet away from your

If you have a fence that attaches to your home, the last five feet should be metal rather than wood, Bach recommended. "You should not have wood fencing attached to your house at any point because it can act like a wick," Bach said.

A roll of 1/8-inch galvanized mesh costs about \$30 at home improvement stores, while metal fencing panels cost around \$100 to \$200 each.

Inside your home, install and regularly test smoke and carbon monoxide alarms. Prices vary based on features, but a threepack of combination alarms often costs \$50 to \$100.

You should have a fire extinguisher in the kitchen (expect to spend around \$50), but don't store it under the sink where it could be damaged by water leaks, said Ashita Kapoor, associate director of product safety for Consumer Reports. Instead, place the extinguisher near the stove but not so close that you couldn't reach it in the event of a fire there.

Also, clean your dryer filter and vents; lint buildup can cause fires. Vent cleaning kits cost around \$30.

Watch for fall threats

Falls are a leading cause of injuries

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treated in emergency rooms, according to the Agency for Healthcare Research and Quality.

To reduce your odds of falling, put nonslip mats in showers and tubs. Elsewhere, secure or eliminate loose rugs and other tripping hazards.

Practice good safety habits, such as wiping up spills immediately, closing the dishwasher door (it's a tripping hazard) and using a sturdy step stool rather than a chair to reach anything that's stored up

Also dangerous: stuff that falls on us. "Tip-over" incidents — where heavy furniture, TVs or appliances fall on people - resulted in an estimated annual average of 22,500 injuries treated in emergency rooms from 2018 to 2020, according to the Consumer Product Safety Commission. From 2000 to 2020, 581 people were reported killed, 81% were younger than 18.

Anchors to prevent tip-overs typically cost just a few dollars and connect the heavy piece to a stud in the wall with a strap or tether. If you're renting and not supposed to put holes in the wall, talk to your property manager about your safety concerns, especially if you have young chil-

Address other home hazards

Another small but helpful purchase Kapoor recommended: thermometers for

See HOME FIXES, page B-18

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Services

From page B-15

apps that they get requests to provide service and confirm appointments.

One of the top sudsters (revenue wise) in this area is Madina Abdoul Aziz, of Alexandria, Virginia: "I am a mom of two sons...I have a job and needed extra income, so my mom and I decided to work together. She doesn't drive, so she only folds after washing, and I take care of the [pick-up], labeling, the packaging and the delivery," she said.

Aziz has developed relationships with a number of repeat customers who ask for her specifically. Tips from happy customers are part of what make the gig work for her.

One of those, David Morrison of Arlington, Virginia, said, "Living in a condo without my own washer and dryer, laundry day was very inefficient.

Being able to reliably send out my laundry and get it back well done is extremely helpful."

To get started as a customer, visit Sud-Share.com to sign up, or call their "senior hotline" at 1-833-783-7427.

Interested in becoming a sudster? Go to the website and click "join the team." Once you register, take a 10-minute orientation and "in-app training," and you'll be in the system.

To become a customer of Naborforce, visit Naborforce.com and enter your Zip code to see if there are nabors available near you. Or call them at (301) 960-5500. You can create an account online or over the phone as well.

To become a nabor yourself, click "become a nabor" and complete the online application. You will need to submit to background and reference checks and have a valid driver's license and clean driving record

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July 26

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Contractors

From page B-16

Protect your finances

Gawthrop said his wife wants to start their renovations sooner than later, but he wants to stay budget-conscious. In this market, he said price seems largely at the discretion of contractors. "It kind of feels like the wild West," he said.

But you can maintain control of your finances.

For example, ask to build a pricing buffer into the contract. Larkin said if ma-

terial costs increase or decrease by more than 12% between the time he makes a bid and when the project starts, he'll correct the bid. This helps protect him and his customers from volatile materials prices.

If you're not paying for the renovation in cash, compare financing options. For example, home equity financing typically comes with single-digit rates and repayment terms of 10 or more years, while personal loans can have rates between 6% and 36%, but shorter terms of one to seven years.

Weigh each type of financing to find one that works best for you. —AP/NerdWallet

Home fixes

From page B-17

your refrigerator and freezer. Food that isn't kept at the proper temperature — 37 degrees Fahrenheit for the fridge, 0 degrees for the freezer — can spoil faster and cause food poisoning. Thermometers don't need to be expensive: A two-pack can cost less than \$6.

Consider placing water sensors, which often cost around \$50 each, near washing machines, hot water heaters and other sites of potential leaks.

Some sensors can detect falling temperatures and alert you to freezing pipes. The savings could be significant: Insurance claims from water damage and freezing average about \$11,000, according to the In-

surance Information Institute.

Finally, make it a habit to address small problems before they become big ones. For example, a glass shower door that no longer shuts properly or that's been nicked or scratched can suddenly shatter and injure someone, Kapoor noted.

In fact, a Consumer Reports analysis of SaferProducts.gov, the Consumer Product Safety Commission's public database, found hundreds of injuries linked to shower and tub doors. Many reports said the doors "exploded" with no warning. Replacing a glass door typically costs around \$200, Kapoor said.

"Be a little bit more proactive rather than reactive," Kapoor added. "We shouldn't wait until something blows up on us."

—AP/NerdWallet

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wherever I was going, and repeat the process in reverse. Travel scooters were easier to transport, but they were uncomfortable and scary to drive, I always felt like I was ready to tip over. Then I found the So Lite™ Scooter. Now there's nothing that can hold me back.

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Why older cell phone models may stop working this year. See story on page 20.

How to protect your portfolio this year

I have received many questions about in-

no secret that the values of many equities, as well as bonds, have fallen significantly since the beginning of the year.

Investors want to know if they should be selling some of their equity and bond holdings - or should they be investing more because there is a high probability that equity prices and bond prices will start increasing in value in the near-future?

It is not likely that inflation

will quickly return to much lower levels in the near future. Also, it is not likely that the war in Ukraine will end quickly, resulting in lower energy costs. Even though equity prices have fallen, may experts believe that the value of equities are still too high, and can fall further.

The bottom line is that no one can predict with certainty when equity and bond values will start recovering in value, and whether it makes sense to start buying more equities and bond investments now.

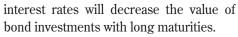
How rising interest rates hurt

It is likely that the Federal Reserve will continue to increase short-term interest rates in 2022 in order to keep inflation under control. In the short-run, as interest rates increase, the value of long-term bonds will continue to decrease.

So, if you want to protect the value of vestment strategies for the rest of 2022. It's your current holding of bond mutual funds

> and exchange traded funds, you could switch your bond holdings to shorter maturities and hold off new investments in bond holdings with long maturities.

> In my own portfolio, I have switched from long-term holdings to shorter maturities. In the long run, higher interest rates will provide more income for bond holdings with long maturities. But in the short run, increases in



Even experts cannot predict when equity prices will stop falling. In the long run, equity prices have, on average, increased more than the inflation rate. For investors who have assets or income sources to invest on a long-term basis, investment in equities makes sense.

However, it is prudent to use "dollarcost-averaging" - investing a fixed amount each month rather than investing a large amount at one time. Equity prices may not have reached the bottom; many experts expect that these values will continue to fall in the short run.

Personally, I continue to use dollar cost averaging into mutual funds/ETFs. I believe they will increase in value in the longrun. Even if the equities fall in value in the short run, I will be investing at lower prices through this ongoing method of purchase.

When rising interest rates help

A few investments benefit from inflation, because their interest rates are adjusted based on inflation.

For months I have written about Series I bonds, issued by the U.S. Treasury. The return on these bonds changes each six

These bonds earn two types of interest. First, there's a fixed rate of interest for the life of the bond. But there is also a rate of interest that changes every six months based on the non-seasonally adjusted consumer price index for all urban consumers (CPI-U).

The advantage of investing in these bonds is that you can never lose the principal amount you invest, regardless of what happens to the Consumer Price Index or interest rates.

Compare this to investments in longterm bond funds/ETFs. The value of these investments has fallen dramatically because interest rates increased.

As I have said previously [see February Beacon, "A good time for inflation-protected bonds"], you can only invest \$10,000 per year in I bonds (\$20,000 for a joint return).

See PROTECT PORTFOLIO, page 21

CITIZENS COALITION FOR A COUNCIL SLATE **ANNOUNCES ITS ENDORSED CANDIDATES**

The Citizens Coalition for a Council State, a countywide group of civic leaders actively engaged in our communities, has announced its endorsed candidates for Montgomery County Council. The Coalition represents voters of all socioeconomic levels, races and ethnicities. See www.mccitizensslate.com

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BY DISTRICT

- 1. Andrew Friedson
- 5. Cary Lamari
- 2. No endorsement
- 6. Marice Morales
- 3. Sidney Katz
- 7. Sharif Hidayat

4. Al Carr

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> Citizens Coalition for Council Slate PAC by authority of Daniel Meijer, Treasurer

LET'S START WITH A PHONE CALL

THE SAVINGS

By Elliot Raphaelson

GAME

There are still a few meeting slots left in late July and August for estate planning discussions. I'd be happy to hear from you! Please give me a call if you need any of the following, or document reviews or updates:

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Your old cellphone may not work in 2022

By Jim Miller

Dear Savvy Senior,

My 80-year-old father has an old flip phone he carries around with him for emergency purposes, but I've heard that these devices will soon be phased

Is this true? If so, how can we know if his phone will be affected, and where can I find him a simple new one that he can operate?

-Searching Daughter

Dear Searching,

Yes, it's true! If your dad's mobile phone is more than a few years old, he will probably need to upgrade it in the very near future.

Why? Because all of the major cell phone carriers - AT&T, Verizon and T-

Mobile — are shutting down their older 3G networks in 2022 to free up airwaves for 5G and other advanced services. So, if your dad is using an old 3G phone, like millions of other older Americans, he'll need to get a new device if he wants to make calls, text or reach 911.

But you should also know that it's not just older cellphones that will be obsolete. Older home security systems, medical devices and personal emergency response systems that still harness 3G will also be affected.

Adding to the confusion, older 4G phones that don't support modern cellular voice technologies, such as Voice Over LTE or HD Voice, are impacted, too. Those customers may need a software upgrade or a new phone.

Here are the timelines for the 3G shutdowns, some of which have already occurred: AT&T - Feb. 2022; Sprint - March 31, 2022; Sprint LTE - June 30, 2022; T-Mobile - July 1, 2022; and Verizon - Dec. 31, 2022; Other smaller carriers, like Tracfone, Cricket, Boost and Straight Talk, will also be affected because they rely on airwaves from the big three.

Is your phone affected?

Cellphone carriers say they have been alerting customers who use older phones that services are ending, sending a combination of texts, letters, phone calls and emails.

If you're not sure about your dad's phone, contact his carrier or check their website for a list of affected devices.

Another way to see if your dad's phone is 3G is to look up his international mobile equipment identity number, which can be found by pressing *#06# on his keypad.

Once you have it, go to imei.info and type the ID number in the search bar to get the phone's details. If his phone has a frequency of 900 megahertz (MHz) or 2100 MHz, it's 3G. You can also look for a "3G" icon at the top corner of his phone, but not all 3G phones have that icon.

How to upgrade

If you find that you do need to upgrade

your dad's cellphone, carriers are offering discounts and special promotions on replacement devices.

If you're worried about your dad having to learn his way around a new device, you'll be happy to know that there are plenty of modern new flip phones available that work on the next-generation networks.

Or, if your dad decides that he would rather forge ahead without a phone than upgrade, he will need to cancel his service. Most carriers will let you cancel your plan without any penalty.

However, if he forgets to cancel his phone plan and doesn't upgrade to a working device, the company won't automatically stop charging him just because he isn't able to access their network.

How to recycle old phones

If your dad does have to replace his old cellphone, the best way to dispose of it is to recycle it. Large retailers, such as Best Buy, offer recycling programs for old electronics. Or you can search for local recycling programs on websites like Call2Recycle.org and Earth911.com.

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



To purchase flood insurance,

contact your insurance company.

For more infomation visit:

disb.dc.gov/floodinsurance

or call 202-727-8000.

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The U.S. and Maryland governments offer low-income people and families up to \$45 per month off home broadband or mobile device plans. \$0 cost after discount if you qualify.

YOU QUALIFY FOR THE DISCOUNT **IF YOU ARE ENROLLED IN:**

Medicaid • SNAP food benefits • SSI • Veterans Pension & Survivors Benefit • Free school lunch • WIC • Pell Grant • or annual income less than \$25,760 for 1 or less than \$34,840 for 2, \$43,920 for 3, or \$53,000 for 4 people

YOU MUST:



Go to & Enroll in the Federal ACP program at: ACPBenefit.org AND #1. First qualify and enroll in the ACP subsidy #2. Create your ACP ID Application # and username **#3. Take Your Application ID # to a Broadband Provider** to apply the discount

To Enroll or Get More Information www.montgomerycountymd.gov/montgomeryconnects EMAIL: montgomeryconnects@montgomerycountymd.gov



MURIEL BOWSER, MAYOR

Life insurance and retirement planning

By Elliot Raphaelson

There are many reasons why families entering retirement should re-evaluate their life insurance needs.

First and foremost, retirees are generally living longer, especially women, so it is important that retirement plans consider the fact that one or both spouses may live into their 90s.

Inflation has not been a major retirementplanning factor for some time — until recently. This year, inflation has risen substantially, and it is likely that it will continue rising. Higher inflation rates mean that retirees either need to earn more on their investments or cut back on their standard of living.

Even though, on average, life spans have been increasing, every retirement plan has to take into consideration the possibility that one of the spouses may have an early, untimely death. The death of the previous breadwinner can have a significant impact on the income of the surviving spouse.

Social Security not enough

One reason is the impact on Social Security income. Many people believe that because of Social Security survivor benefits, a surviving spouse would not lose any income; this is not true.

While a surviving spouse is eligible for Social Security survivor options, the surviving spouse would only be eligible for the maximum benefit after reaching full re-

tirement age (likely 67). The benefit is available at 60, but at that point it is discounted a great deal.

In addition, the surviving spouse would not be eligible for both a survivor benefit and the benefit he or she is receiving, either based on work record or a spousal benefit. He or she would only be entitled to whichever amount is greater, not both.

Another issue is pension income from the main breadwinner. The deceased spouse hopefully elected a survivor pension benefit, but that benefit is likely to be less than the pension the deceased spouse was receiving.

For these reasons, a surviving spouse may be looking at a much smaller income in retirement after a partner has died earlier than expected. Life insurance proceeds can help a great deal.

Barry Flagg, CFP, CLU, founder of Veralytic, an independent life insurance research company based in Tampa, Fla., was a recent guest contributor to Ed Slott's monthly IRA Advisor newsletter (irahelp.com) to discuss why life insurance has become more meaningful for beneficiaries.

He pointed out that life insurance is the only asset that matures at the same time that a need for cash arises.

Flagg suggested that dual-income families seriously consider insuring both family members in order to secure the lifestyle the family is used to in the event of an uncan purchase life insurance online and in some cases without a medical exam.

Several tax benefits

He cited a joint 2021 "barometer study" conducted by LIMRA (a financial services trade group) and Life Happens (an insurance trade group) that indicates that 47% of Americans say they put off purchasing life insurance they need, despite the fact that certain policies have tax preferences that are unique to life insurance.

For example, life insurance proceeds are exempt from federal taxes. Flagg discussed the possibility that there may be changes to the estate tax laws that would have a negative effect on some beneficiar-

timely death. He pointed out that retirees ies. However, the use of an irrevocable life insurance trust would avoid estate tax.

> According to Flagg, a spousal lifetime access trust (SLAT) could provide married couples with access to policy account values for retirement while still exempting death benefits from estate tax.

> Flagg indicated that families could use low-cost investment products with the "best available rates and terms" and potentially double the death benefit with the same premium, or add benefits such as long-term care. When no longer needed, excess account values can be allocated to other investments while maintaining the same death benefit.

> > See LIFE INSURANCE, page 22

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Protect portfolio

From page 19

But it is a long-term investment. You have to invest for at least a year, and if you sell before five years, you lose three months

See the U.S. Treasury website, Treasury-

Direct.gov, for more information. [There you can also learn about Treasury Inflation-Protected Securities (TIPS), another investment whose return rises with inflation.]

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

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2022 PRIMARY ELECTION

EARLY VOTING CENTERS

EARLY VOTING: JULY 7 - 14 (7AM - 8PM)

For the nearest early voting center, text EV plus Zip code to 77788 (Example: EV 20879)

Activity Center at Bohrer Park

506 S. Frederick Avenue, Gaithersburg, MD 20877

Bauer Drive Community Recreation Center 14625 Bauer Drive, Rockville, MD 20853 **Damascus Community Recreation Center**

25520 Oak Drive, Damascus, MD 2087 Germantown Community Recreation Center 18905 Kingsview Road, Germantown, MD 20874

Jane E. Lawton Community Recreation Center 4301 Willow Lane, Chevy Chase, MD 20815

Marilyn J. Praisner Community Recreation Center 14906 Old Columbia Pike, Burtonsville, MD 20866

Mid-County Community Recreation Center 2004 Queensguard Road, Silver Spring, MD 20906

Montgomery County Executive Office Building

Nancy H. Dacek North Potomac Community Rec. Ctr. 13850 Travilah Road, Rockville, MD 20850

Potomac Community Recreation Center 11315 Falls Road, Potomac, MD 20854

Sandy Spring Volunteer Fire Department Station 4 17921 Brooke Road, Sandy Spring, MD 20860

Silver Spring Civic Building 1 Veterans Place, Silver Spring, MD 20910

Wheaton Community Recreation Center 11701 Georgia Avenue, Wheaton, MD 20902 White Oak Community Recreation Center 1700 April Lane, Silver Spring, MD 20904

ELECTION DAY ELECTION DAY: JULY 19 (7AM - 8PM)

- Avoid delays! Vote between 10AM 3PM at your assigned polling place.
- To obtain polling place information, text CHECK to 77788 (Example: CHECK 20879).

Indeed, you can haggle for almost anything

By Katherine Reynolds Lewis

Haggling over prices isn't just for people buying cars or houses. Think bigger.

You can negotiate for just about any product or service: cable and cellphone bills, credit card interest rates, even your

rent. You just need to borrow these tried-updated and made obsolete. and-true methods of savvy negotiators.

Talk less, listen more.

Ask open-ended questions rather than ones that might yield an abrupt yes or no response.

A common mistake is to ask, "Do you have flexibility?" said Kwame Christian, director of the American Negotiation Institute and author of Finding Confidence in Conflict: How to Negotiate Anything and Live Your Best Life.

Instead ask, "What flexibility do you have?" This sets the conversation off with the assumption that there is always some wiggle room.

You'll find out just how much room there is by listening more and talking less. That lets the other person reveal more information that you can use to drive a bargain.

Know when to walk away.

Before negotiating, research market conditions and prices. Sellers of products with a large profit margin and short shelf life usually have more flexibility with pricing — think seasonal items, perishables, and consumer electronics that are quickly

Consider how the deal looks from the other side.

What are the barriers to agreement, and what might prompt the seller to reconsider? If your offer gets rejected, ask, "Is there a price you would accept?" The best negotiators stand their ground, so practice saving no.

Launch a charm offensive. Studies show that when people do business with someone they like, they're more inclined to discount the price.

So introduce yourself by name; ask the name of the clerk. If you realize you need to speak to a manager to get a discount, promise to put in a good word for the person who has been helping you.

You can ramp up the charm by empathizing with the other person's position. If possible, when you negotiate, emphasize your long-standing tenure as a customer and ask about the options for lower fees, better rates or improved terms.

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BEACON BITS

July 26

PRIME INVESTMENT DISCUSSION GROUP

Pohick Regional Library hosts a monthly online discussion group designed for adults interested in sharing and discussing investment information for educational purposes only (not for profit). An experienced research librarian administers the program, verifies the source, currency and relevancy of the shared information, and facilitates discussions. Tues., July 26 from 4:30 to 5:30 p.m. on Zoom. Free. For more information and to register, visit bit.ly/investmentdiscussion.

CONNECT-A-RIDE

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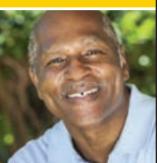












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Call **301.738.3252**

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Connect-A-Ride is a service of the Jewish Council for the Aging for adults age 50 and older and adults with disabilities living in Montgomery County. It is funded by Montgomery County Department of Transportation.











Life insurance

From page 21

There are many tools available to ensure a prosperous retirement. Life insurance is one of the tools that is underappreciated by many retirees, especially those who retire young. It is much more cost effective to buy life insurance either prior to

retiring or in the early phases of retire-

At 65, I purchased a 20-year term policy to protect my beneficiaries, including my spouse, at very reasonable rates that would have been much too expensive

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BEACON BITS

July 14

REVERSE MORTGAGE INFO

If you've ever wondered whether a reverse mortgage on your home can be used to help you age in place or supplement your income, join Cora Hume, an attorney with the Consumer Financial Protection Bureau, as she explains reverse mortgage loans, how they work, and how to decide if one is right for you. The free session takes place on Thurs., July 14 from 3 to 4 p.m.; 55+ membership required. For more information and to register, email registration@arlingtonva.us.

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Transportation and Mobility

Montgomery County's Age Friendly Initiative focuses on the **3** A's of Transportation: **Accessibility**, **Affordability** and **Awareness**. Here are a few programs that highlight these priorities.

Affordability: Montgomery County transit services are free to older adults 65+ with either a Senior SmarTrip card or a Medicare card and photo ID. These include Ride On, Extra, Flash buses, and the new Flex program. A creative ondemand program, Flex vehicles are summoned via an app or call center for trips that start and end within a single zone, Monday-Friday. The service to the Rockville area is available from 9 a.m.-3:30 p.m. The Glenmont/Wheaton area is served 6 a.m.-9 a.m. and 3:30 p.m.-7 p.m.

Download the Ride On Flex app for free from the Apple or Google store, or contact the call center at **240-301-3842**. Call center hours are 6 a.m.-7 p.m., Monday - Friday. You may book rides only during the hours of operation in your selected zone (Rockville or Glenmont/ Wheaton).

All County taxi companies participate in the discounted taxi program called Call-n-Ride. As of July 1, this program serves low-income residents 63+ and those with disabilities. For eligibility information, call **301-948-5409**.

Accessibility: County Ride On buses are 100% accessible. Montgomery County also works with taxi companies to expand the number of wheelchair accessible taxis in

the County. With more wheelchair accessible taxis than other local counties, the goal is to achieve a 100% accessible fleet.

Awareness: When in doubt about transportation services available in Montgomery County, residents can call Connect-A-Ride at 301-738-3252. Mobility specialists funded by Montgomery County Department of Transportation link callers to public, private and volunteer transportation providers and assist with program applications. In addition, Connect-A-Ride staff conduct outreach events and train County residents on how to use the public transportation system.

Other resources include:

Metro Access: shared-ride, door-to-door service for people who generally cannot use public transportation due to a disability, **301-562-5360**.

Transportation Network Directory: www.montgomerycountymd.gov/tnd





Hike, kayak or rest in the San Juan Islands. See story on opposite page.

A visit to Cairo and cruise down the Nile

By Victor Block

My first impression on the ride from the Cairo airport to my hotel was: Big city.

Cars and motorcycles battled for space in the traffic, their horns raising a constant din. Lighted signs for McDonald's, Burger King and other familiar fast-food restaurants vied for attention with billboards touting trendy women's fashions.

Gradually, more anticipated touches of the destination began to catch my attention. Street vendors maneuvered pushcarts laden with foods that were new to my eye.

Towering minarets pierced the skyline. Ramshackle apartment buildings draped with laundry drying in the sun stood next to modern high-rise hotels.

Welcome to Egypt — land of pyramids and pharaohs, a millennia-long history, and present-day life that keeps one foot planted in the past as it strides toward the future.

The goal of most people who travel to this ancient land is to see the pyramids, Sphinx and other storied monuments, and perhaps take a *felucca* ride on the Nile River. Others hope to meet and mingle with people who live as they have for centuries, merging ageless traditions with modern mores.

After experiencing the inclusive twoweek itinerary that my wife Fyllis and I followed with Overseas Adventure Travel (OAT), we returned home with a sense of awe at Egypt's most iconic attractions, an appreciation of its fascinating culture, and a new awareness of below-the-radar appeals that can be overlooked in the hoopla over its more celebrated draws.

Cairo's main attraction

The first view of the pyramids immediately makes clear why they're included among the Seven Wonders of the Ancient World, a listing first compiled in 225 B.C.E.

The Great Pyramid is one of more than 100 throughout the country and the largest of three at Giza, a suburb of Cairo. It was built more than 4,000 years ago to serve as the tomb of Pharaoh Khufu (Cheops)

Its size alone — its original 481-foot height was equal to a 48-story building — accounts for much of its claim to fame. Standing at the base of this massive structure adds to the appreciation of what architects designed, and what men using primitive tools created, so long ago.

How did workers cut 2.3 million massive stones, move them to the building site and



Luxor, located on the Nile River, is known as the world's greatest open-air museum. Built on the ancient city of Thebes, Luxor preserves two temples on one side of the river as well as the Valley of the Kings and the Valley of the Queens on the other bank.

elevate them up the sides of the pyramid as it grew?

Lying in the shadow of the Giza pyramids is another world-class treasure. The Great Sphinx, a mythological creature carved from a single piece of limestone, dates back at least to 2,500 B.C.E., and some geologists believe even earlier. Featuring a lion's body and human head adorned with a royal headdress, the 240-foot-long figure is among the largest sculptures anywhere.

Papyrus and mummies

A wealth of information about everything Egyptian awaits discovery at two outstanding museums in Cairo. Displays at the Museum of Egyptian Antiquities (commonly known as the Cairo Museum) range from coins and bits of papyrus that display Greek, Latin, Arabic and other languages to life-size statues and sarcophagi (the heavily decorated coffins prepared for mummies)

Speaking of which, the main attraction at the National Museum of Egyptian Civilization is a collection of 22 mummies that have been recovered from their original resting places and put on display. They include 18 kings and four queens, whose preserved bodies rest in repose.

Gazing at these once-powerful rulers, my imagination pictured them coming to life after the museum closes to recall their days as leaders of great civilizations.

This museum also houses collections gathered from other institutions that tell the story of civilization in the region from prehistoric times to the present.

Advantages of group travel

Along with Egypt's ancient artifacts and historical accomplishments, introductions to contemporary everyday life add to the enjoyment and education of a visit to this fascinating society. For me, going with a tour group enhances the experience.

In addition to the must-see places and activities, our itinerary included some that are below the usual tourist radar. Our congenial, knowledgeable local guide, Hussein — who is well on his way to earning a Ph.D. in Egyptology — went out of his way to establish ad hoc encounters with everyday Egyptians.

Several times, he randomly approached locals, asked if they would be willing to speak with visitors from the United States, and served as interpreter.

Among results of these chance meet-



Cairo, population 10 million, makes for a lively home base for tourists who want to see the Great Pyramids in Giza, a Cairo suburb. Traveling with a bilingual guide offers the chance to talk to and mingle with locals.

A serene sojourn on San Juan Island

By Don Mankin

I sat motionless in my kayak, quietly gazing at the subdued land and seascape. The sky was grey, the water was flat, the wind was absent. Heaven.

The heavy skies and occasional drizzle didn't bother me. It was all just part of the moody ambience of the Pacific Northwest.

I was midway through a three-day visit to San Juan Island in Washington State. The San Juan Islands — which include San Juan, Orcas and Lopez Islands, among others — are an archipelago just an hour and half drive plus an hour's ferry ride from Seattle.

There are few destinations where getting there is part of the attraction. You drive onto the ferry, leave your car, walk up to one of the decks and plop down on a

plush banquette to watch the scenery glide by as the ferry wends its way among tree-covered islands to your destination.

If you are particularly hardy, you can stand on a wind-swept outer deck, immersed in the slowly changing scenery flowing through your field of vision, fully experiencing the sights, sounds and smells of the San Juan Islands.

My wife, Katherine, and I were traveling with another couple, long-time friends from Oregon. The cloudy, drizzly weather wasn't anything new for them, but for Southern Californians like us, it took a bit of getting used to.

The weather was unseasonal for early May, when the climate begins shifting toward the warmer, sunnier weather of summer. As several locals lamented, "We're getting April weather in May."

No matter. The muffled hush encouraged me to take it easy. Seinfeld's Frank Costanza didn't have to shout "Serenity now!" for me to get into the appropriate mood.

Whale watching and sightseeing

The two-hour kayak tour, conducted by San Juan Islands Outfitters (sanjuanisland-outfitters.com), was the highlight of the trip for me.

My second favorite experience was a morning visit to Lime Kiln Point State Park (parks.state.wa.us/540/Lime-Kiln-Point), also known as Whale Watch Park.

Located on the western shore of the island, the park overlooks Haro Strait, which runs between San Juan Island and Vancouver Island and serves as a highway for whales commuting between the Gulf of Alaska and the Baja Peninsula. It must have been a whale holiday since we didn't see anyone commuting, but the scenery was well worth the visit.

With its 180-degree-plus view, it was great place to just sit and gaze across the water to Vancouver Island and the Olympic Peninsula, whales or not. Aside from the sounds of the waves lapping on shore and the occasional murmur from other whale

See SAN JUAN ISLAND, page 27



The town of Friday Harbor on Washington State's San Juan Island offers scenic hikes, kayaking tours, fresh seafood and a slow pace.







Egypt

ings, I gleaned information about topics ranging from education (we met several young people whose accomplishments and aspirations speak well for Egypt's future), to women's rights (they are slowly improving).

A day in a village

One day spent with a family in a typical small village demonstrated that, while Cairo is leapfrogging toward the future, rural life continues much as it has for centuries. Subsistence farming remains the staple industry in tiny towns of modest mud brick and concrete houses.

The addition of modern amenities like tel-

evision and air conditioning hasn't changed age-old practices. We saw women grinding seeds into flour between two stones and men planting crops using tools that might have been passed down for generations.

Fyllis and I also spent a week aboard the Nefertiti, the OAT-owned boat that served as our home during a cruise down the Nile River. That led us to some of Egypt's most impressive shrines and temples that lie near the riverbanks.

The temple complex at Karnak, on which construction began in the 19th century B.C.E., encompasses shrines and monuments dedicated to a series of rulers. Walls are covered by hieroglyphics that are as deeply etched and detailed as when they were carved, and by paintings whose colors are as bright as the day they were

The temple at Luxor, perched on the east bank of the Nile, was a center for some of Egypt's most powerful pharaohs. They included Ramses II, whose reign lasted 67 years, and Tutankhamen (popularly known as "the boy king"), who took the throne at the age of about eight and died nine years later.

The Nile cruise became another high point of our trip in other ways as well. It provided a passing parade of classic Egyptian scenes.

Seated outside on our stateroom sun deck, we waved to villagers who greeted us as we floated by, spotted fishermen in tiny boats, and admired felucca, traditional wooden sailboats that continue to be used to ferry goods and people.

We saw men sitting in the sun enjoying their morning tea and shisha (hookah) pipe, and admired the graceful minarets that look over each low-rise village.

We also came to understand how important the Nile is, and has been, in the lives of Egyptians. Without the river, there would be no fertile land, little locally grown food and electricity would be costly.

Thanks to the Aswan Dam (completed in 1970), the Nile's floodwaters can be captured during rainy seasons and released during drought. The dam also generates significant amounts of electricity for the country.

The Nile flows between a narrow stretch of verdant land along each bank, which quickly gives way to barren desert. It's little wonder that over 90 percent of Egypt's population lives along the Nile, on 3 percent of the country's territory.

Seeing the dramatic change from a ribbon of green winding through an arid wasteland, and visiting villagers whose lifestyles have changed little over centuries, would be reason enough to visit Egypt. Throw in its rich history, and magnificent monuments to that past, and it's clear why the country ranks high on many a bucket list.

If you go

Egypt is generally safe for visitors, who often are greeted by passers-by with a smile and nod. One reason may be that it has been attracting sightseers since the times of the ancient Greeks and Romans, who came to goggle at its structural treasures.

While temperatures during summer regularly pass 100 degrees, the humidity is low. In winter, overnight lows in places drop into the 50s and comfortable daytime highs are about 80.

Our trip to Egypt with Overseas Adventure Travel enabled us to pack as many experiences as possible into every hour of every day. From interactions with locals, including a home-hosted dinner and farm family visit, to having most tips included, from discussions of "controversial topics" to sailing along the Nile on the company's own private boat, and internal flights by charter plane, every detail was taken care of.

Our 16-day tour with Nile cruise starts at \$4,995/person, including international

For information about Overseas Adventure Travel, call 1-800-221-0814 or visit oattravel.com. Read more about Egypt at egypt.travel.

BEACON BITS

July 15+ AMERICAN PROPHET

Arena Stage's world premiere of Charles Randolph-Wright's groundbreaking musical, American Prophet, celebrates the revolutionary legacy of one of history's first freedom fighters. Based on Frederick Douglass' own speeches and writings accompanied by original music, the musical runs from July 15 to Aug. 28. Tickets can be purchased at arenastage.com. No senior discounts, but teachers, first responders and veterans get 20% off.

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San Juan Island

From page 25

watchers, it was quiet and peaceful.

I think views across water to distant lands are especially comforting to what remains of our primeval minds, offering as they do the promise of new lands and a new life.

The Pacific Northwest is also known for its fresh seafood, vegetables and fruit — especially berries, my favorite. I indulged as often as possible, most notably at Downriggers restaurant (downriggerssanjuan.com) in Friday Harbor, the only town on the island.

On two visits to the restaurant, I ate mussels, clams, oysters, salmon, and their outrageously excellent mixed berry crisp with vanilla ice cream — twice.

Two other notable places to eat were the Limekiln Café and the Madrona Bar and Grill (rocheharbor.com/dining) in historic Roche Harbor — a resort and residential development on the water at the opposite end of the island from Friday Harbor, less than a 10-mile drive away.

There I was able to supplement my culinary tour of the best of the Pacific Northwest with clam chowder, fish and chips, and more steamed mussels and clams.

Perhaps the most surprising culinary highlights were served at our bed and breakfast, the Inn to the Woods (inntothewoods.com), a charming, rustic inn tucked, as you might guess from its Broadway-inspired name, back in the woods.

The breakfasts were excellent, including such delights as Dutch baby pancakes with chicken sausage, lemon blueberry pancakes, and quiche.

We also visited a used bookstore bursting at the seams with books of all kinds and genres, a beautifully landscaped sculpture park

BEACON BITS

July 28

READING BUDDIES Participate in a paired reading activi-

ty with Lubber Run's full-day preschool, and you and your younger buddy will both reap the many benefits of reading together. Thurs., July 28 from 10 to 11 a.m. at Lubber Run Park, 200 N, Columbus St., Arlington, VA; 55+ membership required. For more information and to register, email registration@arlingtonva.gov.

Ongoing

LOW VISION ASSISTANCE

The Older Individuals

who are Blind Technical Assistance Center offers a free downloadable PDF, to enlarge easily on your computer or CCTV, with tips and 19 self-paced lessons about how to adjust to low vision. To get started, call (662) 325-2001. If someone you love has lost their vision or struggles with impaired vision, contact the Prevention of Blindness Low Vision Resource and Information hotline at (301) 951-4444.

near Roche Harbor (sjisculpturepark.com), an excellent whale museum (whalemuseum.org), and the San Juan Island Brewery, with a wide selection of locally-brewed craft beers and ales (sanjuanbrew.com).

All of these attractions are embedded in a countryside of lush green fields, tall forests and crystal-clear ponds and lakes surrounded on all sides by a great expanse of water.

Weather or not

Despite — or perhaps because of — the unseasonable weather, by the time we left the island, I was as relaxed as I'd been in months.

If you insist on sunny, warm weather for your vacations, come in late spring or summer, but expect crowds, traffic and hardto-get reservations.

However, if you are like me and need every now and then to head to someplace moody and quiet to slow down and think, San Juan Island is for you.

It's also the perfect place to not think at

all. You can do little more than paddle leisurely through a hushed seascape, browse languorously through musty, dogeared books, and indulge your yearnings for steamed bivalves and mixed berry crisp with vanilla ice cream.

For more information, see the website of the San Juan Islands Visitors Bureau, which hosted the author's trip, at visitsanjuans.com. To read more stories from Don, go to adventuretransformations.com and click on "Articles."

BEACON BITS

Ongoing

EARN \$ AS POLL WORKER

Poll workers are needed in Montgomery County, MD. Earn up to \$1,830. Those with bilingual capabilities are especially needed, as

are Republican and unaffiliated voters. To apply, text SERVE to 77788 or visit 777vote.org, then select Election Workers tab.

Aug. 4

AVOID MEDICARE FRAUD

Join Montgomery County State Health Insurance Assistance Program (SHIP) as it offers updated information about recent scams,

tips on protecting yourself, and steps to take if you suspect fraud or abuse. This free event takes place on Thurs., Aug. 4 from 5 to 7 p.m. at the Maggie Nightingale Library, 19633 Fisher Ave., Poolesville, MD. For more information, visit bit.ly/MedicareFraudtips.



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Style Style



For summer reading ideas, see books on opposite page.

Outdoor Shakespeare classic set in WWII

By Dan Collins

If you're a fan of comedian Jerry Seinfeld and his eponymous 90s TV "show about nothing," chances are you'll enjoy William Shakespeare's *Much Ado About Nothing*, performed by the Chesapeake Shakespeare Company (CSC) outdoors among the ruins at PFI Historic Park in Ellicott City, Maryland.

Viewed from a 21st century perspective, *Much Ado* offers inspiration for many a Seinfeldian plot element, from mistaken identity (Kramer or H. E. Pennypacker? Hero or Margaret?) to the trials and tribulations of dating, all with witty repartee, innuendo, double entendre and, of course, lots of laughs. Toss in a buffoon in uniform and a conniving villain (Hello, Newman), and the comparison is complete.

Unlike the sitcom, director Seamus Miller's version of *Much Ado* takes place not in New York City, but at a villa in the French countryside at the close of World War II.

To capture the audience's attention, members of the CSC company, in their period costumes, circulate among the crowd, one waving a reproduction of a period newspaper shouting, "Have you heard? Paris is liberated!"

By the way, costume designer Lynly Saunders deserves credit for all the fine wardrobe touches, such as vintage snood hairnets on the ladies, woolen cloaks, and uniforms of the French mounted police.

A questionable decision

In notes to the play, director Miller explains that the nod to WWII was designed with "an awareness of our own circumstances: isolation during the pandemic, the tragic war in Ukraine, and the political divisions here at home." That's fine, but besides a tossed-in reference to General Patton, the setting appeared to add little substance to the story.

It is interesting to note that Shakespeare's villain, Don John, becomes the decorated female Russian officer Madame Jean, "inspired by the female Soviet bomber pilots" of the war. This seems odd, as those pioneering pilots, like the all-female 588th Russian bomber regiment dubbed the "Night Witches," were grand dames of the war, playing a key role in defeating the Nazis.

Why cast such a character as a villain, and similarly, all her "knavish" and similarly Soviet-uniformed minions, Borachio and Conrad? If the point is to evoke the dastardly Russian invasion in Ukraine, why make that connection?

And if we are in the French countryside, why all the references to Messina, Italy, the original setting of Shakespeare's comedy? Would it have been too difficult to substitute "Paris" for "Messina"?

See MUCH ADO, page 31

Dylan Arredondo and Anna DiGiovanni star as Benedick and Beatrice in Shakespeare's romantic comedy Much Ado About Nothing. The Chesapeake Shakespeare Company presents the play outdoors, through July 24, in the ruins of PFI Historic Park in Ellicott City, Maryland.







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AECISTER A

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older and relatable protagonists.

The Return of the Pharaoh: From the Reminiscences of John H. Watson, M.D., by Nicholas Meyer, 272 pages, Minotaur Books hardcover, 2021

Septuagenarian author. screenwriter and film director Nicholas Meyer imagines this caper as a long-lost manuscript by Dr. Watson. In this novel, Watson is nearing 60, and his associate, Sherlock Holmes, is making plans to leave London in retirement.

Watson accompanies his wife Julia to Egypt; she is suffering from tuberculosis and is seeking treatment at a highly regarded sanatorium.

THE

BIBLIOPHILE

By Dinah Rokach

To his surprise, Watson encounters Holmes at a Cairo bar. The latter is disguised as Colonel Arbuthnot of the Northumberland Fusiliers. Holmes discloses he has been hired to find the missing Duke of Uxbridge by the distraught wealthy South American-born Duchess.

Watson joins in the pursuit, encountering dead bodies, fake relics, a ferocious desert dust storm and the mummified remains of pharaohs in tombs robbed of their ancient gilded treasures.

Follow the lively jaunt through early 20th-century Egypt — its back alleys, posh hotels and tourist magnets — meeting British bureaucrats, expert archeologists, pseudo-Egyptologists, fortune hunters, blackmailers and extortionists.

Tensions heighten when Holmes and Watson come upon a stabbed and dying potential tipster, one of several murders depicted in The Return of the Pharaoh.

Relax and enjoy these novels featuring Their own lives hang in the balance just as they have solved the intricate mystery.

> Aviary, by Deirdre Mc-Namer, 292 pages, Milkweed Editions paperback, 2022

Follow the stories of four of the residents of Pleasant Run, a four-story senior residential apartment building located in a university town in Montana. Some of the building's occupants own additional apartments, which they rent to fellow seniors

Not all of their decisions are wise or sensible. These septuagenarians and octogenarians

are free-spirited and adventurous. Old age has unfettered their self-restraint and made them bold.

Rumors are afoot of a scheme to force the residents to vacate so the building can be sold for great profit. The arrival of the incompetent, rude building superintendentmanager Herbie sets the plot in motion.

A fire in his unit leads to the arrival of Maki, the local fire inspector, who discovers that a youth has spent the night in one of the basement storage units.

Suspects and their motives are followed to their denouement. The narrative takes readers for a brief sojourn to sunny California, a break from the frozen Montana landscape.

Septuagenarian author Deirdre McNamer lives in Montana. This is her fifth novel.

Fracture: A Novel, by Andrés Neuman, translated by Nick Caistor and Lorenza Garcia, 368 pages, Picador paperback 2021

As a child, Yoshie Watanabe survived the 1945 atomic bombing of Hiroshima. He witnessed his father's death, and the rest of his immediate family perished in

the subsequent detonation of the second atomic bomb over Nagasaki. The physical and psychological scars of this tragedy accompany him throughout his life.

Raised by his aunt and uncle, Yoshie becomes an executive at a Japanese firm. He readily accepts assignments overseas but returns to Japan after a breakup with his girlfriend.

Yoshie lives alone in retirement. Fracture culminates with Yoshie's reaction to the nuclear disaster at Fukushima in 2011. The resultant earthquake is also felt in Tokyo, where he lives.

Fracture follows Yoshie's life through the narratives of his four girlfriends — a fellow Parisian student, a radical journalist in New York, a divorced translator in Buenos Aires, and a widowed physical therapist in Madrid.

Each woman is interviewed by an Argentinian journalist who is covering the Fukushima nuclear disaster. They look back at their relationship with Yoshie. Each recalls the effects of his childhood trauma on his personae and the degree to which he was able to assimilate into Western culture.

Seniors will find of special interest the reminiscences of these older women and the description of the aged Yoshie. It is a tale told with nuance and insight by acclaimed Spanish author Andrés Neuman.

The author, who is in his early 40s, conjures up the frailties, regrets, inner thoughts and subjective memories of older adults.

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HOW I SEE IT

By Bob Levey

You know your marriage is strong when

writer, as I have, and when you've perpe-

trated millions of words, as I have, other writers always ask you the same question.

Do you need silence when you work, or could you work in the middle of the Beltway at rush hour?

I always answer Option Two, but for a very unusual reason.

I share a study with my spouse.

Our click-and-counterclick has been going for more than

four decades, as has our marriage. We have long since perfected the art of tuning into our task at hand and tuning out the person in the nearby chair.

for me, one for her. We always hear each

When you (mis) spend your life as a other, but we can't see each other unless we pivot. That produces over-the-shoulder con-

versations like the following:

Bob (interrupting the noise of his typing, but not turning to his right): "How many L's in 'millennial'?"

Jane (interrupting the noise of her typing, but not turning to her left): "Two, then one."

Bob: "Thanks, Gorgeous."

Total elapsed time: about four seconds. Total saved time from not having to look up the spelling of the word:

any way you slice it. If any long-term marriage depends on

About 10 times that much. That's a bargain

bending to the whims of the other person, our shared study proves the case.

lence to conduct a phone call. This produces yet another staple of long-marrieds: hand signals.

When one of us needs the other to shush, or get lost, we flick one hand at our dearly beloved, as if we are trying to rid our collar of dust.

We don't abuse this, so there's never any back talk or debate. One flick, and the flickee is gone, to drown his or her sorrows in a book until the critical phone call is finished.

Like many marriages, opposites have attracted with our share-a-study selves.

Jane can touch-type with the best of them. I never learned that art. I have always used just my two index fingers.

The result is anything but a symphony. Over there is Jane, clacking delicately away. And over here is her hapless spouse, pounding away. If you measured the decibels in our study, I would account for more than 90 percent of them.

Our dueling desks are also a study in contrasts.

I am the more organized one. My toast rack full of files is mostly neat and mostly sorted by subject.

The three stacks of paper at various corners of my desk have sharply defined roles. There's the Immediate Stack. There's the Sometime Stack. And there's the When-I-Get-Around-To-It-If-I-Ever-Do stack

Jane likes to think that the post-tornado swirl atop her desk isn't as confusing as it looks. But when I hear that voice I know so well ask me, without turning around, "Have you seen my copy of XYZ?," there's no question which of our desktops could stand a spring cleaning.

As for décor, we are again a study in her way and his.

My side of the study is full of achievements on the wall —honors I've won, diplomas I've earned, even a high school newspaper clipping that says I led my basketball team to victory in the big game with 19 points.

Jane's wall is full of Not Much. Some family snapshots here. Some random art there. If there's clutter on her desktop, there's almost none on her walls.

And then there's whimsy.

One of my proudest possessions is a little gold strip — the kind you can order for \$1.98, the kind that usually announces your name and title. In my case, the strip says THE BOB LEVEY IDEA FACTORY.

It has gazed down on my labors for many moons. So has the photo of my father, in his World War II Army uniform. So has a sign that says YOUR CO-PAYMENT IS DUE AT THE TIME OF YOUR VISIT.

And so has a framed, dog-eared membership card in The Submarine Race Watchers Society.

This group was all the rage during my teenage years. The idea was that you would take your best girl to the nearest river bank after dark and watch submarines race.

What's that?

You can't see submarines race?

Well, then, you and your best girl might find some other activities to keep you busy, if you follow me. Today, it sounds lame. Back then, it was a guaranteed gig-

Will Jane and I ever grow tired of the other's work noises? Will we ever banish the other forever?

The answer to that is about to happen, once I type a few more words. I will call, over my shoulder:

"Hey, Gorgeous, would you take a look at this, please?"

She is my editor. I am hers. You may not find that on a Hallmark card, but such is our togetherness.

Bob Levey is a national award-winning columnist.





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Much Ado

From page 28

Why retain the Italian prefixes "Don" and "Signore"?

Witty repartee

But back to the laughs. At the heart of the play are Benedick (Dylan Arredondo) and Beatrice (Anna DiGiovanni), two characters whose flirtatious repartee forms the basis of the play.

Arredondo makes the most of his physical size, playing his girth for laughs (can a 200+ pound, 6-foot-tall man hide behind a fern?).

DiGiovanni is a delightful dervish, always on the move, flashing a brilliant smile complete with Victory red lipstick (a patriotic sign of the times) and even brighter wit as she plays verbal parry and riposte with the man...she will marry?

Here's where it breaks down a bit. While Arredondo and DiGiovanni are pitch-perfect in their "I hate him/her so much I could spit"-attitudes (their bent toward marriage akin to merrily leaning into a hurricane), there should be at least the smallest spark of sexual attraction between the two. There isn't.

So when, as in most Shakespearean comedies, the curtain falls with everyone properly paired and all is not-Deutschlandbut-love *uber alles*, one is left wondering, what transpired to drive these two into each other's arms rather into the points of each other's blades?

And it's this lack of spark that makes the audience doubt whether or not this rendition of the 16th-century play really centers on Benedick and Beatrice.

It would seem the true protagonists are Claudio (Jordan Brown) and Hero (Kate Forton), as their connection is clear and follows an understandable arc: Boy meets girl, they become a couple, life throws huge hurdles in the way, they overcome what appears to be even death to "live happily ever after."

Talented cast

But this is all much ado about...well, you know. Miller gets top-notch performances out of his entire cast, who put the full range of emotions on display, and demonstrate fine improv skills.

With an outdoor performance, anything can happen, such as the unexpected blaring whistle of a passing train occurring as Don Pedro (Ryan Tumlty), Claudio and

Benedick arrive on stage. All three turned in the direction of the whistle and saluted; greeted by Leonata (Molly Moores), Benedick noted, "We've just come by train."

Particularly enjoyable was the music and song by the CSC company, appropriate to the WWII era, including Edith Piaf, Woody Guthrie and Jacques Brel, whose

songs like "Boogie Woogie Bugle Boy" and "Nothing but Blue Skies" provided transition from scene to scene.

CSC's Much Ado About Nothing continues its run through Sunday, July 24. For tickets and more information, call the box office at (410) 244-8570 or visit ChesapeakeShakespeare.com.

BEACON BITS

July 15

JAZZ & WORLD MUSIC

Enjoy a live performance by the Todd Marcus Jazz Orchestra, a nine-piece ensemble of six horns, piano, bass and drums led by

Baltimore bass clarinetist and composer Todd Marcus. The band features lush and intricate original compositions that often feature influences of Middle Eastern music, reflecting Marcus' Egyptian-American heritage. Fri., July 15 from 6 to 8:30 p.m. at the National Gallery of Art Sculpture Garden, 7th St. and Constitution Ave. NW, Washington DC. Free, but registration is required at bit.ly/ToddMarcus.

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BEACON BITS

July 13

POETRY READING & DISCUSSION

Join poet Lee Woodman for a reading from her new collection, Artscapes, and a discussion of her work with Emily Holland, poet

and editor of Poet Lore, America's oldest poetry magazine. The free reading takes place Wed., July 13 from 7 to 8 p.m. at The Writer's Center, 4508 Walsh St., $\label{lem:bethesda} \textbf{Bethesda}, \textbf{MD.} \ \textbf{For more information and to register}, \textbf{visit bit.ly/LeeWoodman}.$

July 16

WORKSHOPS ON THE WATERFRONT

Enjoy a free art workshop or live demo with a Torpedo Factory Art Center artist at the Waterfront entrance of the Art Center on Sat.,

July 16 from 1 to 3 p.m. at 105 N. Union St., Alexandria, VA. For more information, call (703) 746-4570 or email torpedofactory@alexandriava.gov.

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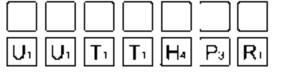




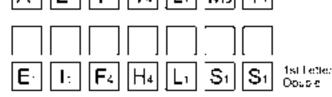


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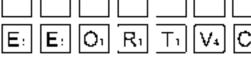
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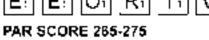








BEST SCORE 338



FIVE RACK TOTAL TIME LIMIT: 25 MIN

THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek

Wow!I can't believe how

quickly you picked up programming.

I've always loved

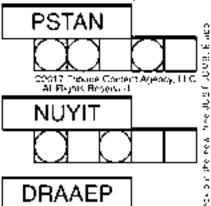
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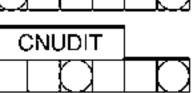
DIRECTIONS: Make a 2- to 7-letter were from the letters in each row. Add points of each word lusing scoring directions at right. Finally, 7-letter words get 50-point conus. (Branks) used as any letter have no point value. At the words are in the Official SCRABSUET Players, Dictionary, Str. Epition.

Scrabble answers on p. 35.

scramble these four Jumbles.

one letter to each square. to form lour ordinary words.





here:

Answer



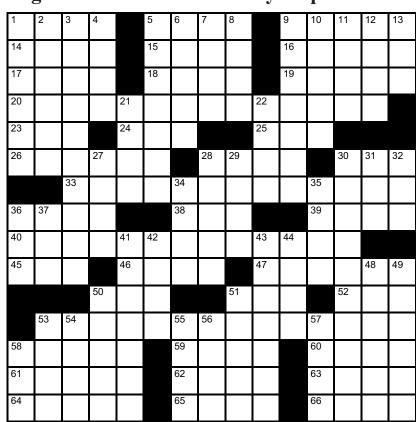
Jumble answers on p. 35.

Crossword Puzzle

Find a new crossword every day on our website at www.TheBeaconNewspapers.com/puzzles.

Sugar-Free Puzzle

By Stephen Sherr



Across

RACK Z

BACK 3

RACK 4

- 1. Complain about a wet diaper
- 5. Scratch from the guest list
- 9. Serpentine foe of G.I. Joe
- 14. Home school of the Sun Bowl
- 15. Small keg
- **16.** Better suited for the job
- 17. Add impurities
- 18. Radiate
- **19.** Way from Point A to Point B
- 20. Sugar-free cake
- 23. Completed a triathlon
- 24. "Don't put new wine in ____ bottles"
- 25. 2nd degrees
- **26.** Chance for a third point in basketball
- 28. Opposin'
- 30. Enlisted U.S. Coast Guardsman
- 33. Sugar-free side-dish
- **36.** Movie-rating org.
- 38. Be under the weather
- 39. Early Ron Howard role
- **40.** Sugar-free ice-cream flavor
- **45.** Farm female
- 46. Slam-dance
- 47. Figures outside of Buckingham Palace
- **50.** "Every new beginning comes from some other beginning's ____
- **51.** What a black sheep says
- 52. Catch a few z's
- **53.** Sugar-free tavern food
- **58.** They are stretched on Dali's clocks
- **59.** Type of salami
- **60.** Desire ibuprofen
- **61.** Computer code where 61 translates to "="
- **62.** Rug that does not reach the walls
- 63. Part of USF&G
- **64.** 2022's most valuable car maker
- 65. Distribute hurricane notices
- **66.** To be, to Romans

- **1.** Turning points
- 2. Resident of the Beehive State

- 3. Substandard
- **4.** On _ __ (without a contract)
- 5. Participant in a bee
- 6. Wanderer
- 7. Bag of blood
- 8. Eight bits
- 9. Competitor of AutoNation 10. Double reed instruments
- 11. Remove clarity, photographically
- 12. Part of AARP, in part
- 13. "__ you kidding me?"
- 21. Name of Charlie Chaplin's wife and granddaughter
- **22.** Fail to mention
- 27. Actor Sharif
- 28. Gorilla-like
- 29. Sport that returned to the Olympics in 2016, after a 112-year gap
- **30.** He suggested that the Earth goes around the sun
- **31.** Architect I. M.
- 32. Suffix for sugars (but not in this puzzle)
- 34. Himalayan cattle
- 35. Roman robe
- **36.** Abbr. on a French envelope
- 37. Any U.S. soldier on Hogan's Heroes
- 41. Common soap-opera malady
- 42. 2021 Best Picture winner
- **43.** Kenyan's neighbor
- **44.** Pair
- **48.** Russian summer homes
- 49. Disco ball, basically
- **50.** About half of it is spam
- **51.** Less adorned
- **53.** Reveal a rock to paper
- **54.** Middle-earth minions
- 55. Prepare frozen foods for cooking
- **56.** She played Darlene on *The Conners*
- **57.** Minimum
- **58.** Fedora or fez

Letters to editor

From bage 2

memoirs because, at some point, you simply won't remember all of the details.

I've had some wonderful experiences. I've traveled to five continents and I wrote a report on each one of my trips. Perhaps one day my granddaughter will visit these places and feel the thrill that I felt.

There were times when the memories brought tears to my eyes, but sometimes they were tears of joy. Please, write your memoirs. You will be surprised how much you have accomplished.

Daniel T. Brooking Washington, D.C.

BEACON BITS

July 21

INTRO TO AUDIO RECORDING AND EDITING

Join the DC Public Library for this virtual one-hour workshop to learn more about audio recording and editing using Audacity, a free online tool. The free session takes place Thurs., July 21 from 10 to 11 a.m. on Zoom. For more information and to register, visit bit.ly/LearnAudacity.

July 23

1-ON-1 TECHNOLOGY TRAINING

Learn or improve

computer or other tech skills with a Fairfax County Public Library volunteer. Visit on Sat., July 23 from 3 to 4 p.m. at the Tysons-Pimmit Regional Library, 7584 Leesburg Pk., Falls Church, VA. Free, but registration is required; sign up online at bit.ly/librarytechquestions or call (703) 790-8088, ext. 4 for an appointment.

ONE BIG HAPPY By Rick Detorie

























BEACON BITS

July 12

LEARN GOOGLE DRIVE BASICS

Learn how to use Google Drive, a cloud-based storage solution that allows you to save files online, access them anywhere from any smartphone, tablet or computer, and collaborate with others. The free virtual training takes place on Tues., July 12 from 1 to 2 p.m. For more information, including the Zoom link, visit bit.ly/GoogleDrivebasics or call in by dialing (301) 715-8592 with meeting ID 882 4840 2346.

July 22+

LIVE MUSIC IN THE PARK

Relax and enjoy acoustic music, lemonade and fellowship with friends 55 and over on the plaza at Virginia Highlands Park. Bring

a blanket or a chair on Fri., July 22 with music by Carl Gold and Aug. 19 with music by Ed Girovasi and Phil Rosen. Concerts take place from 1 to 2:30 p.m. at S. Joyce & 15th St., Arlington, VA; 55+ membership pass required (\$20/Arlington resident; \$45/non-resident). For more information and to register, email registration@arlingtonva.us.



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I AM A CAREGIVER available Sat,Sun, Mon,Tue Live in/ Live out will take care of your loved ones take them to Dr Appointments, daily hygiene, meal preparation and many more I do have 30 plus years experiences Excellent references call Laverne 301-996-1385.

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

Employment Opportunities

HIRING EVENT! Discover how t Grove Retirement Village is Simply Different during a JOB FAIR on Wednesday, July 27, from 1-6 p.m. in The Gathering Room of Brooke Grove Rehabilitation and Nursing Center, 18131 Slade School Road, Sandy Spring, MD 20860. On-the-spot interviews. All applicants receive a \$25 gas gift card. We offer careers in diverse fields and are looking for nursing (CMAs, CNAs, GNAs, LPNs, RNs), housekeeping, LIFE enrichment (activities), maintenance and grounds team members dedicated to "touching people's lives" in independent living, assisted living, memory support rehabilitation and long-term care. Stop by on July 27 or contact Human Resources at 301-924-2811, option 3, or BGRV-HR@bgf.org for more information. www.bgf.org

Financial

WESLEY FINANCIAL GROUP, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 855-626-8703.

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For Sale

NATIONAL MEMORIAL PARK CEME-TERY. 4 Choice Sites in Desirable Block DD. Reg \$7995/ea, Sale \$3495/ea OBO. Contact 917-754-3355

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NATIONAL MEMORIAL PARK CEMETARY, 2 Choice Sites in Desirable Block D, Regular \$6495; For Sale For \$2995 ea. OBO. Contact 540-748-1659.

CEMETERY PLOT DOUBLE DEPTH at National Memorial Park, 2 choice sites in desirable block FF in Falls Church, Virginia. Regular \$19,000 for both. Sale for \$8,995 for both. Contact Dianne Dougherty, 301-529-4315.

NATIONAL MEMORIAL PARK 4 choice sites in Desirable Gardenia Garden, regular \$8,495 each, sale \$3,995 each (selling all together) Or Best Offer contact Rachael @ 540-303-2211 or e-mail @ italcruise1@gmail.com

PREPARE FOR POWER OUTAGES TODAY with a GENERAC home standby generator \$0 Money Down + Low Monthly Payment Options. Request a FREE Quote. Call now before the next power outage: 1-866-964-8106.

TWO CHOICE MAUSOLEUM SITES in King David Memorial Gardens in desirable Court of Christ, Building One. Regular \$15,000 each. Will sell for half, \$7499. OBO. Call Velma Clark 3364292846 cell or 2767300104.

For Sale/Rent: Real Estate

FANTASTIC OPPORTUNITY TO RENT 2BR/2BA condo in Leisure World. This condo includes open floor plan, sunroom with exceptional view, wood flooring, luxury appliances, lots of cabinets, lots of closet space, plenty of windows with blinds, and your own parking space with ample visitor parking. NO SMOKING/NO PETS. Utilities/Cable/Internet included in rent. Call 301-312-3843 for additional information on this gorgeous "Welcome Home Condo."

FURNISHED COUNTY STATE LICENSED ASSISTED LIVING Facility in the Bowie Area for lease. Facility can be viewed at dilloncircleteak.com or call 240-524-8727 for information.

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

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THE GENERAC PWRCELL, a solar plus battery storage system. SAVE money, reduce your reliance on the grid, prepare for power outages and power your home. Full installation services available. \$0 Down Financing Option. Request a FREE, no obligation, quote today. Call 1-866-944-0699.

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Miscellaneous

BEGINNER ADULT PIANO LESSONS. Learn to play classical and popular pieces from music and by ear. Classically trained teacher with 40 years' experience. Price: \$40/60 min. Home studio, 2 blocks from Cleveland Park Metro Station, DC. Call or text Neil Berger, 202-

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Wanted

WANTED: OLDER VIOLINS, GUITARS, BANJOS, MANDOLINS, UKULELES. Musician/collector will pay cash for older string instruments. Jack (301) 279-2158, leave message & phone number (please speak slowly).

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).

TOP PRICES PAID FOR FINE ANTIQUES, ARTWORK and unusual and rare things including decorated crocks and stoneware, antique clocks and music boxes, classic cars, coin operated devices, toys and dolls, furniture, lamps, art glass and pottery. I am 69 years old, well educated [law degree] financially capable and have over 40 years in the business. Why pay outlandish auction house, estate agent or consignment store commissions when you can get a fair upfront price for your valuables with no hassle? If you have something rare, unusual and valuable and are prepared to sell it I would like to speak with you. Please call Jake Lenihan 301 279 8834. Thank you.

PAYING CASH MERCHANDISE PRE 1980S old toys, silver, records, smoking pipes, zippo lighters, fountain pens, antiques, and collectables & much more. If you have items to sell Call/text Carl 312-316-7553 or cdahlia@aol.com. Located Silver Spring, MD.

LADY WHO LOVES PRETTY THINGS would like to buy yours. Dishes, figurines, pottery and similar. Favorites are bone china cups and saucers and old Christmas and Halloween decorations. Especially love Herend, Meissen and Shelley. Also, midcentury smalls of all kinds. Have to clear a house in a hurry? Would be happy to take a look at anything you have. Please call Susan, (301) 785-1129.

HIGHEST CASH PRICES PAID for entire estate or single item. Buying quality antiques and mid century furniture, art, silver, gold, jewelry, flatware, military camera's, music instruments, vintage signs, anything unusual. Please be ready to sell and pick up same day. Please call Chris 3012621299. License 0849.

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Thank you for reading the Beacon!

BEACON BITS

July 21

JOB SEARCH, NETWORKING AND INTERVIEW SKILLS

Join AARP for a free interactive workshop and discover how to use online job boards, leverage social media in your job search, prepare

for tough interview questions, and connect with fellow job seekers and career search. The event is on Thurs., July 21 from 11 a.m. to 12:30 p.m. at the Hotel at the University of Maryland, 7777 Baltimore Ave., College Park. For more information and to register, email aarpprograms@aarp.org or visit bit.ly/AARPjobhelp.

ANSWERS TO JUMBLE

Jumbles: PANTS UNITY PARADE INDUCT **Answer:** The successful software developer had a natural — "APP-TITUDE"

HOW TO PLACE A CLASSIFIED AD

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

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

Cost will be based on the number of characters and spaces in your ad:

• \$25 for 1-250 • \$35 for 251-500. • \$50 for 501-750 (maximum length). The website will calculate this amount for you.

Note: Maryland contractors must provide a valid MHIC number.

• Each real estate listing qualifies as one ad. • All ads are subject to publisher's discretion. Payment will be refunded if unacceptable for any reason.

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

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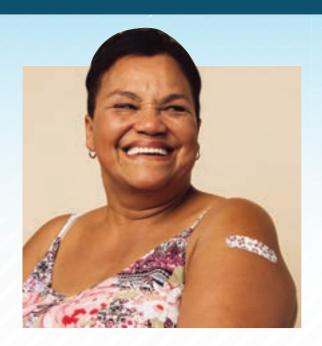
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REMEMBER!



Bring your vaccination card with you to your appointment.

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