

# The Beacon

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IN FOCUS FOR PEOPLE OVER 50

VOL.35, NO.9

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SEPTEMBER 2023

## Elders take action on climate

By Barbara Ruben

Leslie Wharton is a self-proclaimed introvert, too shy in college to go to Vietnam protests.

Although she went on to a long career as a law firm litigator and at the Securities and Exchange Commission, she never pictured herself as an activist.

But when Wharton, now 72 and living in Bethesda, Md., took a sabbatical in 2007, she started reading about climate change and began to look for a way to combat what she sees as an existential threat.

In 2015, she learned about Grandparents Climate Action Day, sponsored by the national group Elders Climate Action. The event brings older adults to Capitol Hill to meet with members of Congress and encourage them to take action to cut carbon emissions.

Even though Wharton's office had a view of the Capitol dome, she said, "the idea of meeting with legislators was absolutely terrifying. But I held my breath and took two days off from work to take part."

Wharton has never looked back. Now retired, she chairs Elders Climate Action (eldersclimateaction.org). The non-partisan nonprofit — which launched in 2014 and works to "inform, inspire and engage" action on climate change — today has thousands of members in 19 states, including Maryland and Virginia.

### Concern about the future

After a summer of choking wildfire smoke, ocean surface temperatures that spiked above 100 degrees Fahrenheit for the first time, and the hottest day ever recorded globally, Wharton hopes more older adults will push for ways to stop the acceleration of climate change.

"Elders have the perspective of looking at their kids and grandkids and realizing

PHOTO COURTESY OF ELDERS CLIMATE ACTION



Arlington retirees Gloria and David Mog are fighting climate change together with many older adults in the DMV. As founder of the Virginia Chapter of the national group Elders Climate Action, Gloria, 80, organizes other retirees to demonstrate, contact Congress and write letters to the editor about environmental issues.

they're looking forward to a future that's really different than we had growing up," she said. "I want to see younger generations to be able to live lives in security, not famine and floods."

Wharton also feels many of her fellow retirees have time to help address the issue. There are many ways to get involved.

Members of Elders Climate Action can join virtual campaigns as well as public events. Each month, the group holds a virtual welcome session to acquaint new members with the group and climate issues. It also holds monthly calls with guest

See **ACTIVISTS**, page 24

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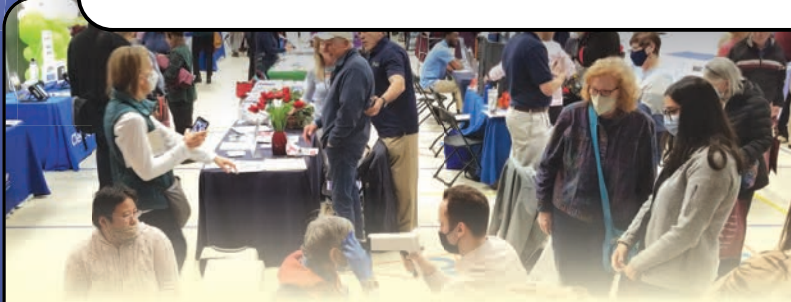


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# No simple answers

I believe there's a basic human drive to answer questions, solve problems, and develop new technologies to make life better.

Sometimes the solutions are what scientists call "elegant." That's when a problem lends itself to a simple, straightforward solution.

Unfortunately, life tends to be complicated, and sometimes we fail to predict the full impact of our solutions. Other times, we may find that people come up with workarounds — or sometimes, even improvements — that exacerbate the original problem.

I learned recently about an example of this that made me want to laugh and cry at the same time.

It starts with the fact that our automobiles (until the recent introduction of all-electric vehicles, or EVs) use internal combustion engines that burn gasoline and produce exhaust containing a variety of pollutants.

Among the byproducts of combustion are dangerous gases such as carbon

monoxide, volatile organic compounds (VOCs), and nitrogen oxides that contribute to smog and acid rain and can cause respiratory problems.



## FROM THE PUBLISHER

By Stuart P. Rosenthal

Of even more concern is "particulate matter" — especially the very tiny particles that can be breathed deep into our lungs and even enter our bloodstreams, as well as wash into the soil and pollute the water supply.

Ingenious engineers, however, have developed the "catalytic converters" now required in all cars, that help

convert the harmful gases into harmless (well, less harmful) ones using precious metals to facilitate chemical reactions that break down the pollutants.

Diesel trucks, as well as many European cars and some luxury U.S. models, also utilize particulate filters that can remove a substantial amount of the particulate matter from exhaust.

Due to the gradually stricter regulation of auto pollution from the federal govern-

ment (and certain states), and thanks to these technologies, we have made great progress in reducing the harms of internal combustion engines. Up to 90% of harmful gases, for example, are converted into safer forms.

Unfortunately, researchers and engineers have more recently become aware of another, possibly even worse, source of dangerous pollutants from our cars: tires and brakes.

It turns out that the wearing down of tires and brake pads over time produces — you guessed it — fine particulate matter!

When you think about it, this should have been rather obvious. After all, every time we replace tires because the tread has worn down, we know on some level that all that rubber has not only met the road, but probably rubbed off on the asphalt as well.

What seems to have surprised researchers is how much of that rubber (often a synthetic kind that includes carcinogens) turns into ultrafine particles — the most dangerous kind to human health — and how difficult it is to prevent these from entering the air, soil, water and our lungs.

Add to that the copper, zinc, iron and other materials used in brakes that enter the air as brake dust. These metallic particles are potentially more toxic than tailpipe emissions, but are more difficult to reduce or remove.

So, what about those EVs that we all hope will improve our ozone layer and reduce human-influenced climate change? They produce no tailpipe emissions at all, so they

do achieve an incremental benefit over gas-powered cars with catalytic converters.

But they accomplish this by utilizing clean batteries for power. And guess what? Those batteries are extremely heavy. And the more drivers demand high mileage from their EVs and turn to larger vehicles like electric trucks, the larger those batteries need to be.

In fact, such EVs are at least 50% heavier than gas-powered cars. And the heavier the car — you guessed it — the more wear and tear on the tires and brakes, and the more particulate matter they produce!

Yes, it seems our electric solution to tailpipe emissions (which had already been much-reduced) is likely to exacerbate the potentially larger and more dangerous pollution problem that all cars retain in the form of worn-down tires and brakes.

I'm sure this is not the end of the story. Creative engineers are already hard at work experimenting with tires made from natural and sustainable crops (a type of dandelion is showing promise).

And who knows? Maybe cars will one day be required to carry a vacuum that sucks up the particles from the road as we drive.

We humans are pretty inventive. We may cause all kinds of ills on this planet of ours, but some of us always have that inner drive to make things better. Eventually. We hope.

*Stuart P. Rosenthal*

## The Beacon

IN FOCUS FOR PEOPLE OVER 50

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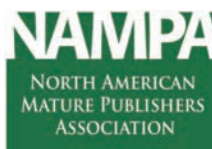
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## Letters to the editor

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

### Dear Editor:

I was appalled when I read "The reasons low-fat diets disappeared" by Dr. Howard LeWine in the April Beacon. While it's true that low-fat merely leads to higher sugar and carbs, he is misinformed by stating that polyunsaturated fats are good and saturated fats are evil — in fact, just the opposite.

In 1993, McDonalds and most fast-food purveyors switched from beef tallow saturated fats to vegetable and seed oil polyunsaturated fats at USDA's urging, and worldwide obesity has been a plague ever since.

The body does not benefit from ingesting the polys, which now inhabit most processed foods, and the result is that "white fat" that hangs around your middle. Saturated fats, on the other hand, create "brown fat" that the body can utilize for energy when needed.

So why the push for polyunsaturated vegetable and seed oils? Simple — they are much cheaper and plentiful than beef tallow, lard, butter, palm oil, or other saturated fats.

And, of course, the USDA is more be-

holden to Big Agriculture than to the health of American citizens — cynical, but true.

Polyunsaturated vegetable and seed oils, with their deadly Omega-6 fatty acids, should be confined to biofuels and industrial lubricants — not for human consumption.

**David B. Swink**  
Vienna, VA

### Dear Editor:

While there's no one answer to the question of what old age looks like, for a lot of us, our grandchildren are the center of our elder years. Lucky me, 74 and healthy, I get to watch my one-year-old granddaughter Lydia for three hours a day.

She gives me a daily focus that organizes my time and keeps me active and connected with family, which I am loving.

In addition to helping with Lydia's care, I have discovered a passion for painting. It is a total thrill to me to begin and end most days with painting/creating.

See **LETTERS TO EDITOR**, page 55



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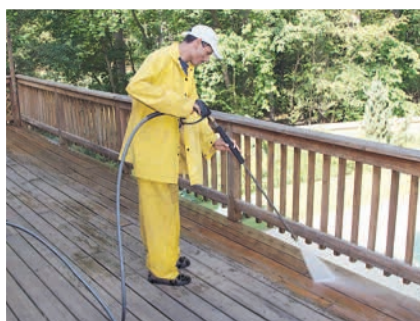
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Struggling with post-Covid symptoms? NIH exercise class may help

## ARTHRITIS ANSWERS

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## When is it safe to stop screening tests?

By *Robert H. Shmerling, M.D.*

Screening tests, such as Pap smears or blood pressure checks, could save your life. They can detect a disease you have no reason to suspect is there. Early detection may allow treatment while a health condition is curable and before irreversible complications arise.

Some screening tests help prevent the disease they are designed to detect. For example, colonoscopies and Pap smears (for cervical cancer) can identify precancerous abnormalities that can be addressed so they cannot continue to grow and become cancerous.

Missed screening tests contribute to thousands of avoidable deaths each year in the U.S.

Yet there's a point of diminishing returns, as a new study on Pap smears illustrates. And many of us could benefit from a better understanding of the limits of screening, and how experts decide when people should stop routine screening tests.

### Screenings have limits

Even the best screening test has limitations. It can miss the disease it's intended to detect (false-negative results). Or it can

return abnormal results when no disease is present (false-positive results).

Equally important, as people grow older, life expectancy declines and screening benefits tend to wane.

Many conditions detected by routine screenings, such as prostate cancer or cervical cancer, typically take a while to cause trouble. A person in their 80s is more likely to die from another cause before cervical cancer or prostate cancer would affect their health.

Additionally, certain diseases, such as cervical cancer, become less common with advancing age.

As a result, many screening tests are not recommended forever. At some point in your life, your doctor may tell you that you no longer need to repeat a screening test, even one you finally got used to having.

### When screenings usually stop

Expert guidelines for many common screening tests include an "end age" when people can reasonably stop having the test. For example:

- Pap smear: age 65
- mammogram: age 75
- colonoscopy: age 75

- chest CT scan (recommended for people with a significant smoking history): age 80

There are exceptions, of course. For example, if a colonoscopy found abnormalities in an otherwise healthy 72-year-old, repeat testing after age 75 may be recommended.

### Overscreening may be common

In 1996, new guidelines recommended that women who received Pap smears at appropriate intervals before age 65 could safely stop.

Yet many women continue to have this screening after turning 65, according to a recent study published in *JAMA Internal Medicine* that looked at data from 15 to 16 million women per year between 1999 and 2019. Their average age was 76, most (82%) were white, and all were enrolled in Medicare.

The study found:

- In 1999, nearly three million women over age 65 (almost 19% of the study population) had Pap smears. By 2019, the number had fallen to 1.3 million (8.5%), a reduction of more than half.
- Among women older than age 80,

about 3% had Pap smears.

- In 2019, the estimated cost related to Pap smears in these older women was \$83.5 million.

Possibly, some women in this study had good reasons to continue having Pap smears. Perhaps they weren't adequately screened when they were younger. Perhaps they had previous Pap smear abnormalities. Maybe their doctors recommended they continue having Pap smears despite their advanced age.

We don't know, because this study didn't collect that information. Still, it's quite likely that many (or even most) of these Pap smears represent overscreening; that is, routine testing with little chance of benefit.

Why does overscreening matter? Overscreening may cause:

- discomfort that may be tolerable when there's an expectation of benefit, but less acceptable when the test is unnecessary
- anxiety while awaiting the results of the test
- false-positive results that lead to additional testing and unnecessary treatment

See **SCREENING TESTS**, page 9

## New studies target long Covid symptoms

By *Lauran Neergaard*

The National Institutes of Health is beginning a handful of studies to test possible treatments for long Covid, an anxiously awaited step in U.S. efforts against the mysterious condition that afflicts millions.

The July announcement from the NIH's \$1.15 billion RECOVER project came amid frustration from patients who've struggled for months or even years with sometimes-disabling health problems — with no proven treatments and only a smattering of rigorous studies to test potential ones.

"This is a year or two late and smaller in scope than one would hope, but nevertheless it's a step in the right direction," said Dr. Ziyad Al-Aly of Washington University in St. Louis, who isn't involved with NIH's project but whose own research highlighted long Covid's toll.

Getting answers is critical, he added, because "there's a lot of people out there exploiting patients' vulnerability" with unproven therapies.

Scientists don't yet know what causes long Covid, the catchall term for about 200 widely varying symptoms.

Between 10% and 30% of people are estimated to have experienced some form of long Covid after recovering from a coronavirus infection, a risk that has dropped somewhat since early in the pandemic.

"If I get 10 people, I get 10 answers of what long Covid really is," U.S. Health and Human Services Secretary Xavier Becerra said.

### Several studies underway

That's why, so far, the RECOVER initiative has tracked 24,000 patients in observational studies to help define the most common and burdensome symptoms — findings that now are shaping multipronged treatment trials.

The first two will look at:

— Whether taking up to 25 days of Pfizer's antiviral drug Paxlovid could ease long Covid, because of a theory that some live coronavirus, or its remnants, may hide

in the body and trigger the disorder. Normally Paxlovid is used when people first get Covid and for just five days.

— Treatments for "brain fog" and other cognitive problems. They include Posit Science Corp.'s BrainHQ cognitive training program, another called PASC-Cognitive Recovery by New York City's Mount Sinai Health System, and a Soterix Medical device that electrically stimulates brain circuits.

Two additional studies will open in the coming months. One will test treatments for sleep problems. The other will target problems with the autonomic nervous system — which controls unconscious functions like breathing and heartbeat — including the disorder called POTS.

The trials are enrolling 300 to 900 adult participants for now but have the potential to grow.

### Studies are unusually flexible

Unlike typical experiments that test one treatment at a time, these more flexible

"platform studies" will let NIH add additional potential therapies on a rolling basis.

"We can rapidly pivot," Dr. Amy Patterson with the NIH explained. A failing treatment can be dropped without ending the entire trial and "if something promising comes on the horizon, we can plug it in."

The flexibility could be key, according to Dr. Anthony Komaroff, a Harvard researcher who isn't involved with the NIH program but has long studied a similarly mysterious disorder known as chronic fatigue syndrome or ME/CFS.

For example, he said, the Paxlovid study "makes all sorts of sense," but if a 25-day dose shows only hints of working, researchers could extend the test to a longer course instead of starting from scratch.

Komaroff also said that he understands people's frustration over the wait for these treatment trials, but believes NIH appropriately waited "until some clues came in about the underlying biology," adding: "You've got to have targets." —AP



# Justice For Clergy Abuse Survivors

In April, Maryland passed a law giving survivors of child sexual abuse the right to file civil lawsuits against the organizations and institutions that helped perpetrators commit, or concealed, their abuse.

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# Ways to save money on healthier food

By Hiranmayi Srinivasan

Contrary to what you may have heard, eating healthy doesn't have to be really expensive. A meta-analysis of 27 existing studies by researchers at the Harvard T.H. Chan School of Public Health found that the healthiest diets only cost \$1.50 more per day, on average, than the least healthy ones. Here are ways you can cut costs and eat healthy on a budget.

## Screening tests

From page 6

- complications of testing, such as infection or bleeding after a Pap smear, or perforation or bleeding after a colonoscopy. (Fortunately, complications are rare.)
- unnecessary costs, including medical appointments and lab fees, time wasted, and taking health providers away from more valuable care.

### The bottom line

Screening tests are typically performed for people without symptoms, signs or a high suspicion of disease. In many cases, they're looking for a condition that is probably not there. For most screening tests, we have guidelines developed by experts and backed by data suggesting when to start

- 1. Cook at home.**

Instead of going out to buy pre-made healthy food from stores, get the ingredients and make them yourself. If cooking is not your thing, or you don't have the time, a nutritious and cost-effective alternative is to make your own healthy food staples, like salad dressing or granola. These can be costly when store-bought, and making them yourself with fresh in-

— and when to stop — screening. But guidelines are only general recommendations and individual preferences matter. If foregoing a screening test will cause you excessive anxiety, or if having a test will provide significant peace of mind, it may be reasonable to have a test even after the recommended end age. Just be sure you understand the potential downsides, such as additional tests and complications. So, never hesitate to ask your doctor when your next screening tests are due — but don't forget to also ask if they are no longer worth having. *Robert H. Shmerling, M.D., is a senior faculty editor and an editorial advisory board member for Harvard Health Publishing.* © 2023 Harvard University. Distributed by Tribune Content Agency, LLC.

- gredients is “an easy way not only to save money but also to eat healthier versions of your favorite convenience foods,” said Stephanie Harris-Uyidi, a Southern California-based chef and host of the TV show “The Posh Pescatarian.”
- 2. Shop at your local farmers market.**

Shopping for produce that is in season is a lot cheaper than buying produce that isn't, and the best place to know what's in season is at a farmers market. Another tip? Make sure you use your produce fully and try not to waste anything. “One head of cabbage can serve up to 10 meals depending on how you use it,” said Heather Adams, a Seattle-based meditation and wellness teacher and writer. Any fruits and veggies that you haven't

- used yet but are close to spoiling can be made into smoothies.
- 3. Buy food in bulk, and try to stick to store brands.**

Buying your favorite healthy foods in bulk means fewer trips to the store and more money saved. Also, buying the generic or store-brand versions of healthy foods — like peanut butter, cereals, yogurt, granola — will be cheaper than name-brand versions.
  - 4. Use grocery store coupons and cash-back apps.**

Budgeting expert Andrea Woroch advises taking advantage of grocery store coupons, cash-back apps or credit cards that allow you to get cash back on your groceries.

See **HEALTHIER FOOD**, page 11

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# Trade-offs with new Alzheimer's drugs

By Lauran Neergaard

Another experimental Alzheimer's drug can modestly slow patients' inevitable worsening — by about four to seven months, researchers reported last month. But there are safety risks, too.

Eli Lilly and Co. is seeking Food and Drug Administration approval of the drug, called donanemab. If cleared, it would be only the second Alzheimer's treatment convincingly shown to delay the mind-robbing disease — after the recently-approved Leqembi from Japanese drugmaker Eisai.

"Finally, there's some hope, right, that we can talk about," Lilly's Dr. John Sims told reporters at the Alzheimer's Association International Conference in Amsterdam.

"We don't cure the disease," he said. "Diabetes doesn't have a cure either — it doesn't mean you can't have very meaningful treatments for patients."

## Safety concerns

Both donanemab and Leqembi are lab-made antibodies, administered by IV, that target one Alzheimer's culprit — sticky amyloid buildup in the brain.

And both drugs come with a serious safety concern — brain swelling or bleeding that in the Lilly study was linked to three deaths.

Scientists say, while these drugs may mark a new era in Alzheimer's therapy, huge questions remain about which pa-

tients should try them and how much benefit they'll really notice.

"The modest benefits would likely not be questioned by patients, clinicians or payers if amyloid antibodies were low risk, inexpensive and simple to administer. However, they are none of these," Dr. Eric Widera of the University of California, San Francisco, wrote in a *JAMA* editorial accompanying Lilly's new data.

Lilly's study enrolled people ages 60 to 85 who were in early stages of Alzheimer's. Half received once-a-month infusions of donanemab and half dummy infusions for 18 months.

The study had a few twists. Patients were switched to dummy infusions if enough amyloid cleared out — something that happened to about half within a year.

And because amyloid alone doesn't cause Alzheimer's, researchers also tracked levels of another culprit in the brain — abnormal tau. More tau signals more advanced disease.

The results: Both groups declined during the 18-month study, but overall, those given donanemab worsened about 22% more slowly.

Some patients fared better — those with low to medium tau levels saw a 35% slower decline, reflecting that the drug appears to work better in earlier stages of the disease.

How much difference does that make? It means donanemab slowed patients' worsening by about four to seven months, the *JAMA* report concluded.

Another way of measuring: Among the donanemab recipients with lower tau levels, 47% were considered stable a year into the study compared with 29% of those who got the dummy version.

## Side effects should be tracked

The main safety concern is brain swelling or bleeding, which often causes no symptoms but sometimes can be serious, even fatal. About a quarter of donanemab recipients showed evidence of that swelling, and about 20% had microbleeds.

Scientists already know that patients getting any amyloid-targeted therapy need repeat brain scans to check for those side effects — a costly and time-consuming hurdle.

Widera noted that the possibility of stopping donanemab treatment at least temporarily in people who respond well would help limit some of those challenges.

For comparison, Leqembi is given by IV every two weeks, and researchers didn't test a similar stoppage.

It's too soon to know if some patients might need to resume donanemab, said

See **ALZHEIMER'S DRUGS**, page 12



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# Is it normal memory loss or worrisome?

By Kari Mongeon Wahlen

**Dear Mayo Clinic: My mom is in her 80s, and I've noticed that her memory seems to be slipping. Sometimes she forgets a person's name or can't recall what she did the day before.**

**Is it normal to have these types of lapses at her age, or should I be worried they are signs of something more serious?**

**A:** It is understandable that you are concerned about changes in your mother's memory. Memory lapses and modest decline in thinking skills are common as people age.

There's a difference, however, between normal changes in memory and memory loss associated with neurodegenerative conditions such as Alzheimer's disease and Lewy body dementia.

And some memory problems are the result of treatable conditions.

It may help to think of memory function as running on a continuum, with each person's memory and cognitive functioning falling somewhere along it.

Some people have sharp memories and can recall even the smallest details, while others struggle to remember big events.

Memory changes can be viewed as movement along this continuum.

## What's considered normal?

Minor changes in memory as a person ages are considered normal. This includes misplacing reading glasses or occasionally having difficulty finding the right word.

These situations are common and within the range of normal memory changes. These types of lapses don't interfere with daily life and are not considered signs of dementia.

Mild cognitive impairment is a larger change along the memory continuum. This occurs if a person is experiencing memory changes in addition to cognitive changes, such as thinking or reasoning skills.

Symptoms could include short-term memory problems, repeating conversations and questions, and increased reliance

on lists. However, people with mild cognitive impairment usually can manage their own finances, medications and household chores, and drive without concern.

For some people, mild cognitive impairment does not worsen. Their memory and function remain constant for the rest of their lives. For others, it is an early symptom of a neurodegenerative condition such as Alzheimer's disease.

## Could it be dementia?

You may be concerned that your mother is developing dementia. It's important to know that dementia is not a specific disease, but rather a group of symptoms that affects memory, thinking and social abilities severely enough to interfere with daily life.

Unfortunately, dementia has a negative connotation. What it really means is that a person's brain function is impaired enough

that the person cannot live alone and requires help with some daily tasks.

Memory loss that disrupts daily life is one of the first and more recognizable signs of dementia. Other early signs can include:

- Asking the same questions repeatedly.
- Forgetting common words when speaking.
- Mixing words up, such as saying "bed" instead of "table."
- Taking longer to complete familiar, simple tasks, such as operating a microwave or washing machine.
- Being unable to perform complex tasks with many steps, such as following a recipe or playing a board game.
- Placing items in inappropriate places, such as putting a wallet in the refrigerator.
- Getting confused while walking or

See **MEMORY LOSS**, page 12

## Healthier food

From page 9

### 5. Prep meals in advance.

Sometimes the last thing you want to do after a long day is cook. To avoid reaching for the takeout menu in these situations, set aside one day a week to meal-prep.

To keep it simple, Harris-Uyidi suggests having one source of protein in each meal, at least one vegetable, and a whole-grain or nutrient-rich starch.

### 6. Stock up on frozen produce.

Frozen produce costs about 30% less than fresh produce, Woroch said. Plus, frozen fruits and veggies will last a lot longer and are usually all chopped and ready to go, so you don't have to spend time rinsing and cutting.

If you find that you don't end up using a lot of the fresh produce you buy or it spoils quickly, frozen might be a good option for you.


### 7. Eat less meat and dairy.

Explore plant-based or vegan options. "We noticed an immediate drop in our monthly grocery bill" after switching to a plant-based diet, said Rebecca Brooks, financial coach and owner of R&D Financial Coaching, LLC in Tennessee.

Brooks said it's easy to see why — the average cost of a pound of tofu is half that of the same amount of beef or chicken.



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## Memory loss

From page 11

driving in a familiar area.

- Transposing numbers, such as when balancing a checkbook or dialing a telephone number.

- Limiting participation in conversations.

I recommend that you schedule an appointment for your mother with a memory care expert. Alzheimer's disease and other

neurodegenerative conditions cannot be diagnosed by completing a one-time memory test.

### Things you can do to help

Regardless of diagnosis, here are a few things that you can do to help your mother's memory:

**Encourage independence and purpose.** Every person wants to feel purposeful, so help your mother remain active and per-

form daily activities for as long as possible.

You may need to modify some activities. For example, labeling cabinet doors or writing instructions for household appliances can provide a sense of independence.

**Foster social interaction.** Research has shown that regular social interaction slows cognitive decline. However, when people start to have memory problems, they often pull back socially to avoid embarrassment.

Schedule social time with a small, safe group who is familiar with your mother so she doesn't need to worry or feel self-conscious about repeating stories or asking questions.

**Talk about preferences.** Some people want to know if they have already asked a question or be gently reminded. This could agitate others. Ask her which option is preferred and recognize that this could shift as conditions change.

Identify a way to confirm that she would like help. A simple nod or finger flick could signify that it is OK to lend support or assistance.

**Create a predictable and soothing environment.** Establishing and strengthening routine habits and minimizing memory-demanding tasks can make life easier for all.

Keep her keys, purse and regularly used items in the same place. Post a large calen-

dar in a common area to track daily schedules and appointments. Remove excess clutter to create a restful environment.

**Encourage exercise.** Your mom may not be able to run a marathon anymore, but regular movement improves blood flow, moderates mood and improves sleep. Gardening, walking and dancing are low-impact, safe activities for many people.

**Plan healthy meals.** People with memory concerns may forget to eat, lose interest in preparing meals, or not eat a healthy combination of foods. Make every calorie beneficial by planning nutritionally dense meals that are rich in fruits, vegetables, whole grains and legumes, fish, healthier fats, and herbs or seeds.

It can be challenging to cope with cognitive and memory changes. Remember to surround yourself with a care team that includes neurology, neuropsychology and psychiatry, as well as other practitioners who can offer more advice.

— Kari Mongeon Wahlen, Neurology, Mayo Clinic Health System, Mankato, Minnesota

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## Alzheimer's drugs

From page 10

Lilly's Dr. Mark Mintun. But the amyloid "doesn't come back with any sort of vengeance," he said, speculating that might take several years.

Another concern: More than 90% of the study's participants were white, leaving little data about how other populations might respond, Alzheimer's specialist Jennifer Manly of Columbia University wrote in *JAMA*.

Scientists have long tried and failed to slow Alzheimer's with amyloid-targeting drugs — and the FDA's contentious 2021 conditional approval of a drug named Aduhelm soon fizzled amid lack of evidence that it really worked.

The approval of Leqembi and promising data for donanemab have reignited interest in attacking amyloid buildup.

But Mintun acknowledged additional approaches are needed, saying Lilly expects results of a late-stage study of a tau-fighting drug next year. —AP

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# Weight-loss drugs raise anesthesia risk

By Jonel Aleccia

Patients who take blockbuster drugs like Wegovy or Ozempic for weight loss may face life-threatening complications if they need surgery or other procedures that require empty stomachs for anesthesia. *[Ozempic is also used by some patients with Type 2 diabetes.]*

This summer’s guidance to halt the medication for up to a week may not go far enough, either.

Some anesthesiologists in the U.S. and Canada say they’ve seen growing numbers of patients on the weight-loss drugs who inhaled food and liquid into their lungs while sedated because their stomachs were still full — even after following standard instructions to stop eating for six to eight hours in advance.

The drugs can slow digestion so much that it puts patients at increased risk for the problem, called pulmonary aspiration, which can cause dangerous lung damage, infections and even death, said Dr. Ion Hobai, an anesthesiologist at Massachusetts General Hospital in Boston.

“This is such a serious sort of potential complication that everybody who takes this drug should know about it,” said Hobai, who was among the first to flag the issue.

## Popular new drugs

Nearly 6 million prescriptions for the

class of drugs that include Wegovy and Ozempic were written between January and May in the U.S. for people who don’t have diabetes, according to Komodo Health, a health care technology company.

The drugs induce weight loss by mimicking the actions of hormones, found primarily in the gut, that kick in after people eat. They also target signals between the gut and the brain that control appetite and feelings of fullness, and by slowing how fast the stomach empties.

In June, the American Society of Anesthesiologists issued guidance advising patients to skip daily weight-loss medications on the day of surgery, and hold off on weekly injections for a week before any sedation procedures. Dr. Michael Champeau, the group’s president, said the action was based on anecdotal reports of problems — including aspiration — from around the country.

It’s not clear how many patients taking the anti-obesity drugs may be affected by the issue. But because the consequences can be so dire, Hobai and a group of colleagues decided to speak out.

Writing in the *Canadian Journal of Anesthesia*, they called for the drug to be stopped for even longer — about three weeks before sedation.

That accounts for how long semaglu-

tide, the active medication in Wegovy, remains in the body, said Dr. Philip Jones, a Mayo Clinic anesthesiologist who is also deputy editor-in-chief of the journal.

“When 90% of it is gone, which is after three weeks, hopefully everything should go back to normal,” Jones said.

Champeau and Jones both acknowledged there’s not enough evidence to say for certain how long semaglutide should be halted to make anesthesia safe. Many patients won’t see providers far enough in advance to stop the drug three weeks before procedures, Champeau noted.

## Reports of aspiration increase

Aspiration occurs in one of every 2,000 to

3,000 operations that require sedation, and almost half of patients who aspirate during surgery develop a related lung injury.

But case reports show recent patients on semaglutide had problems even when they stopped food as long as 20 hours before their procedures.

“There’s nothing that says if you fast twice as long, it will be OK,” Champeau said.

Among the several reports detailing potentially serious problems was one of Hobai’s patients. A 42-year-old man in Boston, who recently began taking Wegovy, had to be intubated and suffered respiratory failure that put him in intensive

See **ANESTHESIA RISK**, page 14



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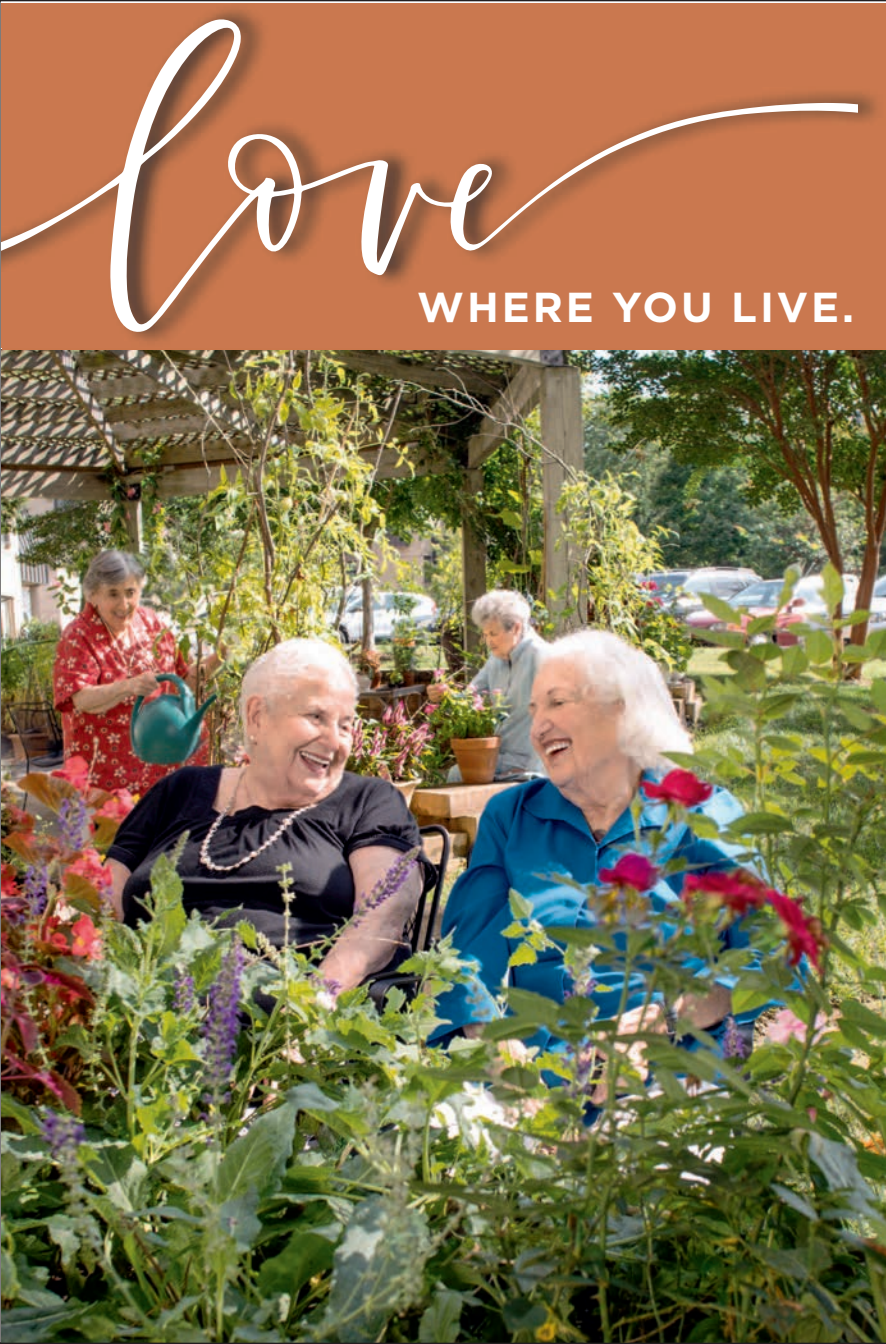
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# Does Medicare cover second opinions?

By Jim Miller

Dear Savvy Senior,

**The doctor I currently see thinks I need a knee replacement, but I would like to get some other treatment options before I proceed. Does Medicare cover second medical opinions?**

—Limping Larry

Dear Larry,

Getting a second medical opinion from another doctor is a smart idea that may offer you a fresh perspective and additional

options for treating your knee so you can make a more informed decision. Or, if the second doctor agrees with your current one, it can give you some reassurance.

Yes, Medicare does pay for second opinions if your current doctor has recommended surgery or some other major diagnostic or therapeutic procedure.

If you're enrolled in original Medicare, 80% of the costs for second medical opinions are covered under Part B (you or your Medicare supplemental policy are responsi-

ble for the other 20%), and you don't need an order or referral from your doctor to get one.

Medicare will even pay 80% for a third opinion, if the first two differ.

Most Medicare Advantage plans cover second opinions too, but you may need to follow certain steps to get it paid for.

For example, some plans will only help pay for a second opinion if you have a referral from your primary care doctor, and/or they may require that you can only use a doctor in their network. If you have a Medicare Advantage plan, you'll need to call to find out their rules.

## Finding another doctor

To find another doctor for a second opinion, you can either ask your current doctor for a name or two, or ask another doctor you trust for a referral. Or you can find one on your own.

Whatever route you choose, it's best to go with a doctor that's affiliated with a different practice or hospital than your original doctor. Hospitals and practices can be set in their ways when it comes to treatments and are likely to offer similar advice.

See **SECOND OPINIONS**, page 16

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## Anesthesia risk

From page 13

care. He aspirated food that remained in his stomach despite fasting for 18 hours.

In Chapel Hill, North Carolina, a 31-year-old woman on a low dose of Ozempic had fasted for 10 hours before a routine endoscopy prior to bariatric surgery last fall. The procedure had to be stopped because solid food remained in her stomach and she was at high risk for aspiration, the report said.

Since then, doctors have seen dozens of similar cases as use of the weight-loss medication has grown, said Dr. Elisa Lund, an anesthesiologist at the University of North Carolina at Chapel Hill School of Medicine. "It has exponentially increased," she said.

Hobai is completing a retrospective study of almost 200 patients taking semaglutide. While it will be published later this year, the work so far appears to confirm a small study from Brazil, he said. In that study, about a quarter of patients taking semaglutide had residual food in their stomachs during procedures requiring sedation — even after stopping the drug for 10 days.

The American Society of Anesthesiologists advises doctors who are in doubt to treat patients who haven't paused the drug as if they have full stomachs, which can mean using different types of sedation protocols or delaying procedures, if possible. Jones added that research is urgently needed to update guidelines for doctors and patients.

Novo Nordisk, which makes Ozempic, Wegovy and similar drugs, said the firm's clinical trial and post-marketing safety data did not show that the medications led to aspiration.

But the drugmaker noted that the medications are known to cause delayed emptying of the stomach, and that the labels warn of possible gastrointestinal side effects.

Stopping the medications for three weeks can cause problems, too. Patients with diabetes will need another way to control their blood sugar, and those seeking to lose weight may regain some, Hobai said.

Hobai suggests that people using Wegovy and similar drugs tell their doctors before sedation and discuss the risks and benefits.

"If you're taking this drug and you need an operation, you will need to have some extra precautions," he said. —AP



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# Questions re: probiotics, spinal stenosis

By Howard LeWine, M.D.

## Q: Is there a recommended daily intake of probiotics?

A: There are two ways to get more good bacteria into your gut: fermented foods and dietary supplements. Fermented foods are the most natural source.

Probiotic supplements, which are typically sold over the counter, are reserved to treat specific ailments as suggested by your doctor and are not recommended for everyday use. Plus, supplements do not have the same FDA oversight as medications do.

So, a big question remains: How many probiotic foods do you need? That's not easy to answer.

There is no recommended daily intake for probiotics, so there is no way to know

exactly which fermented foods or what quantity is best. Therefore, the general guideline is to just add fermented foods to your daily diet when possible.

Why fermented foods? Foods that are fermented go through a process of lacto-fermentation in which natural bacteria feed on the sugar and starch in the food, creating lactic acid.

This process creates an environment that preserves the food and promotes beneficial enzymes, B vitamins and omega-3 fatty acids, as well as various species of good bacteria.

Another way to look at fermentation is that it takes one type of food and transforms it into another kind. For instance, cabbage becomes sauerkraut, cucumbers

become pickles, soybeans turn into miso, and milk can be made into yogurt, cheeses, and sour cream.

If there is a potential downside to fermented foods, it is that their taste and smell can be quite strong, which may be unpleasant for some people. The unique flavors and textures of fermented foods are due in part to the different species of bacteria used.

On the upside, there are many types of fermented foods from which to choose, so there is a good chance you can find something you will enjoy.

The most common fermented foods that naturally contain probiotics, or have probiotics added to them, include yogurt, kefir, kombucha, sauerkraut, pickles, miso, tempeh, kimchi, sourdough bread and some cheeses.

Yogurt is considered the go-to player of

probiotic foods because it has a flavor and texture that's generally appealing to Western palates. Look for the words "live and active cultures" on the label.

Yogurt is easy to add to your diet. Besides having it for breakfast or a midday snack, you can substitute yogurt whenever you use mayonnaise in egg salad or potato salad, or in almost any baking recipe. Yogurt also can be the basis for sauces, salad dressings and marinades.

## Q: I suspect my back and leg pain are related to spinal stenosis. What causes this and what treatments are available?

A: Spinal stenosis is narrowing of the central spinal canal — the channel inside the vertebrae that contains the spinal cord and nerve roots.

See **SPINAL STENOSIS**, page 17

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## Second opinions

From page 14

If you choose to find one on your own, use Medicare's Care Compare tool at Medicare.gov/care-compare. This will let you find doctors by name or medical specialty in your area that accept original Medicare.

You can also get this information by calling Medicare at 1-800-633-4227. Or, if you're enrolled in a Medicare Advantage plan, call or visit your plan's website for a list of candidates.

After you've got a few doctors' names, there are a number of free online resources to help you research them, such as HealthGrades.com and Vitals.com.

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have your current doctor's office send your medical records ahead to the second doctor, or you may have to pick them up and deliver them yourself. That way, you won't have to repeat the tests you already had.

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For more information, see the Medicare publication "Getting a Second Opinion Before Surgery" at Medicare.gov/publications; type in 02173 in the Keyword or Product number box.

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

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# Spinal stenosis

From page 16

The narrowing may have been there since birth. However, much more often spinal stenosis develops gradually later in life secondary to arthritis, bulging or herniated discs, thickened ligaments or a combination of these.

A narrowed canal in the lumbar spine can cause leg pain, tingling or numbness, along with low back pain. Typically, the discomfort is worse when standing up straight or walking, with some relief by squatting or sitting.

Rarely the cause is infection, a tumor or bleeding — and then the symptoms usually progress rapidly.

When suspected, spinal stenosis and its cause can be confirmed by MRI or CT scan.

Initial treatment options for the most common types of spinal stenosis include:

- Pain medicine, such as acetaminophen
- Non-steroidal anti-inflammatory drugs (NSAIDs) such as ibuprofen or aspirin
- Muscle relaxants, since muscle spasm may accompany nerve irritation
- Physical therapy for stretching, strengthening and postural training

If there is no improvement, your doctor may recommend corticosteroids, which are powerful anti-inflammatory agents.

Sometimes, doctors prescribe a short course of an oral corticosteroid, such as prednisone. Or, he or she may refer you for a limited number of corticosteroid injections, during which the medication is injected into the space just outside the spinal cord (the epidural space). This reduces swelling and inflammation in or

near the compressed nerves.

These injections should be performed by a person experienced in the procedure. The overall success rate varies widely in the published literature.

Some studies (and doctors) are more selective than others in choosing the best candidates for these injections. Also, the specific cause (such as arthritis, disk or ligament calcification) may play a role in the success rate.

Finally, improvement in symptoms may be more dramatic soon after the injection and wane with time.

As with any treatment, there are risks to consider when receiving corticosteroid injections for spinal stenosis. These include:

- Discomfort or numbness during the injection
- Infection
- Bleeding along the path of the needle
- Nerve damage
- Local bone loss (more likely with frequent injections)

Fortunately, serious complications are quite rare.

Surgery is usually the last resort, but it can ease or even eliminate symptoms by relieving pressure on the spinal cord and nerves.

Howard LeWine, M.D., is an internist at

Brigham and Women's Hospital in Boston and assistant professor at Harvard Medical School. For additional consumer health information, see [health.harvard.edu](http://health.harvard.edu).

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Sept. 23

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# Healthy oils to choose at home and out

By Steve Calechman

Some people may be cautious when it comes to using oils in cooking or with their food. Eating fat with meals conjures thoughts of high cholesterol and, well, getting fat.

The fact that some fats are labeled as “bad” adds to the confusion and misconception that all fats are unhealthy. But that isn’t the case.

“It’s important to consume oils,” said Shilpa Bhupathiraju, assistant professor of medicine at Harvard Medical School and assistant professor of nutrition at Harvard’s T.H. Chan School of Public Health.

Oils and fats contain essential fatty acids — omega 3s and 6s, in particular — that are part of the structure of every single cell in the body, said Walter Willett, professor of epidemiology and nutrition at the Chan School.

They’re the building blocks of hormones, help decrease inflammation, and lower bad cholesterol and blood pressure. Oil also provides taste and satiety.

The key is knowing the right kind to use. It’s easier when you’re cooking at home; a little trickier when you’re eating out and you can’t control every step in the process.

But it’s not just about picking the healthiest oils. They should be part of an eating plan that minimizes processed foods, simple carbohydrates and sugar.

## Healthy and not-so-healthy oils

In general, Willett said that the healthiest oils are liquid and plant-based. The one that comes to mind first is olive oil, which helps lower blood cholesterol and provides antioxidants. Extra virgin olive oil is the ideal version, as it’s from the first pressing and is least refined.

After that, corn, canola, sunflower, safflower and soybean oil fall into the healthy

column. (The last one wasn’t always considered a healthy choice because it used to be hydrogenated. But now it’s in a natural state and is a good source of omega 3s and 6s.)

On the unhealthy side, there’s lard, butter, palm oil and coconut oil. They come in a semi-solid state and have a high level of saturated fat. Consumption of that fat increases LDL cholesterol (the bad kind), and has been associated with increased risk for cardiovascular disease and diabetes.

While saturated fats provide none of the above-mentioned health benefits, they don’t have to be avoided entirely, just minimized to 5% of your diet, Willett said. For example, if you typically consume 2,000 calories a day, only 100 should come from saturated fats.

## Eating out versus at home

If you’re eating at home and you’re using healthy oils, it’s easy to avoid the wrong fats or too much fat. Using too much oil isn’t such a concern, since people usually regulate their intake through knowing when something will taste too oily.

Frying is often a worry, but it’s not necessarily unhealthy. It’s more about what’s being fried. Cheese, a saturated fat, wouldn’t be a great choice, but zucchini wouldn’t be bad, Bhupathiraju said.

The concern with fried foods, and eating out in general, is what kind of oil is being used and how. With deep fryers, if the oil isn’t regularly changed, it repeatedly gets reheated and trans fats are created.

These can produce inflammation in the body, which can lead to heart disease and Type 2 diabetes, and contributes to the breakdown of cell membranes.

The easiest move is to avoid eating all fried foods. But Willett said that, again, that’s not always necessary. The use of

trans fats was prohibited in 2018, so it’s likely a restaurant is using a healthier oil. Even so, eating fried foods occasionally isn’t too harmful.

## Focus on healthy carbs, fats

Willett said that people get the majority of their calories from two sources — fats and carbohydrates — and “what’s important is both should be healthy,” he said.

When you eat healthy carbs and fats, you don’t have to worry about how much

of either you’re eating. “The ratio doesn’t make much difference. They’re both healthy,” he said.

The focus is on overall eating. A healthy diet can consist of mostly whole grains like brown rice, steel-cut oats and quinoa. The less something is milled and made into a powder, the more slowly it will release into the body, preventing sudden spikes in blood sugar.

See **HEALTHY OILS**, page 20



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# Causes and treatments for peptic ulcers

By Amy Oxentenko, M.D.

**Dear Mayo Clinic:** Last year, I was diagnosed with heartburn due to a peptic ulcer. My doctor suggested that I see a specialist.

**Who should I see, and what type of treatment is available?**

**A:** Many people will note that they have “heartburn,” and it is important to know that such a symptom could be related to one of several issues in the digestive tract, including peptic ulcer disease.

This is where visiting with a healthcare professional who specializes in disorders of the gastrointestinal tract — a gastroenterologist — can help.

Once diagnosed and treated, ulcers usually heal within several months. But a gastroenterologist can help you find the underlying cause of your ulcer and decide on the best treatment going forward.

A peptic ulcer is an open sore on the inside lining of the stomach or the upper part of the small intestine. Peptic ulcers

are not rare, and their frequency can depend on age, gender, other medical issues, medications and geography.

It’s possible to have a peptic ulcer and not have any symptoms, although they may cause stomach pain.

In some people, a peptic ulcer isn’t identified until they experience symptoms related to a complication from an ulcer, such as bleeding, or a hole in the lining of the stomach or bowel.

Before treatment, it is important to diagnose an ulcer definitively. Typically, peptic ulcers are diagnosed using a procedure known as endoscopy.

For this test, your physician passes a small tube with a lens at the tip, called an endoscope, down your throat and into your esophagus, stomach and upper portion of the small intestine. This exam looks for peptic ulcers, and biopsies are taken if necessary.

Once a peptic ulcer has been identified, the underlying cause must be assessed. Two of the most common causes of these ulcers are nonsteroidal anti-inflammatory drugs, or NSAIDs — which include medications such as aspirin, ibuprofen and other related products — or an infection with a bacterium

called *Helicobacter pylori*, or *H. pylori*. Other causes for peptic ulcers are rare.

*H. pylori* is a bacterium that can live in the mucous layer covering the lining of the stomach. It doesn’t always lead to health problems, but it can sometimes trigger inflammation of the stomach’s inner layer, producing an ulcer.

Certain tests, such as stool or breath tests, or biopsies taken when the ulcer is diagnosed, can help your healthcare professional determine if you have *H. pylori*.

If you do, you must take antibiotic medications. To cure the infection completely, you must take the full course of antibiotics — usually for 10 to 14 days. In this situation, it is also important to be tested after the treatment is complete to ensure the bacterium has been eliminated.

NSAIDs can irritate or inflame the lining of your stomach and small intestine, leading to a peptic ulcer. Taking other medications with NSAIDs, including steroids, anticoagulants or antiplatelet agents, can affect ulcer healing or worsen ulcer complications, such as bleeding.

See **PEPTIC ULCERS**, page 22

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## Healthy oils

From page 19

### Avoid low-fat diets

While low-fat diets had some popularity in the 1990s, low-fat products aren’t healthier.

Willett said that research has shown that low-carb diets are more effective for weight loss than low-fat ones, and that low-fat diets are not more effective for weight loss than higher-fat ones.

The best approach to eating well is the science-backed recommendation of hav-

ing lots of colors on your plate. Orange, yellow, green and red foods supply various antioxidants and phytochemicals.

When you compose your diet like this, chances are you’ll eat more slowly and consume fewer empty calories, Bhupathiraju said.

“Enjoy fats,” Willett said. “Good olive oil is good for you. It will help you enjoy the salad and make the eating experience and eating of vegetables more enjoyable.”

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# What is a liquid diet and is it healthy?

By Matthew Kadey

In America, there is no shortage of diets to cling to: Paleo, plant-based, keto, DASH — all with their merits and pitfalls.

Another popular choice is the liquid diet, or the so-called “juice cleanse.” Whether you drink juices, blender shakes, tea, broths or soups, liquid diets are nutrition programs that direct you to get either some, most or all of your daily calories from liquids rather than solid foods.

Some emphasize meal-replacement drinks, while others focus on juices and clearer liquids. In some cases, people will do a partial liquid diet, eating some solid foods as well.

People are prescribed a short-term liquid diet for medical reasons, such as difficulty swallowing, an intestinal issue or recovering from surgery, but it’s also sold to the general public as a quick way to drop pounds, ease bloating and reduce digestive woes.

Detoxing and cleansing are other words tossed around to promote the merits of a liquid diet.

In any form, this eating, or shall we say not eating, pattern is controversial in the nutrition world. Many think it will be an easy way to lose weight, but the truth is much more complicated.

Should you try a liquid diet, or are you better off sticking with solid food? Here we

break down any potential benefits and many of the downsides.

## Reasons to try a liquid diet

Certainly, liquid diets can help you shed a few pounds quickly. And you may have a sense of feeling “cleaner” once on the diet, which for some people can be the catalyst to making more sustainable long-term improvements in how they eat.

Sometimes we need a nudge, and sometimes that nudge needs to be a bit drastic. It’s also a diet that can provide people with some structure and calorie control.

“Often it can be simpler to use liquid meal replacements (calorie-controlled shakes) instead of meals as a way to sustainably reduce calories,” said Colleen Tewksbury, Ph.D., RD, assistant professor at Penn Nursing and spokesperson of the Academy of Nutrition and Dietetics.

Since portion sizes and calories are typically more easily controlled on this diet, it can be easier for people to stay within weight loss calorie goals. After all, you probably aren’t going to wander into the kitchen at 10 p.m. to whip up a smoothie, whereas it’s much easier to nibble on cookies.

If a variety of liquids are consumed with different nutritional profiles, such as yogurt drinks or smoothies, for a reasonably

short amount of time, there should not be any serious health issues.

It’s also hard to deny that liquids like green juices provide a convenience factor — grab your drink and go. And if someone is just replacing a single meal with a meal replacement drink, then Tewksbury said it could make the diet more sustainable to follow long-term.

## Reasons to avoid a liquid diet

Tewksbury stresses that many people find an all-liquid approach challenging, to say the least. It can be disheartening to lose weight only to gain it all back and then some, which is a real risk factor when going on a crash diet like this.

You should know that there is a dearth of studies showing any lasting weight loss or health improvements on this diet beyond what can be achieved by a calorie-controlled diet that includes solid food.

One reason why is that a drastic diet like this typically has a low adherence rate. The diet is so challenging to stick to for a variety of physical, mental and social reasons that few people will last very long on it.

In addition, diets like these don’t often lead to lasting weight loss because they don’t do anything to change your permanent eating habits.

And the hunger and cravings it can gen-

See **LIQUID DIET**, page 22

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## Liquid diet

From page 21

erate may leave people giving in to everything they were aiming to restrict, which Tewksbury cautions can lead to overeating and a collapse of eating behaviors, not to mention generating feelings of guilt and shame.

Research shows that, calorie-for-calorie, liquids are less satiating than solid food. Chewing food before digesting it contributes to feelings of fullness, which does-

n't happen in the case of liquid diets.

As for the detox side of things, "there is no evidence to support the claims that liquid diets or juice cleanses 'detox' the body," Tewksbury said. "That is a job for your kidneys and liver."

Juices pressed from fruits and vegetables deliver a healthy dose of vitamins, minerals and antioxidants, while meal replacement drinks can supply high amounts of protein.

But Tewksbury cautions that a liquid-only diet opens the door for a handful of

nutrient shortcomings. "Any diet that eliminates entire food groups is increasing the risk of nutritional deficiencies."

And with so little fat in your diet, you may have trouble absorbing sufficient amounts of fat-soluble nutrients like vitamins E and K. And all that liquid paired with a lower intake of fiber can result in some unpleasant changes in your bowel movements.

Furthermore, if you are using store-bought cold-pressed juices, meal replacement drinks and bone broth, the diet can get expensive fast.

Ultimately, there is no "one size fits all" diet. If you want a safe, effective weight loss plan, it's best to gravitate toward a whole-food, calorie-conscious diet that you can sustain over the long haul. And, yes, there is room for smoothies and green juices in that.

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## Peptic ulcers

From page 20

If medication may be to blame for your ulcer, your healthcare professional may recommend that you switch to a medication that is less likely to irritate your stomach and intestinal lining.

In addition to addressing the underlying cause of the peptic ulcer, you'll also need medication to help the ulcer heal. That usually involves taking a proton pump inhibitor.

These medications help promote healing by reducing the amount of acid your stomach makes. Most people who have a peptic ulcer need to take a proton pump inhibitor for at least six to eight weeks, depending on the size, location and presumed cause of the ulcer.

While other medications — such as histamine receptor blockers, antacids and products that protect your stomach and intestinal lining — can be used to alleviate some symptoms caused by peptic ulcers, they typically are not enough by themselves to eliminate a peptic ulcer.

Make an appointment for a gastroenterologist to evaluate your condition. If left untreated, peptic ulcers can lead to serious complications. In most cases, though, these ulcers can easily be managed.

— Amy Oxentencko, M.D., Gastroenterology, Mayo Clinic, Scottsdale, Arizona, and Mayo Clinic, Rochester, Minnesota

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## Montgomery County Maryland Celebrates Active Aging Week October 2–8, 2023

Montgomery County is excited to celebrate International Active Aging Week (AAW)! Residents 50+ are invited to safely attend the FREE programs & activities that help you Go, Grow and Get Active! Visit <https://www.montgomerycountymd.gov/senior/calendar.html> for a calendar of events. Some programs require advance registration.

**Go, Grow & Get Active: Signature Event**  
Brookside Gardens Monday, October 2, 2023

**2 Sessions:** 9 am–12 pm; 2 pm–5 pm

Advance registration required.

**To register for AM session, visit [bit.ly/AMActiveAgingEvent](https://bit.ly/AMActiveAgingEvent)**

**To register for PM session, visit [bit.ly/PMActiveAgingEvent](https://bit.ly/PMActiveAgingEvent)**

Participate in activities that will boost your physical and mental wellness through creative expression, exercise, and socialization.

### Activities include:

- Laughter Yoga
- Brain Games
- Strength Training
- Walk with a Doc
- Seasonal Crafts
- Meditation
- Yoga Dance
- And More...



To learn more about changing the way you age, visit [ActiveAgingWeek.com](https://ActiveAgingWeek.com).

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# Some surprising facts about pistachios

By Lori Zanteson

There's no denying the irresistible pistachio. Its smooth beige shell reveals a peek of the green goodness within.

Native to the Middle East, including what is now Turkey, Iran and Syria, pistachios were considered royalty and an aphrodisiac. Chinese legend says they bring good luck to those who hear the shells pop open while sitting under a pistachio tree.

Plump with powerful plant compounds, vitamins and minerals, pistachios deliver a wealth of benefits.

## Not really a nut

Pistachios (*Pistacia vera*) — which are part of the cashew family, along with mango, sumac and poison oak — are not actually nuts but seeds that grow in grape-like clusters inside a reddish casing, or fruit.

When ripe, in late summer and early fall, pistachios split open naturally. The brining and drying process opens the shells further.

A single serving is about 49 nuts, more than any other snack nut, and has just 160 calories. A one-ounce serving has 16% DV (DV=Daily Value, based on 2,000 calories/day) of thiamin and 18% DV of vitamin B6, as well as a 12% DV dose of dietary fiber and protein.

## High in antioxidants

The combination of several powerful plant compounds in pistachios — including vitamin E, carotenoids, phenolics and flavonoids — contributes to high antioxidant activity, which may promote health and protect against the risk of chronic diseases, such as some cancers.

According to a recent study, the antioxidant activity of pistachios is even higher than that of other foods, such as blueberries, cherries and beets (*Nutrients*, July 2022).

Research also suggests pistachio consumption is associated with a healthier dietary pattern and weight loss in overweight or obese adults, as well as a significant reduction in blood pressure (*ibid*).

## The finer points

Though harvested in late summer/early autumn, pistachios are available year-round. They're sold in or out of their shells, raw or roasted, salted, unsalted and seasoned.

If in their shells, look for open shells; unopened means they're unripe. The greener the nut (avoid yellow nuts), the better the quality and flavor.

Store pistachios in the refrigerator or freezer, where they'll keep for a year.

Pistachios make a terrific snack, eaten right out of the shell, blended into nut butter or added to trail mix. They add crunch and color to pilafs, veggie sautés, whole grain cereals and yogurt-granola-fruit par-faits.

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Pistachios are not only delicious and healthy, but versatile, as in the ice cream shown here. They grow on trees as seeds rather than nuts.

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# Activists

From page 1

environmental leaders on specific topics. The group’s Elders Promote the Vote project holds a weekly phone-based effort to help nudge environmentalists who don’t vote to go to the polls.

In the Letters to Loved Ones in 2050 project, members write letters addressed to their grandchildren or great grandchildren letting them know how they helped when they realized how significant climate change is.

With the help of another nonprofit called Dear Tomorrow, the letters are shared on social media and websites to rally others to act now on climate change to benefit future generations.

## The power of the “over 60” crowd

Elders Climate Action often partners with other groups to boost its effectiveness. One is Third Act ([thirdact.org](http://thirdact.org)), a group for older adults founded by environmentalist and author Bill McKibben in 2021.

Third Act focuses on pushing banks to stop investing in, and loaning money to, oil and gas companies. The group has 50,000 members on its mailing list. Some members are more than 100 years old.

“It must be said, kids are doing extraordinary work organizing around climate change,” McKibben said in a video he made for PBS News Hour. “But there is

something a little undignified about taking the biggest problem that the world’s ever gotten into and asking junior high school students to solve it for you.

“Third Act is a new organization designed to get people over the age of 60 working to defend our climate and to defend our democracy. We started organizing Third Act because we started to understand how much power those of us over the age of 60 possess,” McKibben said.

At 58, Lisa Finn admits she isn’t quite in Third Act’s demographic, but its message resonates with her. A resident of Alexandria, Virginia, Finn became active in environmental issues when her young adult daughter began protesting the Mountain Valley Pipeline — a natural gas pipeline system spanning 300 miles across Virginia and West Virginia.

“It kind of changed my life,” she said of attending a rally against the pipeline, which activists say could harm waterways and wildlife habitat, as well as promote further greenhouse gas emissions.

## Rocking chair rebels

Finn helped organize Third Act’s Rocking Chair Rebellion on Pennsylvania Avenue in March. She was one of dozens of older adults who plunked down into decorated rocking chairs for a 24-hour protest against four banks in downtown Washington.

“I’m inspired by Third Age’s focus on

banks divesting in fossil fuels,” she said. “The baby boom generation has a lot of money in those banks. We’re focusing on options for people to get out of those banks,” she said.

Finn said she’s spent 10 hours a day on her Third Act work at times, attending Zoom meetings and getting up to speed on Google apps. “I’ve never done any of that before. It’s a big learning experience for me,” she said.

In addition to learning new skills, there’s another bonus: the respect of her family. “My daughter is pretty happy with me,” she said.

Frances Stewart, 68, a retired Navy physician and a volunteer with Elders Climate Action, also participated in the Rocking Chair Rebellion. A resident of Bethesda, Maryland, Stewart’s introduction to the impact of climate change came when she was deployed to help with medical needs after Hurricane Katrina in 2005.

“One thing I remember was seeing houses that looked more or less intact, [but] had painted on walls the number of people who died there. It was a stirring image,” she said.

“I realized that all the other good things we might do in other areas of our lives could be literally washed away if we didn’t do something about climate change,” Stewart added.

Despite the seriousness of the issue, Stewart said there are moments of levity.

Elders Climate Action has also partnered with the group Moms Clean Air Force in an intergenerational rally on the National Mall, with participants who ranged in age from 18 months to 80 years old. Stewart dressed as a giant monarch butterfly for that event.

Stewart also works with local groups like Eco Action Arlington, the Fairfax, Virginia-based interfaith group Faith Alliance for Climate Solutions, and heads the Care for Creation team in the Northern Virginia Catholic community.

Stewart feels an obligation to leave the world a better place for the next generation. She praises younger people for organizing youth-led events, but wants to remind them that her generation has also had an impact on environmental policy, such as with the passage of the Clean Air and Clean Water Acts in 1970.

“For younger generations, some people feel a little abandoned [by their elders]. We created this mess and left it for them. Having allies from this generation helps young people not feel like it’s all on them,” she said.

## ‘Don’t get discouraged’

While the challenge to reduce carbon emissions to ameliorate climate change can be daunting, many older activists are hopeful that there’s still time to make a difference.

See **ACTIVISTS**, page 25

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A photograph of an elderly couple walking together on a paved path in a park. The woman is wearing a pink short-sleeved shirt and blue jeans, and the man is wearing a blue and white checkered button-down shirt and blue jeans. They are both smiling and looking towards the right. The background shows a grassy field and a line of trees under a clear sky.



The logo for Giant Pharmacy, featuring a stylized mortar and pestle icon with the letters 'Rx' inside, followed by the word 'Giant' in a large, bold, sans-serif font, and 'PHARMACY' in a smaller, all-caps, sans-serif font below it.



# Activists

From page 24

Gloria Mog, 80, is the chair of the Virginia chapter of Elders Climate Action. “I want to tell younger people, ‘You’ve got to remember it’s a marathon. We’re not in a sprint. Don’t get discouraged. It’s going to take time, even though we don’t have a lot of time,’” Mog said.

“I think that’s something older people really appreciate that younger ones don’t; just the experience of organizing and working with the political system and committees and community groups. We’ve been doing that all our lives,” she added.

Mog, who lives in Arlington, followed her family into climate activism. One son is the sustainability director for the University of Louisville, and her other son is married to an environmental journalist.

“I’ve been pulling back from other activities as I’ve become increasingly alarmed by how serious climate change is. It’s crashing in on us as we speak,” Mog said.

## Alumni associations pitch in

Many college and university alumni associations are focused on the predicament, too.

Ellicott City resident Shiladitya DasSarma is 65 and president of MIT Alumni for Climate Action, MACA for short. The group began in Maryland five years ago and now has about 100 members here and others throughout the country.

MACA members started by writing to local and state elected officials as well as Maryland members of Congress to seek their support in fighting climate change.

This summer, MACA helped widen its message by forming a consortium with

alumni environmental groups from Harvard, Yale and Stanford.

While MACA has members of all ages, DasSarma said older members are the most active because they have more free time, even if they are still working, like he is. (He’s a professor of microbiology and immunology at the University of Maryland School of Medicine.)

DasSarma and other members of MACA are looking toward technology for solutions, “everything from batteries, to CO2 removal, to even non-carbon energy forms like nuclear fusion,” he said.

“We have the technology to solve 80 percent of the problem; we just need to make

the commitment to do it. We don’t need any magic; don’t need a miracle.”

Leslie Wharton also has a sense of optimism, and sees working on climate issues as a way to make her last decades count.

“You retire and suddenly it’s, ‘What’s my job?’

“With working on climate issues, what I have is purpose. I’ve discovered a way of being that makes me feel meaningful and connected,” Wharton said.

“I do see a future. An enormous amount is happening around the world to try to solve this. An enormous part of the population is recognizing climate change and saying we have to do something.”

**Tell them you saw it in the Beacon!**



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# AGE-FRIENDLY MONTGOMERY

## A COMMUNITY FOR A LIFETIME



## September is Falls Prevention Awareness Month

One in four people 65 and older falls each year. Falls are the main reason older adults lose their independence and are the leading cause of death due to injury for older Americans.

Fortunately, there are proven ways to reduce and prevent falls. The CDC (Centers for Disease Control) has created an educational program that includes materials and tools to improve falls prevention. Much of the following information comes from that program's materials.

### "It wasn't really a fall"

Whether you call it a slip, a trip or a tumble, a fall is considered landing on the ground or some lower surface when you didn't intend to. It's also considered a fall if you stand up from a chair and lose your balance and fall back into the chair.

While managing fall risk is a normal part of aging, falls themselves are not! Falls are a threat to the health of older adults, but they don't have to be inevitable as we age. We can reduce our own chance of falling and help a loved one prevent falling.

### Steps you can take

Here are the main things you can do to reduce your risk of a fall:

**STAY ACTIVE:** Many people limit their activities due to fear of falling. They believe that if they remain inactive, they won't fall. But the exact opposite is true! Regular exercise at any age improves our strength and balance, and makes us LESS likely to fall. Exercises to improve balance and strength include tai chi, balance classes and even just taking a regular walk.

**HAVE YOUR VISION CHECKED YEARLY** and update your eyeglasses, if needed. You may have a condition like glaucoma or cataracts that limits your vision. Poor vision can increase your chances of falling.

**MAKE YOUR HOME SAFER:** Most falls take place at home. To make your home safe, make sure you have enough light. Use nightlights to help navigate rooms when it is dark. Remove things you can trip over from stairs and other places where you walk. Remove small throw rugs, or use double-sided tape to keep the rugs from slipping. Use a non-slip rubber mat in the shower or tub, and have a professional install grab bars and handrails. Montgomery County residents can call the county's Fire & Rescue department for a home safety and falls prevention check at **(240) 777-2430**.

**SPEAK UP:** Talk to your doctor about fall risks. Make sure your doctor knows if you've fallen in the past year, whether you worry about falling, or if you feel unsteady when walking or standing. All of these are signs that you are at risk for a(nother) fall.

Also have your doctor or pharmacist review your medicines with a specific view to fall prevention. Many commonly used medicines increase our fall risk, including those for sleep, painkillers, medicines affecting mood, and medicines that lower blood pressure.

### RESOURCES:

Montgomery County Local Resources for Fall Prevention: [bit.ly/MoCoFallsPrevention](https://bit.ly/MoCoFallsPrevention)

CDC: [cdc.gov/falls](https://cdc.gov/falls)

National Council on Aging: [ncoa.org/older-adults/health/prevention/falls-prevention](https://ncoa.org/older-adults/health/prevention/falls-prevention)

University of Maryland School of Pharmacy: [pharmacy.umaryland.edu/centers/lamy/resources/#](https://pharmacy.umaryland.edu/centers/lamy/resources/#)

[www.montgomerycountymd.gov/senior](https://www.montgomerycountymd.gov/senior)



Health Studies

INFORMATION ON AREA CLINICAL TRIALS

# Exercise may fight residual Covid effects

By Margaret Foster

If you’ve had a bout of Covid and are still feeling tired or out of breath, you’re not alone. As many as 20% of people who have recovered from an initial Covid infection have residual symptoms that affect their daily lives.

That’s why the National Institutes of Health (NIH) Clinical Center launched a study to determine whether exercise can help people recover faster.

“The purpose of this study is to see if an exercise program can help with residual symptoms,” said Dr. Lisa Chin, lead associate investigator of the COVID-19 Chronic Adaptation and Response to Exercise study, or COVID-CARE for short.

The study is recruiting 90 people ages 18 to 80 who have a lab-confirmed case of the virus and are still experiencing symptoms such as fatigue.

In the randomized, controlled trial, one group will be assigned to exercise class three times a week for 10 weeks and weekly education sessions. The other group, or arm, will participate in health-related lectures once a week for 10 weeks and then do the exercises in the following 10 weeks.

“Regardless of which arm you’re in, you’re always going to get exercise,” Chin said.

Before starting the exercise program, each participant will get a thorough physical examination and a cardiology consultation to make sure they’re able to do the activities.

“Right off the bat, we do an assessment of their current fitness levels. We get a good idea of where they’re starting out,” Chin said. “We want to ensure that we’re being safe with our patients,” Chin said.

### What the study entails

First, study participants will make several in-person visits to the NIH Clinical Center in Bethesda, Maryland. (Valet parking is free for participants).

There they will have a physical exam, be tested to evaluate their heart and lung function and their ability to perform physical activity, and have various other tests of neurologic and blood vessel function.

They’ll also complete some surveys and provide their medical history. Researchers will send them home with a loaned wrist monitor to keep track of their activity.

The 30-minute exercise classes take place three times a week at the NIH Clinical Center.

Specialists in exercise science oversee the classes, Chin said.

The exercises “are individually tailored, so our team can help determine how to encourage exercise and make tweaks if they need to,” Chin said.

After the in-person classes end, researchers will follow up with participants every three months for a year.

One of the benefits of participating in this study is a thorough medical workup. “These [test] results are theirs,” Chin said.

“These are results that they can share with their general practitioner.”

Another benefit is to help others with residual symptoms after a Covid infection. Signing up for the study “would help [NIH] gain a better understanding of whether exercise programs could benefit those who are still recovering from COVID-19,” Chin said.

To find out more about the COVID-CARE study or to see if you qualify to enroll, call 1-800-411-1112 or email [ccopr@nih.gov](mailto:ccopr@nih.gov).

BEACON BITS

Sept. 30 OKTOBERFEST WALK

Put on your comfortable shoes and walk 6 to 10 kilometers with a friendly group. The Seneca Valley Sugarloafers Volksmarch Club’s annual Oktoberfest Walk is scheduled for Sept. 30. Start between 10 a.m. and 1 p.m. at the Frederick Fairgrounds, 797 E. Patrick St., Frederick, MD. Parking is free, but all walkers over 12 years old pay \$3. The trails are accessible to wagons, wheelchairs and strollers. For more information, call (301) 385-0054 or visit [sugarloafers.org](http://sugarloafers.org).

## Help Fight Deadly Diseases

Now enrolling for paid flu and COVID-19 vaccine studies

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### Beyond helping advance medicine, you may also:

- Learn about new medicines in development
- Receive study-related medical exams at no cost
- Get paid for participating (amounts differ for each study)



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# Six simple steps to a satisfying salad

By Laura Fisher

Salads may get a poor reputation for being simply “rabbit food” or not satisfying enough to be more than a side dish. But you can learn how to make a salad that is more than just a side if you know what components to include.

Our general six-step formula is helpful to have on hand for creating healthy, hearty, meal-sized salads. Then you can take it in endless directions by using whatever ingredients you have in the fridge.

Using seasonal produce keeps salads enjoyable and varied throughout the year. Of course, you can always add to the basics listed here. Shredded cheese, chopped scallions and roasted vegetables make excellent salad toppers.

Here’s our guide with simple steps for creating a salad that’s perfectly satisfying every time.

## 1. Start with greens.

Greens are the starting point for a crisp, bright and balanced salad. Don’t limit yourself to iceberg or romaine — there are various greens to choose from, including spicy arugula, tender baby spinach, creamy butter lettuce and many more.

If you’re preparing a salad in advance (like for lunch the next day), choose a sturdy green, like kale, that won’t wilt in the fridge.

Include enough greens to create a solid

base, but don’t overload the bowl so much that the other components get lost in a sea of green. A good guideline is roughly two cups of greens per person for a meal-sized salad.

## 2. Add protein.

Including a protein source is the key to transforming your salad from a measly side to a hearty meal. Grilled chicken, steak or fish are all fantastic options, especially if you have leftovers from a weekend cookout.

For vegetarians, tofu, tempeh, eggs and beans are the way to go. Aim for at least 15 grams of protein per eater, and say goodbye to the stereotype of the skimpy salad.

## 3. Incorporate grains.

Grains are often overlooked when thinking of salad ingredients, but they add heft and substance to a bowl of veggie goodness that ups the satisfaction factor by multitudes. Chewy farro is a favorite salad addition, but quinoa and brown rice are also good options.

## 4. Introduce a little sweetness.

Sweet and salty combos are a fave for many folks, and salads are no exception. A touch of sweetness in an otherwise savory salad adds a complexity of flavors, making it more crave-able.

Dried fruit (like cranberries, cherries or raisins), fresh fruit (like crispy apple chunks or sliced strawberries) or glazed nuts all work. Even a handful of corn ker-



**To make a salad into a meal, add protein and/or a grain. Use a variety of ingredients with different textures and flavors for interest.**

nels will get the job done if you want something slightly more subtle.

## 5. Bring in some crunch.

Texture plays a huge role in creating a balanced and memorable salad. Toasted nuts or seeds, carrots or radishes, or homemade croutons all add that satisfying bite.

Wait to add any crunchy bits until after tossing the salad in dressing to prevent sogginess from ruining the mouthfeel.

## 6. Finish with dressing.

A good rule of thumb for a basic dressing recipe is one part acid to three parts

oil, plus a little salt and pepper to help bring out the rest of the flavors.

Olive or avocado oils are excellent choices for dressing, combined with lemon juice or vinegar. Try balsamic vinegar for a subtle sweetness or red wine vinegar for a tangier dressing.

Real Simple magazine provides smart, realistic solutions to everyday challenges. Online at [realsimple.com](https://www.realsimple.com).

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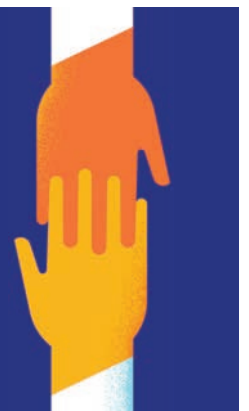
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# Ways to ease pain of rheumatoid arthritis

Rheumatoid arthritis, or RA, is an autoimmune condition that leads to joint damage. A complete workup, physical exam and medical history are necessary because blood tests have shortcomings.

Here are the two main tests:

**Rheumatoid Factor:** Measuring Rheumatoid Factor (RF) levels is important, but despite the name, it is non-specific to RA — meaning that other disorders can cause a positive result.

People with diabetes, endocarditis or cancer may have increased RF levels without rheumatoid arthritis. You can see why that makes this test problematic for diagnosing.

**The Anti-CCP Antibody Test:** This antibody test is good. But it may be elevated in other autoimmune disorders like lupus and Sjogren’s syndrome, so it’s also not specific. It stands for Anti-cyclic Citrullinated Peptides.

If it’s high, but you’re not symptomatic, then it could be predictive of possible future RA if you don’t try to lower it now.

## Helpful strategies to try

As for staying well and feeling better, there are many interventions today that can keep you strong and healthy. Here are five strategies to help with rheumatoid arthritis:

## Take vitamin D

If your vitamin D levels are low, try to figure out why. Low D levels correlate with elevated anti-CCP levels and a potential misdiagnosis of RA. Supplementation with

D may reduce anti-CCP in some cases.

## Improve liver function

Your liver health determines how well you activate sunlight-derived vitamin D. And vitamin D is critical for RA patients.

For that matter, many studies have proven that low D increases autoimmunity for other diseases, not just rheumatoid arthritis.

Give your liver a break by avoiding alcohol, nicotine, marijuana, junk food and refined sweets.

## Collagen supplements

There have been some positive benefits seen anecdotally with collagen supplements.

It makes sense because that’s where the attack is targeted. The problem is that people take the wrong collagen type for their cartilage.

The joints, ligaments, tendons and cartilage can only take a very specific type of collagen, notably Type II. You can avoid a mistake by learning more. Read the longer version of my article, which you can receive by email after signing up for my free health newsletter at [suzycohen.com](http://suzycohen.com).

## TNF alpha blockers

A substance in our bodies called tumor necrosis factor, or TNF, causes inflammation. The use of TNF-blocking medications for RA is common. These are called DMARDs (disease-modifying anti-rheumatic drugs).

But there are two natural, potent TNF blockers: black seed oil and epigallocatechin gallate (EGCG) supplements.

## Doing yoga or tai chi

These types of exercise and movements help stretch your muscles and keep you in good shape, not to mention reducing inflammatory cytokines.

In closing, having a complex disorder like rheumatoid arthritis is a challenge. Advice to reduce stress, and to stretch and eat right, is certainly wise.

Many people suffering from the pain of arthritis find comfort and relief from stiffness by taking a warm bath and integrating supplements into a clean diet and healthy lifestyle.

*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

## Six Reasons You Might Be Low in Vitamin D

- You don’t get enough sun.
- Your kidney or liver function isn’t up to par.
- You have parathyroid disease.
- You have Lyme disease (diagnosed or not).
- You have eczema or asthma.
- You have a VDR (Vitamin D Receptor) gene polymorphism.

– Suzy Cohen


## BEACON BITS

### Ongoing

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# Living Boldly

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

Volume 3 Issue 9 A Newsletter for DC Seniors September 2023



## DIRECTOR'S MESSAGE

By Charon P.W. Hines

Dear Seniors,

As we enter the autumn season, I am thrilled to share a significant achievement that underscores our agency's unwavering dedication to the well-being of seniors like yourself here in the District. This bold move demonstrates our commitment to forging impactful partnerships and leaving a lasting imprint. The Department of Aging and Community Living (DACL) has assumed the role of the lead agency for Ward 1.

Through our Fiscal Year 2024 (FY24) Lead Agency Grant initiative, I am proud to announce that this marks a historic moment – the first time in a decade that we have revamped our grant program and DACL's debut as a lead agency for a ward. The Lead Agency grant program seamlessly aligns with our mission of providing comprehensive, person-centered services tailored to your unique needs as you age.

Our dedication to enhancing the lives of DC's seniors is evident in this progressive approach. DACL's Lead Agency grant program plays a pivotal role in ensuring you have access to essential social programs, nutrition services, and various forms of support. Through innovation and collaboration within our Senior Service Network, we deliver impactful community resources via a coordinated service delivery model that values personal choice and cultural awareness.

This journey is not one we will undertake alone. I am delighted to share news of our partnership with our longtime partner, East River Family Strengthening Collaborative, an organization that shares our values and commitment to improving seniors' lives. Our collaborative efforts as the Ward 1 lead agency aim to elevate service excellence and innovation. Together, we strive to create a profound and enduring impact on the lives of older residents, adults with disabilities, and those who care for them.

After a thorough selection process involving community members and our dedicated staff, DACL proudly recognizes the recipients of the FY24 Lead Agency Grant program:

Ward 1: East River Family Strengthening

Collaborative - The mission of East River Family Strengthening Collaborative, Inc. (ERFSC) is to empower families, youth, seniors, and communities to become more self-sufficient through integrated and collaborative community-based services utilizing evidence-based practices that are family-focused and person-centered. DACL will be the lead agency for Ward 1 senior residents and will work in partnership with ERFSC. To learn more, visit [erfsc.org](http://erfsc.org).

Ward 2 & 3: Iona Senior Services – Iona supports individuals navigating the challenges of aging by providing education, advocacy, and community-based services that promote well-being. For more information, visit [iona.org](http://iona.org).

Ward 4: Genevieve N. Johnson Senior Day Care Program – Also known as GNJ, this program offers adult care with a focus on creating joyful moments and enhancing seniors' lives. To learn more, visit [gnjseniordaycare.com](http://gnjseniordaycare.com).

Ward 5 & 6: Seabury Resources for Aging – Seabury offers programs and comprehensive support for DC's older adults, addressing their essential needs and aiding families in making crucial decisions about their future. For more information, visit [seaburyresources.org](http://seaburyresources.org).

Ward 7 & 8: East River Family Strengthening Collaborative – ERFSC empowers families, youth, seniors, and communities to become self-sufficient through integrated, community-based services. Learn more at [erfsc.org](http://erfsc.org).

These organizations showcase an extraordinary capacity to deliver high-quality senior services. Their dedication positions them as invaluable partners in advancing our mission of upholding independence, dignity, and choice among seniors across the District.

As the leaves change and the promise of a new season hangs in the air, join me in celebrating this new journey of optimism and a shared vision of making a meaningful difference in the lives of all of you who have paved the way for us.

In Service,  
Charon P.W. Hines

## Bowser Administration Announces Grant Recipients for the DACL Lead Agency Grant Program

On August 15, the Bowser Administration and the Department of Aging and Community Living (DACL), announced the grant recipients of the Fiscal Year 2024 Lead Agency Grant. DACL's Lead Agency Grant Program supports high-quality services for residents ages 60 and older by funding essential social programs, information services, nutrition services, and other forms of senior assistance.

*"The Lead Agency Grants reaffirm our DC Values and our commitment to supporting residents as they safely age in place," said Mayor Muriel Bowser. "We know that an important part of aging in place means having access to programs and people that keep you safe, healthy, happy, and connected to community; that is the type of organizations and programming these grants support."*

DACL's Lead Agency Grant Program ensures the delivery of effective community-based support and resources for older adults in a coordinated delivery system that is person-centered and culturally competent.

The selected organizations have showcased their capacity to innovate and deliver high-quality services for older adults, making them valuable partners in fulfilling DACL's mission to promote independence, dignity, and choice for seniors in the District. The organizations submitted grant proposals to demonstrate their plans to carry out the objectives of the grant to deliver high-quality services at DACL's community dining sites and within each ward.

The Lead Agency Grants enable community partners to collaborate and mobilize resources from both public and private sectors to meet the diverse needs of older adults in the District. Through this collaborative effort, DACL will continue to ensure that seniors, adults with disabilities, and their caregivers have access to essential resources, support, and information to enhance their overall well-being.

"We are thrilled to partner with these outstanding organizations to enhance services for older adults in our community," said Charon P.W. Hines, DACL Director. "The Lead Agency grant recipients have demonstrated a deep understanding of the needs of older adults and a commitment to delivering services with excellence and cultural sensitivity. Our team is excited to work with them to further enrich the lives of DC's older residents, adults with disabilities, and those who care for them."

For more information about the Lead Agency Grant program and other resources to support older adults living in DC, visit [dacl.dc.gov](http://dacl.dc.gov).



# Don't Miss the Mayor's 6th Annual National Maternal & Infant Health Summit!



Don't miss this year's summit on Tuesday, September 19, 2023! Join Mayor Muriel Bowser and the Mayor's Office on Women's Policy and Initiatives (MOWPI) at the 6th National Maternal & Infant Health Summit! The 6th annual Mayor Muriel Bower's Maternal & Infant Health Summit will feature panel discussions, community spaces, breakout sessions, and a virtual resource expo dedicated to connecting District residents with local and national resources and supports needed to families have what they need to thrive. To register, please visit [maternalhealthdc.com](https://maternalhealthdc.com).

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September 7	Ward 5 (1401 Okie St NE, Washington, DC 20002)
September 12	Wards 6/8 (1201 Half St SE, Washington, DC 20003)

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Living Boldly

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# Law & Money



There are good reasons to keep your credit score high during retirement. See p. 35.

## Steps to take if hit with a big medical bill

By Tom Murphy

An enormous medical bill can trigger a wave of panic, but that startling invoice that arrived in the mail may not be what you wind up paying.

Errors or slow insurance payments may have inflated the total. Even if it's accurate, financial aid or other assistance can help.

Sometimes a simple phone call clears up a problem. Other times, reinforcements are necessary.

Debt experts say patients should attack medical bills with a plan. Here are the key steps to take:

### Check the numbers

Don't stash the bill in a pile of mail and hope it goes away. But don't rush to pay it without first understanding the amount.

"Especially if it's a really high bill, consider it like an opening offer," said Caitlin Donovan, a spokesperson for the nonprofit Patient Advocate Foundation, which helps critically or chronically ill patients deal with debt and insurance problems.

Medical bills can be rife with errors. They also may have been sent before insurance coverage was sorted out.

First, compare the bill with your insurer's explanation of benefits. That's a document the insurer sends that explains how your coverage will apply to the care you received. It can give you a sense for what you may still owe based on your deductible or the plan's out-of-pocket maximum.

If something looks weird, call both the insurer and hospital for an explanation or itemized bill.

But be aware that those bills also can be hard to interpret or contain errors that have little to do with the charge, Donovan said.

### Know the (new) law

The No Surprises Act debuted last year and offers a layer of protection. Patients should check to make sure their care provider is following that law.

It prevents doctors or hospitals in many situations from billing insured patients at higher rates when the care providers are not in their insurer's coverage network.

The law protects most emergency care by requiring patients to receive in-network coverage with no additional billing from the provider.

It also protects patients from huge bills for lab work or an out-of-network anesthesiologist when the patient is treated at an in-network hospital.

The Centers for Medicare and Medicaid Services has established a "No Surprises Help Desk" for people who have questions about whether their medical bill complies with the law. They can call 1-800-985-3059 or submit a complaint online.

### Seek outside help

There are many for-profit and nonprofit organizations that can help people navigate medical bills.

The Patient Advocate Foundation helped David White recoup more than \$2,000 he paid for routine lab work after his kidney transplant.

"Every single penny that I paid out was refunded," said the 61-year-old White, a volunteer foundation board member. "There's just no way I could figure this out on my own."

The foundation offers an online directory of potential resources for medical or prescription bill help.

Outside help might also include a state attorney general's office, which may have

a health advocacy unit or a consumer protection division.

Be very wary of any "medical credit card" a provider may offer you, said John McNamara, a principal assistant director with the federal Consumer Financial Protection Bureau. Those cards may come with high interest rates or terms that can hurt the patient financially if the debt isn't fully paid in a certain time frame.

Plus, patients who jump at that offer may miss out on other financial assistance, or their insurer may not be billed, McNamara noted.

### Financial assistance

Once you have checked for errors, ask for financial assistance. Some hospital systems may provide help for people with income levels as high as six figures.

"People a lot of times assume they won't qualify," Donovan said.

Many hospitals don't do a great job letting patients know about available help, said Marceline White, executive director of Economic Action Maryland, a nonprofit

See **MEDICAL BILLS**, page 33

## We're all vulnerable to financial scams

By Kimberly Palmer

One of the biggest mistakes you can make when it comes to protecting yourself from financial scams is thinking you're too smart to be duped by one.

"We can all fall for a scam, given the right set of circumstances," said Eva Velasquez, president and CEO of the Identity Theft Resource Center, a nonprofit organization that provides advice and assistance related to identity theft. Keeping yourself safe starts with accepting that fact, she added.

"You look at the profiles of victims who filed complaints and it runs the gamut from highly educated, high-income people all the way down to the most vulnerable people in our population," said John Breyault, vice president of public policy, telecommunications and fraud at the National Consumers League, a nonprofit advocacy group that speaks out about consumer concerns.

While there isn't a "foolproof solution to stay safe from all scams," as Breyault put it, there are strategies you can employ to

reduce your risk. Here are four of the most important ones:

### Hang up and 'go to the source'

If you're contacted by anyone claiming to be your bank or other familiar company, end the conversation and call the institution's verified number yourself, Velasquez said.

"We always say, 'If you did not initiate the interaction, then you need to go to the source.'" Otherwise, you don't actually know who's on the other end of the line, she said, especially because scammers can spoof the number that shows up on your caller ID so it might look legitimate.

In some cases, you might want to pay your bank a visit in person to get clarification. When Thorn Roberts, owner of a small business in Elizabeth, West Virginia, received a payment request he didn't recognize, he went to his bank to ask about it.

"They knew it was a scam," he said. As a result, he immediately closed his existing accounts and created new ones. Thanks to

his quick action and the bank's help, his money was safe.

### Secure and monitor your accounts

Basic online security practices can also help protect you, Velasquez said. She recommends enabling multifactor authentication on your financial accounts, creating unique passwords, and not sharing personal details such as your birthdate online.

Jason Zirkle, training director at the Association of Certified Fraud Examiners and former fraud analyst with law enforcement, suggests checking your financial accounts at least once a week and investigating any unidentified charges immediately.

Even one small erroneous charge could suggest someone has access to your account, signaling the beginning of a larger problem.

### Learn about common scams

The Federal Trade Commission reports that the top scams of 2022 include people

impersonating institutions such as banks, or pedaling phony sweepstakes and fake job postings.

"You don't have to become an expert in each one, but you need to understand the hallmarks of most scams: They contact you first, dangle some sort of bait in front of you, and create a sense of urgency," Zirkle said. Then, they ask for either money or personal information, which they use to access your money.

That's what happened to former government executive and security expert Ken Westbrook's mother earlier this year. A fake tech support window popped up on her computer, which likely came from a malicious ad.

It connected her to criminals who persuaded her to call them and send gift cards and cashier's checks under the guise of protecting her bank accounts from being hacked.

"My mom knew gift cards were a red

See **FINANCIAL SCAMS**, page 33



## Financial scams

From page 32

flag, but she did it anyway because they scared her,” said Westbrook, who lives in the Washington, D.C., area.

Eventually, Westbrook discovered what was happening and put a stop to it, but only after his mom lost thousands of dollars.

These scammers “sound like the nicest tech support people that you’ve ever dealt with,” said Chris Pierson, founder and

CEO of BlackCloak, a cybersecurity firm. “They install remote management tools to see what’s on your screen, and then can suck out your files and extort you.”

### Report scams; be your own advocate

Reporting fraud to government agencies and private organizations allows for better fraud tracking. While there’s no centralized source for fraud tracking, you can report it to the Federal Trade Commis-

sion, your state’s attorney general’s office, the FBI, your local police station, your bank’s fraud department, the Better Business Bureau’s Scam Tracker, and the Identity Theft Resource Center, among others.

Most people who lose money to scams never see it again. “The first thing you need to do is accept that your money is probably gone and you won’t get it back,” Zirkle said.

He suggests “being your own advocate” with your bank and police. In some cases,

your financial institution or law enforcement might be able to help you recover some or all of it.

Still, some losses are harder to quantify. “In addition to a financial crime, it’s an emotional crime,” Westbrook said. “People are affected by this for the rest of their lives.

“What I tell everyone, and tell my mom, is, ‘It’s not your fault. The thieves work for organized crime gangs who are very good at what they do.’” —AP/NerdWallet

## Medical bills

From page 32

that helps people in that state apply for financial assistance.

“The onus is on the patient to apply for the assistance and do the work,” she said.

Ask for a discount if no financial assis-

tance is available.

### Bargain and budget

You’ve checked for errors and asked about discounts and financial assistance. Now you may have to confront a final invoice.

Ask about a payment plan. Many hospitals will offer options with no interest or a

very low rate.

But before committing to a plan, go over your budget to get a sense for what sort of payment you can handle. Donovan noted that people who agree to a monthly bill that turns out to be too high may wind up having that debt land in collections if they

can’t make payments.

“Then you’re in a whole new problem,” she said.

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# Traditional IRAs are an IOU to the IRS

"IRAs are now an awful, terrible asset to use for wealth transfer and estate planning."

That was the message that IRA expert Ed Slott (IRA-help.com) recently delivered at the Retirement Income Summit sponsored by InvestmentNews. He was referring to traditional IRAs.

It's true mostly because all withdrawals from traditional IRAs are subject to ordinary income tax. *[Ed. You don't get the more favorable capital gains tax rate, no matter how long stocks were held in your IRAs.]* Moreover, tax rates will likely increase in the future.

Recent regulation stipulated by the SECURE 2.0 Act is another factor. Because of that legislation, few beneficiaries other than surviving spouses can use the "stretch option" *[that enables them to gradually withdraw the funds in the account over the beneficiary's lifetime].*

Almost all other beneficiaries are required to withdraw everything in an IRA by the end of the tenth year, starting the year after the original owner's death.

## RMDs add complexity, taxes

In addition, if the owner had already reached his/her required beginning date

(RBD) for withdrawals, the beneficiary is also required to take required minimum distributions (RMDs) for years one through nine.

If the owner had not reached his/her RBD, the beneficiary is not required to take RMDs in those years, but he/she does have to withdraw all balances in the IRA by the end of the tenth year.

Slott points out that traditional IRAs are subject to RMDs after age 72 or 73 (after age 70½ for older owners). *[These ages will continue to rise*

*over the next decade.]* As with other withdrawals, RMD withdrawals are taxable at ordinary income rates for IRA owners.

Furthermore, because RMD withdrawals are based on IRS expected life tables, owners are required to withdraw a larger percentage of their balance each year.

Many individuals in their 70s and older find that their marginal tax bracket is higher in retirement than it was in their working years. One of the reasons is that for many retirees, 85% of their Social Security benefits are taxable.

So, many people with pension income, income from other investments, Social Security benefits and RMDs find themselves

with a higher marginal tax bracket in retirement than when they were working.

## Why a Roth is better

Roth IRAs are much better for beneficiaries than traditional IRAs because withdrawals from these accounts are not subject to federal income taxes.

However, with the exception of surviving spouses and other eligible designated beneficiaries (EDBs), because of the provisions in the SECURE 2.0 Act, all Roth IRA balances also have to be withdrawn by the end of 10 years after the owner's death.

After that point, income from balances will be taxable unless the funds are invested in municipal securities or other alternatives that have non-taxable income.

## Conversion to a Roth IRA

Slott says a traditional IRA is an IOU to the IRS, so he believes in looking for alternatives.

One alternative is converting a regular IRA to a Roth IRA. The amount you convert will be subject to ordinary income taxes at that time. *[But any additional gain in the value of investments in the account will be tax-free when withdrawn at least five years later.]*

If you have not reached the age when RMDs are required, you can convert an

unlimited amount of your traditional IRA to a Roth IRA. To avoid a higher income tax bracket in any given year, you can gradually convert your traditional IRA funds to a Roth IRA.

If you have already reached the age of mandatory RMDs, you must first take your required RMD, and above that amount, you can convert your traditional IRA balances to Roth IRAs.

Converting to a Roth will benefit both you and your beneficiaries. Withdrawals from the Roth and any increase in value and earnings will not be taxable after a Roth account has been established for five years and you reach age 59½. Any of the amount you convert can be withdrawn at any time without penalty.

## Life insurance option

Slott believes that buying life insurance is another attractive estate-planning option.

Life insurance proceeds will be income-tax free to your beneficiaries. They can also be estate-tax free if paid to an irrevocable life insurance trust.


An insurance trust is much more flexible than an IRA trust. You can establish the terms of the trust so that you can establish the schedule in which your benefi-

See **IRS IOU**, page 35



**THE SAVINGS GAME**


By Elliot Raphaelson



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# Don't let credit scores retire when you do

By Liz Weston

Getting rid of debt before retirement is often a good idea. Getting rid of your credit scores? Not so much.

People who stop using credit also stop generating enough data to produce credit scores, the three-digit numbers used to gauge creditworthiness.

Not having scores can make it harder and more expensive to get loans. Even if you're sure you'll never borrow again, lacking credit scores also can make insurance, cellphone plans and security deposits more expensive.

Fortunately, you don't have to be in debt to have good credit scores. You do have to use credit, however.

## Millions are 'credit retired'

Older people are more likely to have

mortgages, car loans, credit card balances and other debt in retirement compared with a generation ago, according to Federal Reserve statistics.

Seventy percent of households headed by someone age 65 to 74 had debt in 2019, the latest year available from the Fed's Survey of Consumer Finances. That compares with 51.4% in 1998. Among households headed by someone 75 and older, 51.4% had debt in 2019 compared with 24.6% in 1998.

But that still leaves a large population of older people who don't have debt and may not be actively using credit. Leading credit scoring firm FICO has found 7.4 million people are "credit retired," with good credit histories but no active accounts, said Ethan Dornhelm, FICO's vice president

for scores and predictive analytics.

Some were younger people who may have switched to a cash-only lifestyle, but most were older: The median age of the credit retired was 73, Dornhelm said.

And credit scores can get "retired" relatively quickly. The FICO scoring formula used in most lending decisions needs at least one account on someone's credit report to have been updated in the previous six months, Dornhelm said.

Rival scoring company VantageScore looks back at least 24 months for updated accounts, said Jeff Richardson, senior vice president of marketing and communications at VantageScore Solutions.

Among the credit retired, the median length of time since an account was updated was over four years, Dornhelm said.

See **CREDIT SCORES**, page 37

## IRS IOU

From page 34

ciaries would receive the life insurance proceeds.

With some insurance policies, such as whole life, there can be benefits to you as the owner of the policy as well. If there are cash values in the policy, you can have access to the value on a tax-free basis.

With other policies, you have the option

to have long-term care riders added. These would be useful if you need health-care during your life.

Naturally, you should consult a qualified life insurance professional if you are considering life insurance options for estate-planning purposes.

*Elliot Raphaelson welcomes your questions and comments at [raphelliot@gmail.com](mailto:raphelliot@gmail.com).*

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# Red flags in cryptocurrency investments

By Walter Houser

A retired teacher was concerned that his savings might not cover his retirement living costs and rising medical bills.

One day, while browsing the internet, the teacher, who we'll call Henry, stumbled upon an article about cryptocurrencies. Intrigued, he came across a particular cryptocurrency we will call "BitGem" that promised incredible returns on investment.

The BitGem website was slick and professional, with testimonials from satisfied investors and predictions of exponential growth.

With excitement and trepidation, Henry invested some of his retirement savings into BitGem. He kept a close eye on the BitGem charts, watching the value of his investment go up and up. Little did he know that this apparent success was only a mirage.

## A parable based on fact

Henry's story is a synthesis of the reports the Montgomery County Police Department receives on a weekly basis. He and BitGem are not real, but this story reflects the losses many local retirees have suffered from cryptocurrency scams.

Cryptocurrency scammers will go to great lengths to create elaborate websites and marketing materials that give the appearance of legitimacy.

However, upon closer inspection, these scammers usually provide little to no information about the team behind the project or how they will generate their promised returns.

In the hypothetical BitGem example, a sham website urged victims to buy and deposit a cryptocurrency. The scammers manipulated the apparent value of BitGem through artificial inflation, using

fake trading volumes and manipulated market data to lure in unsuspecting investors.

In reality, the victim's funds went into crypto wallets controlled by these high-tech criminals. From there, the perpetrators would "tumble" or "mix" their ill-gotten gains among numerous other crypto wallets and currency exchanges to obscure the transaction flows.

Authorities had been investigating BitGem and soon uncovered the fraudulent activities behind it. Suddenly, the BitGem website disappeared, and the creators went into hiding overseas.

Although BitGem investors reported the incident to the authorities, the chances of retrieving their investments were slim.

## Types of scams

Cryptocurrency scams come in multiple

forms, each with strategies and tactics to deceive unsuspecting investors.

Some cryptocurrency scams are classic **Ponzi schemes**, where new investors' money is used to pay off earlier investors' returns without any legitimate investment.

Another scheme is the **rug pull**, where they suddenly exit the market (pulling the rug out from under investors), taking all the invested funds with them.

Such scammers may initially appear to have a legitimate project, but once they have attracted enough investors and accumulated significant funds, they suddenly disappear. Unfortunately, this leaves investors with worthless tokens or coins and no way to recoup their investment.

In the **pig butchering scam**, the victim is lured by a seemingly chance text message or email, perhaps accompanied by promises of an online romance scam.

The conversation then shifts to an investment opportunity in cryptocurrency. This virtual friend or paramour may ask the victim to buy cryptocurrency using a legitimate exchange and then instruct the target to transfer the funds to a website wallet address where it will be "invested."

Alternatively, the victim may receive a message through social media announcing cryptocurrency winnings.

Another common scam is the creation of **fake initial coin offerings**, where scammers promise high returns on a new cryptocurrency that either doesn't exist or has no real value.

Phishing attacks occur when scammers pose as legitimate companies or individuals to trick users into giving away their account login credentials.

Lastly, there are **fake cryptocurrency exchanges** that steal users' funds by not allowing withdrawals, or manipulating the market to their advantage. These scams constantly evolve and adapt to exploit the cryptocurrency market's vulnerabilities and lack of regulation.

## Watch for red flags

Crypto exchanges are not regulated, and customer deposits, even when real, are not insured. Always thoroughly research any website or app before making a transaction or investment.

One red flag is anonymity. Many scammers hide behind anonymous identities, making it difficult to track them down, hold them accountable for their crimes, or recover stolen funds.

Be wary of unrealistic promises of high returns in a short period, a classic indication of potential fraud. If it sounds too good to be true, it could be a scam.

*Houser, a volunteer with the Montgomery County Police Department's Fraud Unit, will be making a presentation on the subject of cryptocurrencies on Thursday, October 19, from noon to 1 p.m. at the ignITE Hub, Montgomery College, 900 Hungerford Drive, Room 109, Rockville, MD 20850. Admission is free.*



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## Credit scores

From page 35

### Retired credit can cost you

Having a paid-off mortgage and no other debt can be helpful when you're retired on a fixed income. You won't have to draw down your savings or use your limited income to make debt payments.

But maintaining good credit can be helpful if you need to borrow to pay an unexpected expense, finance a late-in-life move, or deal with a cash flow crunch, among other situations.

Life is unpredictable, and few can be certain that they will never need credit again, said Bruce McClary, senior vice president of communications at the National Foundation for Credit Counseling.

"A good credit score can provide peace of mind, financial security and flexibility, even if you don't predict the need for a new loan or credit card account during retirement," McClary said.

Even if your borrowing days are truly behind you, nonexistent credit scores could cost you in other ways:

— In most states, insurers use credit information to set premiums for auto and home insurance.

— Getting a cellphone plan can be tough with poor or nonexistent credit, and cellphone providers often reserve their best deals for people with good credit scores.

— Utility companies may demand larger security deposits for people without scores.

— Senior housing — including assisted living facilities, continuing care retirement (or life plan) communities and even some nursing homes — may require applicants to pass a credit check.

### Simple solutions

Fortunately, you don't have to go back into debt to maintain good credit scores. Using a credit card or two, and paying off the balances in full every month, should suffice.

Card issuers report payments to the three major credit bureaus — Equifax, Experian and TransUnion — each month, keeping your accounts updated so your reports can continue to generate credit scores.

Try not to charge too much on a card, however, even if you pay in full. Using too much of your available credit can hurt your scores. The fewer active accounts you have, the more damage you could do.

If you've already let your credit scores retire, it's not too late to get them working for you again. Being added as an authorized user to someone else's credit card can be enough to revive your scores.

Another option is a secured credit card, which requires a cash security deposit that's usually equal to the credit limit you get.

Finally, some credit unions and online lenders offer credit-builder loans. These loans put the amount you borrow into a

savings account that you can tap after you make all the monthly payments.

Good credit scores are worth the effort regardless of your age.

"If you continue to have credit activity and a good credit score, you're in the dri-

ver's seat," Richardson said.

—AP/NerdWallet

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## BEACON BITS

Sept. 28

### FIRESIDE CHAT

Get inspired by a fireside chat with entrepreneur Seth Goldman, co-founder of Eat the Change®, PLNT Burger and Honest Tea, and chair of the board of Beyond Meat. The online conversation will be hosted by the Ignite Career Center, a program of Jewish Community Services (JCS), and moderated by Joan Grayson Cohen, executive director of JCS. The free event will take place on Thurs., Sept. 28 from noon to 1 p.m. via Zoom. To register, visit [ignite-careercenter.com/event/sgoldman-event](https://ignite-careercenter.com/event/sgoldman-event) or call (410) 843-7353.

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# Leisure & Travel



Travel to Colombia's countryside to meet its dancers, fishermen and artisans. See story on page 42.

## Enjoying an 'untour' to historic Scotland

By Victor Block

In 1093, the monarch of Scotland directed a group of men to race up a steep hill. The winner would become his royal messenger. From that kingly contest evolved what today is known as the Highland Games.

During a recent visit to Scotland, my wife Fyllis and I watched in awe and admiration as burly men wearing colorful tartan kilts competed in throwing logs called cabers, tossing heavy metal balls attached to a wooden pole, and participating in other athletic events, some familiar and others unlike any I've seen before.

Marching bands playing bagpipes — yes, the men also wore kilts — thrilled the onlookers. Nearby stood stately castles, some of which were built well before Columbus set sail for the New World, and charming towns, each with its own unique stories to relate.

Our trip focused on the Highlands and Central Scotland, two regions that share many similarities.

Both are home to craggy mountains, rolling farmlands dotted with grazing sheep, the still waters of lochs (lakes), and castles that overlook deep valleys from their hillside perches. Both areas are also replete with fascinating history and provide an inviting list of things to see and do.

For example, Stirling Castle is located in a city of the same name that's known as the "Gateway to the Highlands." There, actors in period attire bring the palace's history to life as they describe its colorful past.

The Royal Palace looks much as it did when completed in the 16<sup>th</sup> century. Told to glance at the ceiling, I admired original wood-carved medallions that depict images of kings, queens and other notables.

Such reminders of history are everywhere. Doune Castle dates back to the 13<sup>th</sup> century. Its fortress-like façade appeared in the film *Monty Python and the Holy Grail* and, more recently, in the "Outlander" TV series.

In few other places we've visited does the past coexist with the present so naturally and seamlessly.

### Inverness and beyond

Exploring Scotland's cities, towns and hamlets gave us a close-up view of the past.

Inverness sits astride the Ness River, whose source is the loch where the fabled monster supposedly resides. This is a welcoming, walkable town with many cozy restaurants and shops.

A personal favorite was the Victorian Market, which retains much of its original ornate splendor from 1891. Historic photo-

PHOTO © FRANCO RICCI | DREAMSTIME.COM



**Bagpipers perform at the Nairn Highland Games, about 30 minutes from Inverness, Scotland. At the annual games, spectators watch amateur athletes toss long poles called cabers, hurl shotputs and participate in tug-of-war competitions.**

graphs line the walls, and independent purveyors — a butcher, fishmonger, watchmaker and some 30 others — continue to ply their wares.

Dunblane (population about 9,000) stands on the banks of the Allan Water (River Allan), which in the past powered factories and mills.

Exhibits at the compact but outstanding Dunblane Museum trace the area's history. I found especially fascinating the collection of "beggars' badges," which in the 15<sup>th</sup> century identified indigent people who had permission to plead for money.

The pleasant Darn Walk trail alongside the river links Dunblane with the Bridge of Allan, a 19<sup>th</sup>-century spa town that traces its history back to a hillside fortress built during the Iron Age.

### Edinburgh's architecture

Contrasting with such small towns is Edinburgh (pronounced ED-in-borough), the magnificent capital city.

Its Old Town area earns its accolade as "the heart of Scotland's capital." Stretching a mile through the city center, its stunning architecture serves as backdrop to an active street life. Entertainers attract crowds of passers-by, and street performers add music to the setting.

Edinburgh Castle overlooks the Royal Mile, as it's known, from a hilltop that has served as a defensive fortress since ancient Roman times.

At the opposite end of the road is the Palace of Holyrood, the official residence of the English monarch in Scotland. King Charles III spends one week there each summer. Unfortunately, that's not when we were there, so we couldn't drop by for tea.

Another favorite site for me was Real Mary King's Close, a narrow underground thoroughfare that provides a realistic immersion in the past.

In the mid-17<sup>th</sup> century, Edinburgh was confined primarily within its security walls, and housing was built in small thoroughfares called closes, a Scottish word for alley.

Real Mary King's Close is named for a merchant who lived there for a decade (1635-1645), along with about 600 other people. The tour delved into Mary's life, those of people from all social classes, and horror tales about Edinburgh's most deadly plague.

### Driving through the countryside

Another very different destination that should be on a visitor's wish list is the Trossachs, an area of heavily wooded hills,



PHOTO © JEFFREY BANKE | DREAMSTIME.COM

**Stirling Castle, built in the 12th century, was the childhood home of royals such as Mary, Queen of Scots. Every year more than half a million tourists visit the famous castle, located an hour from Edinburgh. Scotland is home to more than 1,500 castles.**

See **SCOTLAND**, page 41



# Time traveling in Colonial Williamsburg

By Alice Shapin

My husband Paul and I have loved Williamsburg, Virginia, ever since we brought our two kids here more than 25 years ago.

After all, it has something for those of every age, whether you're traveling with children, as a couple or solo. And you can choose to stay in a five-star, four-star or budget hotel.

Best of all, there are so many activities in the area: an indoor-outdoor museum that brings the 18<sup>th</sup> century to life for history lovers, amusement and water parks for kiddies, and golf for the sports-minded.

Of course, the main attraction is Colonial Williamsburg — the world's largest living-history museum. Set on 301 acres, it features more than 89 original buildings, 500 replica structures built on excavated, original foundations, 30 gardens and two world-class art museums.

Here you will be transported back to the 18<sup>th</sup> century, amidst the colonial capital and political, cultural and educational epicenter of Virginia. It was in Williamsburg that many of the ideals and principles of our nation were forged.

## Always more to learn

It's best to start at the visitors center, where you can get tickets, information on special events, and watch an excellent

short movie, "The Story of a Patriot," about Williamsburg's role in the fight for American independence.

You can stroll through the colonial area for free, but you need tickets to enter the buildings, which is a must-do. A flag outside designates that a building is open. Not every building is open each day, so allocate a couple of days for your visit.

Although we have been here many times, we find there's always more to learn and experience. In part, that's because the Colonial Williamsburg Foundation is continuously working to bring more accuracy to the stories they tell about life back then.

For example, like many families, we took goofy pictures of our kids years ago with their heads in the stocks in front of the courthouse. Today, the stocks and pillories are bolted shut after historians discovered they were not accurately depicted. They should have been higher, smaller and less comfortable.

We passed by the ongoing restoration of the Bray School, which educated free and enslaved Black children in the 1760s and 70s. The structure was recently moved here from The College of William & Mary after research revealed that the building was in fact the Bray School.

Costumed interpreters dressed in 18<sup>th</sup>-century attire are busily engaged in their

PHOTO BY THE COLONIAL WILLIAMSBURG FOUNDATION



Visitors to Colonial Williamsburg can roll up their sleeves and help cook authentic colonial dishes using period kitchen gadgets.

trades, telling stories and answering questions. In addition to the women and men in period clothing, we were drawn into an earlier century by the horse and buggies clapping along cobblestone streets, and the fife-and-drum corps marching down Duke of Gloucester Street.

## Jefferson's stomping grounds

At the Raleigh Tavern, considered one

of the better establishments back then, we learned that "only" six people slept in each bed, and you got your own bowl of soup. At less expensive places, you could have 11 bedfellows and three people usually ate from the same bowl.

And in the Raleigh, you might encounter Thomas Jefferson holding a meet-

See **WILLIAMSBURG**, page 41

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## Scotland

From page 39

yawning valleys and rocky peaks. This landscape in many ways represents a microcosm of Highlands scenery.

While our visit consisted of a self-driving tour and hike, other activities include animal and bird watching, fishing, and enjoying a boat ride on a loch.

History lovers may check out prehistoric sites including rock markings, burnt mounds, and crannogs — artificial islands built in lakes and used as dwelling places.

### If you go

We visited Scotland with Untours,

whose “Live like the locals” motto describes its unique approach. Untours offers the advantages of independent travel along with planning and on-site support similar to a tour.

Accommodations are never in hotels. We spent one week in a comfortable flat (apartment) in a building that had been a church dating to 1837, and another in a former wool mill overlooking the small river that had powered it. Prices for a two-week stay of this type begin at \$5,816 for two, depending on the choice of accommodations.

We received a wealth of helpful pre-trip information, use of a rental car, and a first-day briefing and mini-tour at each lo-

cation from the on-site Untours representative, who was also available to provide help and information throughout our stay.

We could choose to cook our meals in the kitchen of our flat, which we enjoyed on occasion, or dine at nearby restaurants. In Inverness, at Jimmy Badgers (26 Church Street), we dined on mussels in garlic sauce served with crusty dipping bread (\$11) and curried monkfish with two side dishes (\$18).

Darts and a juke box help make the Village Inn in Dunblane (5 Stirling Road) popular with residents. It offers both familiar fare like hamburgers (\$13-\$15 with sides) and local favorites, such as fish and chips (\$16).

Anyone planning to visit Scotland should be aware that in a country about the size of South Carolina, the weather can, and often does, change quickly. Warm can turn to chilly, and sunny to rainy, without warning. One Scot with whom I spoke quipped, only half in jest, “It’s either raining here or about to rain.”

An even greater challenge awaits those who will be driving a car. You’ll rent a vehicle with the steering wheel on the right and must do your best to stay on the left side of roads.

For more information about Scotland, see [visitscotland.com](http://visitscotland.com). To learn more about Untours, go to [untours.com](http://untours.com) or call 1-888-868-6871.

## Williamsburg

From page 40

ing. We loved learning these fascinating little tidbits at each stop.

The Governor’s Palace was the official residence of the royal governors of the Colony of Virginia — as well as of the first two elected governors of independent Virginia, Patrick Henry and Thomas Jefferson. It was built to impress, with wrought-iron gates and a marble entryway.

In the 18<sup>th</sup> century, marble was very expensive, and most people had dirt floors. So, this entrance signified that this was the home of someone very wealthy. And powerful: Its enormous cache of weapons — including 230 muskets (80 original pieces), 18 reproductions pistols, and 300 reproduction swords arrayed on the entryway walls — was meant to intimidate visitors.

### Become part of the story

For a chance to experience colonial life, we headed inside the courthouse, where the audience becomes participants. The case we witnessed was someone wanting a liquor license. Paul volunteered to play the

person who wanted one.

Kids of all ages were lined up to go into the silver, millinery and gun shops, where living history demonstrations are offered on an ongoing basis. Other kids and parents were at the Tarpley Thompson & Company store to buy 18<sup>th</sup>-century clothing: caps, straw hats, breeches and petticoats.

There are also outdoor musicals and amusing performances to watch. What we found most interesting was a lecture by none other than “Thomas Jefferson.”

The interpreter spoke about the importance of education, the need to listen to all sides of an argument, and the evils of book banning — all this to resounding applause from the audience.

Afterwards we spoke to “Jefferson” about the apparent relevance of his remarks to the present day, and he assured us that everything he said came from Jefferson’s writings.

After a day in the 18<sup>th</sup> century, we finished up with 18 holes of golf at the famed Golden Horseshoe course adjacent to the historic area and behind the five-star Williamsburg Inn.

While driving home, we couldn’t stop thinking about when we could bring our

grandchildren, ages two and four, with us to Colonial Williamsburg. Maybe in a few years.

### If you go

The visitors center is about two and a half hours from Washington, D.C.

In addition to the historic attractions, the Colonial Williamsburg Foundation oversees five accommodations in or near the historic area: The Williamsburg Inn, The Williamsburg Lodge, Williamsburg Woodlands, The Griffin Hotel and select Colonial Houses.

They also operate several eating establishments, two golf courses and a spa (see [colonialwilliamsburghotels.com](http://colonialwilliamsburghotels.com)).

We stayed at the Williamsburg Lodge, a Marriott Autograph Collection hotel. Be-

sides being able to use Marriott points, we were able to walk to everything within Colonial Williamsburg.

We clocked more than six miles each day, so wear comfortable shoes. Or you can choose to take the shuttle buses.

If you choose to stay away from Colonial Williamsburg, your admission ticket will include a bus ticket. If you choose one of the properties on site, two free admission tickets are included (if you book at the official site).

Nearby are two amusement parks: Busch Gardens Williamsburg ([buschgardens.com/Williamsburg](http://buschgardens.com/Williamsburg)) and Water Country USA ([watercountryusa.com](http://watercountryusa.com)).

Visit [colonialwilliamsburg.org](http://colonialwilliamsburg.org).

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# Sea-to-table in a small Colombian town

By Martha Steger

Colombia's capital city of Bogotá, situated on a plateau in the Andes Mountains, merits a visit for its fabulous museums — the Gold Museum and the Botero Museum most notable among them. Its distinct neighborhoods and upscale market lie within a cooler climate than Cartagena, which travelers consider more of a party city.

Sitting on the Caribbean coast with a tropical climate, Cartagena, too, makes an excellent visit for its Spanish Colonial history, architecture, shopping and dining, though it's more expensive than Bogotá.

But I'm the kind of traveler who chooses to spend minimal time in populous, congested areas. I prefer to visit with ordinary people engaged in their daily lives. In fact, I often harken back during my travels to my farm-and-seashore childhood on Virginia's Eastern Shore.

So, before I left Virginia to join other journalists in Bogotá last September for a meeting of the Society of American Travel Writers, I and three other women journalists asked the travel agency arranging our trip to suggest a visit to one of coastal Colombia's smaller cities.

## Crabbing in Mompox

As part of our three-day visit, the agency arranged a crabbing experience in Santa

Cruz de Mompox with a couple of young Colombian men. They had recently begun crabbing and fishing as a fledgling industry to help supply local restaurants.

Donning our shorts and oldest tennis shoes, we met them early in the morning along a small tributary of the Magdalena River outside Mompox.

This area was the homeland of one of my literary heroes, Gabriel García Márquez, author of *One Hundred Years of Solitude* and *Love in the Time of Cholera*, and winner of the 1982 Nobel Prize in Literature. His image is on the Colombian banknote for 50,000 pesos (about \$12), and banners with his picture hang all over Mompox.

Walking along the sandy shore and taking a boat trip along the Magdalena River, I felt a kinship with Márquez's coastal childhood. Even with many years' remove from having cut bait for crabbing with my dad near Metompkin Inlet on the seaside of Virginia's Eastern Shore, the sight of a small bucket of floppy minnows in Mompox brought back the experience of putting minnows in a wire crab trap at low tide.

I was the only one in this group previously exposed to crabbing, and the young Momposinos chuckled as they noticed the American women's queasiness at cutting a live minnow in half to use as bait. (Though



The Church of Santa Bárbara in Mompox, Colombia, has stood on its historic square since 1733. Visitors can climb to the top of the bell tower to overlook the riverfront town where Nobel Prize-winning author Gabriel García Márquez spent time as a child.

minnows are tiny, frugal Colombians cut them in half to multiply the bait).

Their occasionally humorous, empathetic reactions reinforced what I'd come to realize in traveling with very limited foreign-language skills: Body language conveys a lot.

In parts of coastal Colombia, villagers

fashion crab traps from old metal. But on this day, the young Momposinos catch crabs using fishing nets with minnow bait attached.

Here, crabs are used as much for fish bait as for soup or a stand-alone entrée for diners.

See **COLOMBIA**, page 43

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# Colombia

From page 42

This food chain is so laborious that I thought the image of the gold fish in Márquez’s *One Hundred Years of Solitude* to be apt.)

I tried unsuccessfully to emulate the young men’s frisbee-like cast of the net, but the beautiful spiral landing in their demonstration became, in my attempt, like a plate falling out of a cabinet.

Thanks to the more successful village crabbers, the yield of an hour’s work was five crabs — enough for a small pot of soup to accompany our catfish-and-rice lunch, served with plantains, of course.

## Native handicrafts and architecture

The women who seasoned the tasty, fried catfish also sold native handicrafts. I couldn’t believe my eyes — and ears — when I found out a pair of earrings I admired were made from fish scales!

I thought I’d misunderstood until a woman grabbed a raw, unscaled fish and, with her fish-scaling knife, indicated the scaling process. Cleaned and dyed fish scales are turned into jewelry — a sou-

venir apropos for this daughter of a different shore.

Mompox is becoming a rags-to-riches tourism story: Like other formerly isolated places, it’s a backwater gem. (Though I saw evidence, in riding around the edges of the town, of rapidly rising backwaters, where coastal residents pack up and leave in the face of unusually high tides and return when the water recedes.)

With Mompox’s abundance of religious architecture, visitors shouldn’t miss the church of Santa Barbara, situated on the street of La Albarrada, parallel to the river.

Buildings such as the Museum of Religious Art and the Justice Palace along Main Royal Street were constructed using the ancient, low-maintenance rammed-earth method, which builders still use because it’s sustainable and energy efficient.

On our last day in the village, I stepped into a silver shop where women artisans were making filigree jewelry from fine strands of sterling silver. They took time to

explain and demonstrate the process of hand-manipulating the delicate silver.

Later, our group found an eating spot that featured queso de capa, a mozzarella-like cheese made from cow’s milk by a handful of families in this remote riverside town and distributed widely.

Whether street vendors or artisans, everyone hailed their local hero, Márquez. They’re proud of the man who had been, in turn, so proud of his people that he captured — and embellished —their lore, turning their stories into poetic tales beloved by readers worldwide.

If we showed the slightest interest in or knowledge of Márquez, a lively conversation ensued, especially with musicians, whose faces lit up as they relayed a story of their own.

I admired these people who, despite having little, were so cheery and joyful.

## If you go

The Casa Hotel Villa de Mompox, where

we stayed, is very simple in design and décor, but economical, quiet and within a 10-minute walk of the town center. Fresh fruit and strong Colombian coffee with baked goods are standouts at breakfast.

The Cartagena-based agency Impulse Travel planned our itinerary based on our request for the “magical realism” for which the Mompox area is known. What we liked most was their arranging visits to local musical groups in informal settings, many of them extended families.

I recommend the Bogotá Hilton for travelers who like, as I do, to feel a bit pampered after flying into a foreign city. Its front-desk personnel are very knowledgeable and protective of their guests when choosing taxis and related services.

Allow a minimum budget of \$2,500 per person for the trip (including flights to Bogotá and Cartagena), and use a travel agency, which can negotiate discounts that individual travelers cannot. For general information visit [colombia.travel/en](http://colombia.travel/en).

BEACON BITS

Sept. 18

BOOK TALK  
Author Terry Alford will read from his new book, *In the Houses of their Dead: the Lincolns, the Booths, and the Spirits*, which reveals the spiritual beliefs of Abraham Lincoln and John Wilkes Booth. The free reading and book signing will take place Sept. 18 at 7 p.m. at the Patrick Henry Library, 101 Maple Ave. E, Vienna, VA.

Sept. +

MARYLAND RENAISSANCE FESTIVAL

Immerse yourself in the spirit of the Renaissance with comedic sword fights, jousting, merry music and festival food. Ten stages offer performances all day. The Renn Fest takes place on weekends in September and October from 10 a.m. to 7 p.m. at 1821 Crownsville Rd., Annapolis. Admission is \$30 (\$26 for people 62+); free for children under age 7. For more information, visit [rennfest.com](http://rennfest.com) or call 1-800-296-7304.

Sept. 9

BLUEGRASS ON THE FARM

Enjoy a day outdoors listening to bluegrass bands in an early 20th-century farm setting. Bluegrass on the Farm is scheduled for Sat., Sept. 9 from noon to 6 p.m. Tickets are \$20 per adult with free parking at 18400 Muncaster Rd., Derwood, MD. For details, visit [friendsofthefarmpark.org](http://friendsofthefarmpark.org).

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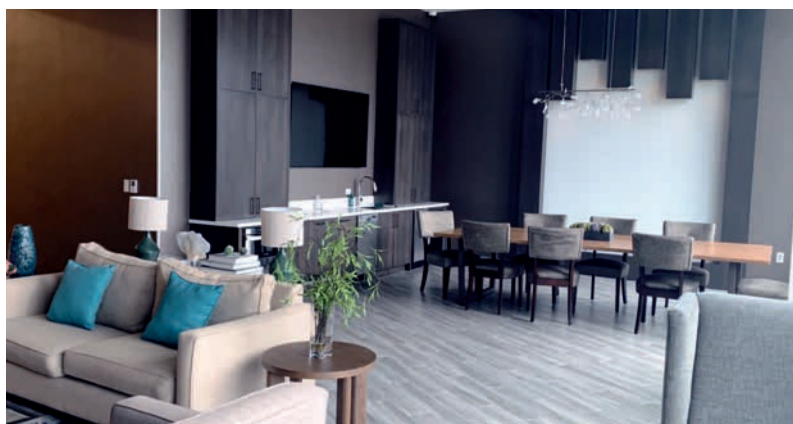






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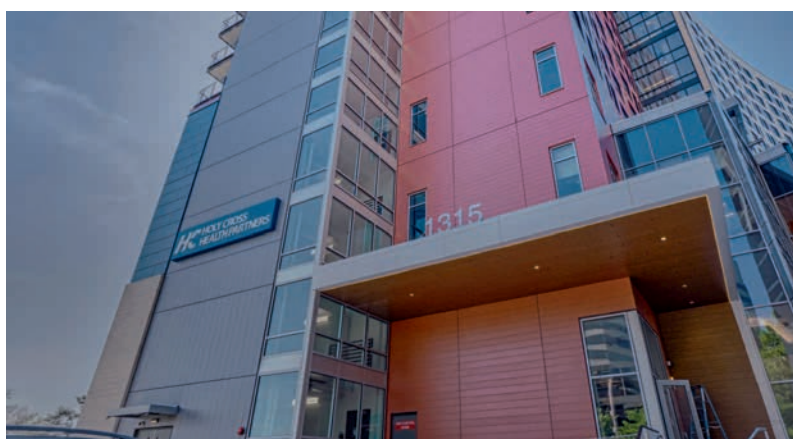


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# Style Arts & 1



Authors pen bios of those they knew well. See book reviews on page 49.

## Working-class bar is the set for *Sweat*

By Lynda Lantz

Perhaps the best way to learn about the dreams and betrayals of working-class families is to eavesdrop at a bar.

At the bar in the play *Sweat* by Lynn Nottage, at D.C.'s Keegan Theatre through September 16, everyone knows your name — and all of the rest of your messy business.

The set for most of the play — a bar with a prominent American flag — might as well be another member of the outstanding ensemble cast.

*Sweat* premiered at the Oregon Shakespeare Festival in 2015. Just two years later, it had made it to Broadway and won the Pulitzer Prize for Drama.

The play follows several families who unwind at a bar after work at a factory in the town of Reading, Pennsylvania. John Townson plays Stan, the white bartender, with warmth and feet on the ground, even if one of those feet is wrecked from the accident that forced him out of the factory.

"Best thing that ever happened to me," he says, since it allowed him to gain perspective on the overwhelming presence of the steel mill. He listens, commiserates, flirts.

Friends Tracey, Cynthia and Jessie celebrate their birthdays at the bar, as well as other days. They work and play hard.

Cynthia, a black woman with 24 years at Olstead's Steel Tubing, played skillfully by Lolita Marie, is a woman who can beat back hard times.

Tracey (Susan Marie Rhea), a white woman, has worked "since she could count." She is blunt, territorial and loyal. But there's a blind rigidity to her swagger that will prove dangerous to herself and others.

The play moves easily between two time periods, telling the story of a black family

and a white family during two U.S. presidential elections.

In 2000, former friends and co-workers Chris and Jason, the sons of Cynthia and Tracey, are released from prison. By 2008, however, life for all characters in the play has taken a nosedive.

Radio news announcements mark time, mentioning NAFTA, presidential elections, the housing bust, and stock market ups and downs. I had some trouble tying these brief mentions back to the lives of the characters.

### Racial and economic issues

Chris and Jason gained entry into the factory via their mothers. It is an "inheritance" closely guarded, since factory jobs provide solid salaries for people without college educations. For the white characters this inheritance reaches back three generations.

Because of union discrimination, however, black workers in the play have struggled to get in the door, bringing in their second generation to share the American Dream.

In 2000, Jason (Bowen Fox), who is white, assumes that his job will last forever. When that turns out not to be true, Fox deftly changes the carefree Jason into a character who, eight years later, is a wary and fearful parolee, complete with racist facial tattoos.

Jamil Joseph's Chris, who is black, has a greater hunger to explore the world. Chris dreams of college, while Jason scoffs at an education that would lead to a lower paying job outside the factory.

The play, directed by Angelisa Gillyard, does not apologize for the characters' racial anxiety. Characters don't overcome their racism just because its consequences devastate.



Susan Marie Rhea, Santina Maiolatesi and Lolita Marie play factory workers who commiserate and celebrate at a Pennsylvania bar in the Keegan Theatre's production of *Sweat*. The Pulitzer Prize-winning play about working-class Americans runs through Sept. 16.

Racism and class surface when Cynthia is promoted to management. Suddenly, Tracey, who had sung her friend's praises, now gripes about affirmative action.

Rhea is at her most compelling when Tracey lovingly recalls her grandfather's

See **REVIEW**, page 46

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# Retirees rediscover the joys of learning

By Amita Chatterjee

Grade school and college students don't have to be the only ones heading back to the classroom this fall.

Lifelong learning programs are abundant in our area, and there's something for everyone. Opportunities range from one-off lectures to semester-long courses, both in-person and online, and cover a variety of subjects and activities.

Veronica Salles-Reese taught at Georgetown for 27 years and now directs the Learning Community program at Georgetown University, which offers courses taught by retired GU faculty to their peers as well as members of the public.

"I do not like the word 'retired,' because it's 'twice tired' or 'put aside,'" Salles-Reese said. "In my own language, Spanish, the word

is 'jubila' — that you are 'joyful.' And I think that is what comes to life in those courses."

With no exams or grades, lifelong learning cultivates a stress-free environment for intellectual enrichment along with space for students to socialize.

David Bernstein is in his tenth year taking courses with the program, where he's studied everything from current politics to the relationship between science and religion.

"In too many situations, whether it's lack of opportunity or lack of incentive, the older adult simply accepts their lot and says, 'I'm old; there's not much I can do,'" Bernstein said. "But this stuff is stimulating! The scholars are the best and brightest in their field."

## Lifelong learning groups

In addition to college-style lectures and

seminars, many lifelong learning programs offer courses on exercise, travel, technology and everything in between.

Barbara Paulson is both a student and volunteer with Washington Metro Oasis, an educational program for people 50 and older. There she has taught around 30 courses about her "off the beaten path" travel tips for destinations in the mid-Atlantic and Europe.

"Each thing that I learn builds on something I learned before," Paulson said. "I get more texture in my life when I participate in these classes."

For Henrietta Keller, a student and volunteer online moderator with Oasis, sustaining one's education is a way to seize the day.

"It's a chance to delve into something

you thought you might have an interest in and actually do it," Keller said. "And there's definitely an element of fun."

Here are details about some of the area's lifelong learning opportunities:

## Encore Learning

Based in Arlington, Virginia, Encore Learning offers a variety of noncredit college-level courses, clubs and activities, both on Zoom and on-site throughout Arlington. An Encore Learning membership is required to enroll, which costs \$65 annually, and each course costs \$55.

All classes are available to those who are 50 and older, regardless of residence location. To learn more, visit [encorelearning.net](http://encorelearning.net).

See **LIFELONG LEARNING**, page 48

## Review

From page 45

skill, how it was appreciated, how his position in the community elevated her. But then she denies that someone of a different racial or cultural group has the right to similar memories or experiences.

Is this the kind of bar where everybody knows your name? Not quite. Discrimination comes in more colors than black and white.

Steadily, quietly working in the bar, lis-

tening, is busboy Oscar (Andres F. Roa), from Colombia. He'd like a chance at that good factory money too, but Tracey snarls, "It's not for you." Door closed.

The factory management's move to break the union with lower-paid, Spanish-speaking workers, combined with the desire of those workers to open that door, precipitates an act of violence in the second act that's been building throughout the play.

The Keegan is an intimate venue. Scenes outside the bar can be overwhelmed by the

small space. Initially, I was confused why the attentive parole officer Evan (Deimoni Brewington) met parolees in the bar until I realized the table doubled as his office.

The cast of *Sweat* wonderfully enacts these American stories in all of their complexity, heartache and resilience. Largely unspoken is the idea that it is those characters with the insight to recognize that complexity themselves who have the greatest chance of surviving.

*Sweat runs at the Keegan Theatre, 1742*

*Church Street, NW, Washington, DC through September 16. Performances are Thurs.-Sat. at 8 p.m.; Sun. at 3 p.m. Tickets are \$50 (less when you buy as part of a package).*

*The Theatre is three blocks from the Dupont Circle Metro Station on the Red Line. Parking in partnership with the 11 Dupont Circle parking garage (at 1616 P St., NW) is available.*

*This play contains violence and strong, offensive language. It is not for children. For more information, see [keegantheatre.com](http://keegantheatre.com).*

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## SEPTEMBER & OCTOBER EVENTS

### SEASON OPENING GALA CONCERT Noseda conducts Carlos Simon & *Pictures at an Exhibition*

The stage is set to celebrate a spectacular new season! This glamorous evening begins with Rossini, Elgar, and Carlos Simon’s invigorating *Fate Now Conquers*—inspired by Beethoven’s journal entry of that phrase from the *Iliad*. Then, music imitates art in Mussorgsky’s *Pictures at an Exhibition*, a joyous fusion of drama and beauty based on the paintings of Viktor Hartmann.

Gianandrea Noseda, conductor  
Ying Fu, violin  
Dayna Hepler, violin  
Abigail Evans Kreuzer, viola  
Glenn Garlick, cello

September 23 | Concert Hall

### Noseda conducts Rachmaninoff at 150 Denis Kozhukhin plays Piano Concerto No. 4

Celebrate the 150th birthday of Sergei Rachmaninoff with an evening of extravagant Russian drama and romance! In this all-Rachmaninoff program, Gianandrea Noseda conducts the exquisite Piano Concerto No. 4, *The Bells* choral symphony, and *The Rock*—inspired by Anton Chekhov’s story of a chance encounter on a stormy night.

Gianandrea Noseda, conductor  
Denis Kozhukhin, piano  
Elena Stikhina, soprano  
Pavel Petrov, tenor  
Alexey Markov, bass-baritone  
Choral Arts Society of Washington

September 28–30 | Concert Hall

### Celebrating the Eternal City: Noseda conducts Respighi’s Roman Trilogy

Gianandrea Noseda takes the audience on a vivid tour of Rome, the Eternal City! Respighi’s lavishly orchestrated triptych invokes a vibrant, sun-dappled Italy, moving from cinematic grandeur to seductive poetry. Like any great journey, it captures the delight and discovery of a highly personal exploration. Don’t miss this unforgettable celebration of our Music Director’s rich heritage through the genius of his countryman.

Gianandrea Noseda, conductor

October 5–7 | Concert Hall

### MAXWELL: A Night at the Symphony

Maxwell has artfully transfixed music lovers for more than two decades, redefining soul with the release of his debut album *Maxwell’s Urban Hang Suite*. His last sold-out Kennedy Center run inspired “spontaneous singalongs and dancing in the aisles... an evening of funky music by one of the coolest singers around” (*DC Theater Arts*). Now, D.C. has a chance to experience a brand-new set showcasing Maxwell’s hit-filled career! VIP Packages available.

Steven Reineke, conductor  
October 11–14 | Concert Hall

AGES 13+

### Werewolf by Night

FILM WITH LIVE ORCHESTRA

Part monster-movie throwback, part deep-cut fan service, *Werewolf by Night* brings Marvel’s horror-comic legacy into its ever-expanding cinematic universe. At this immersive concert experience, the NSO performs director-composer-host Michael Giacchino’s fantastical score while the complete film plays above the stage. The concert opens with a selection of eerie, exciting soundtracks from movies we love and the films that inspired this modern masterwork.

Emil de Cou, conductor  
Michael Giacchino, host

October 21 | Concert Hall

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### JFK: The Last Speech with Phylicia Rashad

### Kevin John Edusei conducts Adams, Ellington & Hailstork

Emmy- and Tony Award®-winning actress Phylicia Rashad narrates a powerful new NSO co-commission commemorating the 60th anniversary of President John F. Kennedy’s iconic 1963 speech at Amherst College. Also on the program: Duke Ellington’s swinging trip to Jazz-age *Harlem* and John Adams’ *Harmonielehre*, inspired by the composer’s vision of an oil tanker blasting into space.

Kevin John Edusei, conductor  
Katerina Burton, soprano  
Phylicia Rashad, narrator

October 26 & 28 | Concert Hall



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## Lifelong learning

From page 46

### Georgetown University

GU offers two programs for older adults: the Learning Community Program and the Senior Citizen non-Degree Auditing Program.

The GU Learning Community is open to those 55 and older. Courses are taught by volunteer retired GU faculty and are currently offered only online. Courses are \$30 each and meet for three or four sessions of 90 to 120 minutes.

The Non-Degree Auditor Program allows those 65 and older to enroll in undergraduate courses on the main campus without paying tuition. Students must obtain consent from the professor prior to auditing the course. There is a fee of \$32 per credit.

To explore both opportunities, visit [bit.ly/LifelongLearningGU](http://bit.ly/LifelongLearningGU).

### Montgomery College Lifelong Learning Institute

MC Lifelong Learning offers more than 140 online and in-person courses across Montgomery County designed for people 50 and over. In-person courses are available on its many campuses as well as in county libraries.

Tuition and fees vary by course, but those 60 and older pay only the fees.

For more information, visit [bit.ly/LifelongLearningMC](http://bit.ly/LifelongLearningMC) or call (240) 567-5188.

### Osher Lifelong Learning Institutes (OLLI)

The Osher Foundation operates several programs in the Washington and Baltimore-metro areas. Designed for people 50

and older, courses have no grades or tests, and cover an array of subjects. Many are taught by older adults as well.

To learn more about OLLI at American University, visit [olli-dc.org](http://olli-dc.org) or call (202) 895-4860.

OLLI also offers a program through Johns Hopkins University. Those classes meet in-person at various locations in Montgomery County as well as in Baltimore. For more information, visit [osher.jhu.edu](http://osher.jhu.edu).

### Senior Planet by AARP

If you're 60 or older, Senior Planet's live online classes are available for free no matter where you live. In addition, in-person classes are held at several locations in Montgomery County.

Take a morning stretch class, learn

more about your smartphone or smart TV, take a virtual museum tour, or take part in a free discussion with other older adults.

To sign up, visit [seniorplanet.org/Montgomery](http://seniorplanet.org/Montgomery) or call (240) 753-0676.

### Washington Metro Oasis

People 50 years and older can take Oasis courses on technology, history, literature and health. The program offers courses on a rolling basis both online and in-person at Montgomery Mall. Cost varies by course.

Participants can also sign up for Oasis' various volunteer opportunities, which includes an intergenerational tutoring program.

To learn more about Oasis, visit [washington-metro.oasisnet.org](http://washington-metro.oasisnet.org) or call (240) 800-3745.

## BEACON BITS

Sept.

### FREE TALKS, CLASSES

The Institute for Islamic, Christian and Jewish Studies hosts a variety of free lectures, courses and discussions on a range of religious and spiritual topics. Join them for their upcoming September programs: Buddhist, Christian, Muslim and Jewish Perspectives on Spiritual Care on Thurs., Sept. 7 from noon to 1:30 p.m., and Rediscovering Susan Taubes: Jewish writer, philosopher and mystic on Wed., Sept. 13 from noon to 1 p.m. Both events are online and registration in advance is required. For more information and to register, visit [icjs.org/events-lectures-discussions](http://icjs.org/events-lectures-discussions).



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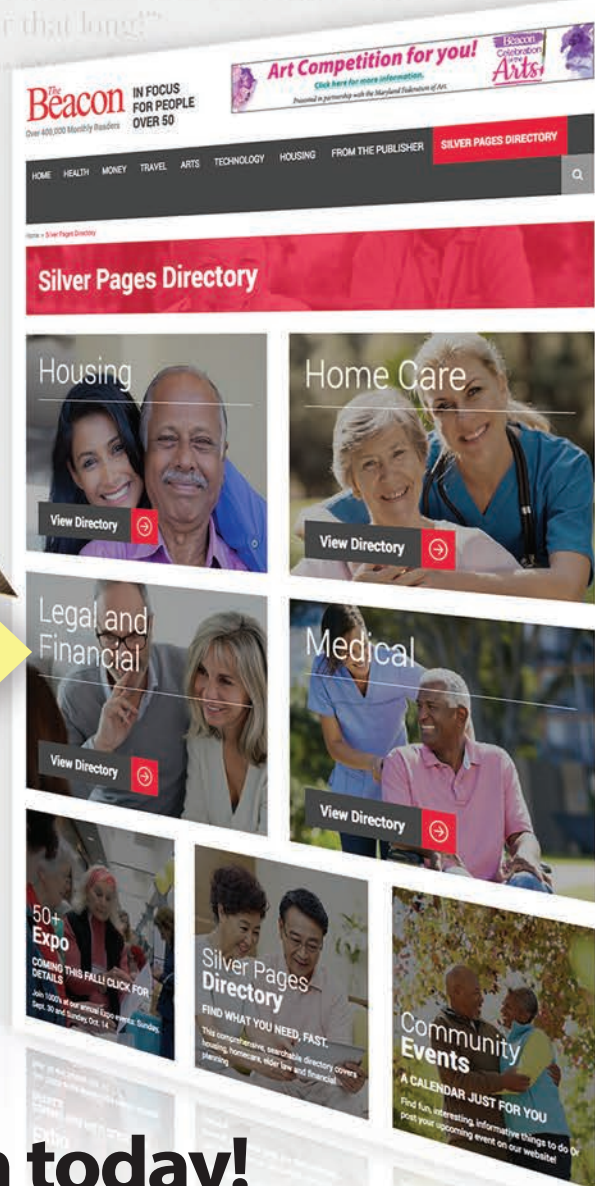
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# Authors pen bios of those they knew well

Enjoy these profiles by authors with first-hand knowledge of their subjects.

***To the Front: Grandfathers' Stories in the Cause of Freedom*, by Michael M. Van Ness, MD, 288 pages, Modern Memories, Inc. paperback, 2022**

Military families have fascinating stories to share. Michael Van Ness recalls his upbringing as the son of Captain Harper E. Van Ness, Jr., on assignment in D.C.

Natives of D.C. will find familiarity in his depiction of the city in the 1960s and the social life of military families trying to live in the expensive environs of the nation's capital. Descriptions of events at the Army Navy Club and other local venues add color to the story.

Van Ness also spent time with his grandfather, retired Major General John B. Anderson, who lived on Albemarle Street in Westmoreland Hills. Young Michael heard many a stemwinder during his weekly sleepovers at his grandparents' home.

Read about his grandfather's career — his encounters with historic figures, including Eisenhower and Churchill, to the depths of loneliness when he was not awarded a third star.

*To the Front* also touches on past military campaigns. Six battle maps and 32 photos enhance the narrative of pivotal World War II engagements.

Dr. Michael Van Ness, who is 70, is a gastroenterologist in Canton, Ohio. He enlisted to defray the cost of medical school and served as medical officer on USS *Sylvania* and on the staff at Bethesda Naval Hospital.

***Tasha: A Son's Memoir*, by Brian Morton, 224 pages, Avid Reader Press paperback, 2023**

This is a poignant portrait by a son of his mother who encouraged his literary ambitions. Nevertheless, she managed to alienate him with her constant criticism and biting tongue.

Novelist Brian Morton, who teaches creative writing at Sarah Lawrence College and is in his 60s, wrote a biography of his late father in which he portrayed his mother as an eccentric woman. It hurt her greatly. After her death, he set out to rectify that impression.

In *Tasha*, he points out his mother's many accomplishments and lauds her bold approach to life. Morton also depicts her

as an octogenarian lonely widow who can no longer live independently. He lightens the mood with details of her hysterical encounters with social workers, healthcare providers and the police.

*Tasha* may give adult children who care for their aging parents perspective on their own situation. It may also give aging parents pause as to the demands they make on their grown offspring. All the while, you'll be entertained by a wonderful storyteller.

*Tasha* was chosen among the best nonfiction books of 2022 by the *Washington Post*.

***Clear It with Sid! Sidney R. Yates and Fifty Years of Presidents, Pragmatism, and Public Service*, by Michael C. Dorf and George Van Dusen, 304 pages, University of Illinois Press paperback, 2022**

You may have passed the Sidney R. Yates Federal Building on 14<sup>th</sup> Street and Independence Avenue in Northwest D.C. It's named for the 27-term Congressman from Illinois' 9<sup>th</sup> District.

The Democrat served in the House from 1949 to 1963 and from 1965 to 1999. When he stepped down, he was the oldest and longest-serving member of the House.

*Clear It with Sid!* is more than just a political biography; it's an insiders' look into the legislative process. Yates rose through the ranks of seniority to become a powerful figure in the halls of Congress.

In 1962, he ran for the U.S. Senate and was defeated by Republican Minority

See **BIBLIOPHILE**, page 51



**THE BIBLIOPHILE**  
By Dinah Rokach

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**Saturday, September 30, 2023**

Conductor: Shun Yao

Unsub Chin, *Subito con forza*, Maryland Premiere  
Mahler, *Symphony No. 4*, Adia Evans, soprano



**Saturday, November 18, 2023**

Conductor: Dietrich Paredes Baralt

Mozart, *The Abduction from the Seraglio Overture*  
Mendelssohn, *Violin Concerto in E minor*, Youjin Lee, violin  
Beethoven, *Symphony No. 7*



**Saturday, March 9, 2024**

Conductor: Jamie Reeves

George Walker, *Lyric for Strings*  
Beethoven, *Piano Concerto No. 3*, Yi-Yang Chen, piano  
Brahms, *Symphony No. 3*



**Saturday, May 4, 2024**

Conductor: Chi-Yuan Lin

Haydn, *Cello Concerto No. 1*, Brannon Cho, cello  
Tchaikovsky, *Symphony No. 5*  
Jessie Montgomery, *Strum*



## Friday Morning Music Club

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# *La bohème*

**Sat., Sep. 30, 2022 at 7 p.m. Gates open for pre-opera fun at 5 p.m.**

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# How my friends and I get our daytime zzzs

Babies and toddlers have it all figured out. A book, a song or two, maybe a back rub or a bottle of milk, and boom. Off they go into a nice, neat nap.

All of us who are a wee bit older like to nap, too, now that our days are probably no longer packed with meetings, bosses and expectations. But how do we induce that mid-day sleep?

In my case, the pathway is very simple and very reliable. Golf on television.

To those who play and adore that game, my apologies. There's nothing wrong with breathing all that fresh air, hunting in the woods for mis-hit balls that you'll never find, and cursing the fates.

But golf on TV? Instant snooze.

I click on the set. There's some guy in a very colorful polo shirt walking around. Then he walks around some more. Then he thinks about hitting his ball. Then he thinks some more about hitting his ball.

By the time he actually unfurls a swing, I am an hour older.



HOW I SEE IT  
By Bob Levey

And guess what? As I rub the cobwebs out of my eyes, there's the same guy on the screen, still walking around, and walking around some more. It's amazing that he isn't napping, too.

But I am not the only elderly soul who has a surefire method for achieving zzzs. As it happens, many of my age-mates do, too.

I've performed an unofficial poll. Here are some of the results:

One woman lies down and picks up a cheap romance novel. "The crummier the better," she tells me. By the time the passion-addled lovebirds are fastening their pulsating lips together, this woman is gone.

Another woman believes in the One Cookie Theory. As she lies down, she will munch on a single occupant of her cookie jar. Never two. Always one. "And it has to be chocolate chip," she says.

A college classmate weighs only five pounds more than he did the day we grad-

uated. (I try not to hate him.) His secret? Regular exercise, usually jogging.

"But after I jog," he says, "it's as if my entire body says to me, 'Time for a little sleep, old man.'" Nodding off usually follows within five minutes, he reports.

A friend of many years is much more direct and purposeful. He has invested in one of those machines that plays soft background music, usually performed on violins. "No one can possibly stay awake through that," he says. He never does.

Then there's the question of what to wear and whether to cover.

A former colleague says he is unable to nap if he doesn't wear a full set of pajamas and pull a blanket over himself. "As long as I do both of those, I'm in Dreamland, baby," he writes.

Another former colleague says just the opposite. "Maybe I had an unusual experience in the womb," he tells me by email. "But I feel comfortable, cuddled, swaddled and ready to nap only if I'm stark naked."

Even in the winter?

"Even in the winter."

Then there are those who (unlike this

author) have embraced the internet in all its variety and wonder.

They lie down. They click around. They find an online sleep coach.

This is usually someone with all the subtlety of a Marine drill instructor. "Relax!" this bossy boss will instruct, in a very sharp tone. "Listen to your breath! Listen to your heartbeat!"

I don't know about you, but I'd be so tense after being ordered not to be tense that I'd never be able to sleep. Yet this internet addict swears by it.

Yes, some people will take a nip or two of alcohol if they want to nap. Some will take a pill. Some will take a hot bath. Some will get a massage.

But one friend has come up with a very clever and (he says) very successful method. He tees up music from the 1940s.

"The forties are when I began," says this guy, who is bearing down on his 80<sup>th</sup> birthday. "Whenever I listen to Glenn Miller or Tommy Dorsey, I am back in my childhood home. My mother is fixing dinner in

See **BOB LEVEY**, page 53

## Bibliophile

From page 49

Leader incumbent Everett Dirksen. Yates

subsequently returned to the House.

Political junkies of a certain age will enjoy reading about politics in the second half of the 20<sup>th</sup> century. The 30 black-and-

white photographs will bring back memories of prominent politicians of that era.

Author Michael Dorf, Yates' personal lawyer and Special Counsel, is in his late

60s. Co-author septuagenarian George Van Dusen was manager of the Congressman's home district operations and is currently mayor of Skokie, Illinois.

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PUZZLE PAGE

SCRABBLE

G<sub>2</sub>R<sub>1</sub>A<sub>1</sub>M<sub>3</sub>S<sub>1</sub>

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A<sub>1</sub>U<sub>1</sub>Y<sub>4</sub>S<sub>1</sub>N<sub>1</sub>H<sub>4</sub>T<sub>1</sub>

RACK 1

A<sub>1</sub>E<sub>1</sub>I<sub>1</sub>Y<sub>4</sub>R<sub>1</sub>D<sub>2</sub>M<sub>3</sub>

1st Letter Triple

RACK 2

E<sub>1</sub>Y<sub>4</sub>S<sub>1</sub>H<sub>4</sub>P<sub>3</sub>Z<sub>10</sub>R<sub>1</sub>

Double Word Score

RACK 3

E<sub>1</sub>U<sub>1</sub>L<sub>1</sub>S<sub>1</sub>C<sub>3</sub>B<sub>3</sub>L<sub>1</sub>

RACK 4

E<sub>1</sub>O<sub>1</sub>O<sub>1</sub>W<sub>4</sub>M<sub>3</sub>S<sub>1</sub>T<sub>1</sub>

RACK 5

PAR SCORE 265-275

BEST SCORE 353

FIVE RACK TOTAL

TIME LIMIT: 25 MIN

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

Scrabble answers on p. 55.

JUMBLE

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

PYUSO

HISSU

SAYEIL

CAMPTI

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Print answer here:

THAT SCRAMBLED WORD GAME

By David L. Hoyt and Jeff Knurek



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

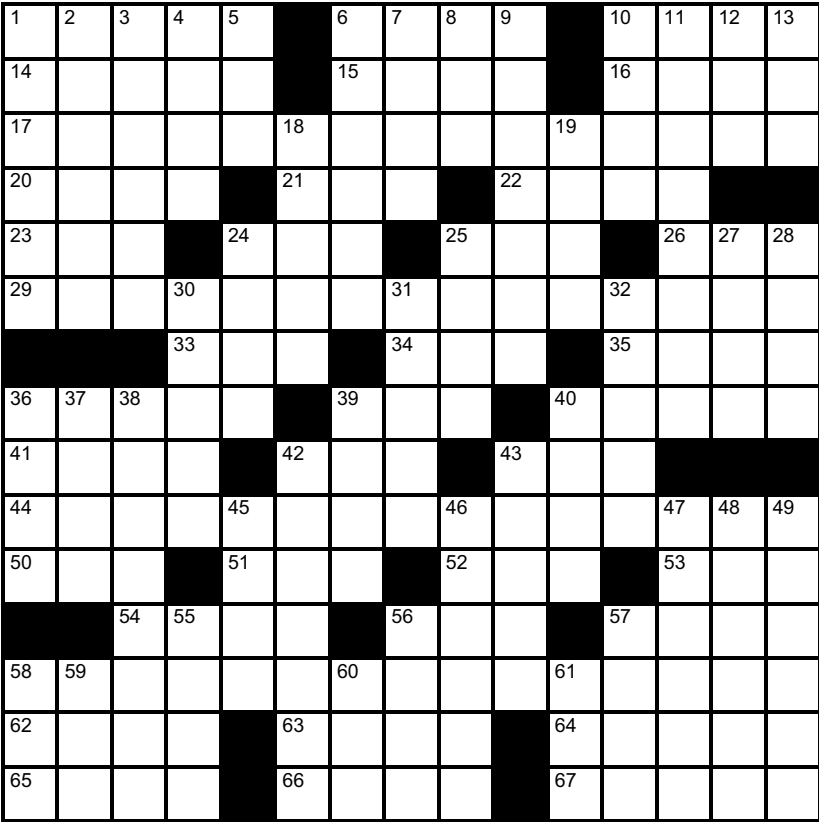
Jumble answers on p. 55.

Crossword Puzzle

Find a new crossword every day on our website at [www.TheBeaconNewspapers.com/puzzles](http://www.TheBeaconNewspapers.com/puzzles).

Think Before You Answer

By Stephen Sherr



- Across
1. One before penta-

6. Control a soccer ball

10. Sports org. with over 1,000 member schools

14. Like books-on-tape

15. Prefix with sphere

16. God who likes to give out Valentine's Day cards

17. Start from the basics

20. Actors Danson and Knight

21. "A real shot in the \_\_\_"

22. Investigator of RR crashes

23. POTUS during most of the 50s

24. Keep watch over

25. Tranquility, for one

26. Little bit of advice

29. Out-of-sequence transportation

33. Item for sale at [www.kayakshops.com](http://www.kayakshops.com)

34. First word of The Lord's Prayer

35. Paintball injury

36. Big Mac component

39. "I am my \_\_\_ worst enemy"

40. Skedaddles

41. Ingredient in Banana Boat Soothing After Sun Gel

42. Superbowl expected in 2027

43. Be economical with the truth

44. Temporary period of peace

50. Rightward extension of Brooklyn

51. Timothy Leary dropped it repeatedly in the 60's

52. Vegan source for milk

53. Letter in many college honor societies

54. *Authoritative* in Latin (but a rodent in Spanish)

56. Initially, he was an Irish playwright

57. Mr. Roboto band

58. Unpleasant condition

62. Unit of lightbulb energy usage rate

63. \_\_\_ against time

64. Archer, before release

65. Gold and silver, but not bronze

66. Summers at the Seine

67. Military bigwigs
2. Word on California's state seal

3. One who gives Marvin Gardens for two railroads

4. Uncooked foods

5. Word before "ears" and "thumbs"

6. Consequently

7. Make improvements

8. Comedian Poehler or Schumer

9. Trailblazer

10. One of the N's in CNN

11. First half of a beauty product brand

12. Component of Yahoo! Inc. since 2021

13. "\_\_\_ a silly question, ..."

18. Company that coined the term "aspirin" in 1899

19. It is 44th alphabetically, but 45th in order of statehood

24. The 2nd-most visited retail website in 2022

25. Give the cold shoulder to

27. Land inside one of the Great Lakes

28. Cockatiels and cocker spaniels

30. Clan emblem

31. Namely

32. Baby barn bird

36. It may be leisurely or brisk

37. "What a shame"

38. Put up with

39. School which doubled as Hogwarts in Harry Potter movies

40. "You cannot shake hands with a clenched \_\_\_" (Indira Gandhi)

42. Buick model, sold from 1959 to 2005

43. Lend-\_\_\_ Act of 1941

45. Sandwiches with (at least) three ingredients

46. 17th-century namesake for a 20th-century tiger

47. Most favorable conditions

48. Chimes, climbs, and crimes

49. Juice and soda, at the bar

55. Diploma word

56. Basic gravitational acceleration

57. Combine the gin and the vermouth

58. Fingers needed for a peace sign

59. Unit of corn

60. Nibble on kibble

61. Smidgen
- Down
1. Strategy
- Answers on page 55.



Bob Levey

From page 51

the kitchen. My no-good brother is working on his butterfly collection. My father will be home from work any minute.

“For me, sleep is about security. For me, the 1940s were about security.”

Well, friend, I’ve tried your method. But neither Miller nor Dorsey did the trick for me.

What did? Well, I reached for the TV remote, found a golf tournament and...

Bob Levey is a national award-winning columnist.

Letters to editor

From page 2

So, what does old age look like? Maybe it all comes down to love: finding a way to give love to others, while at the same time finding something we love to do.

Carolyn Ellis  
Via website

Dear Editor:

Thanks so much for putting AI information into language that a “tech dummy” like me can understand [From the Publisher, August 2023]. Your second paragraph in “What is AI?” was the best summary I have seen, and I’ve really tried to inform myself on this pervasively written about topic.

I’m left with what seems to be the unaddressed question, isn’t there room in this world for BOTH human creativity AND AI technology? Does it have to be an either/or ethical problem, rather than “How are we going to have both?”

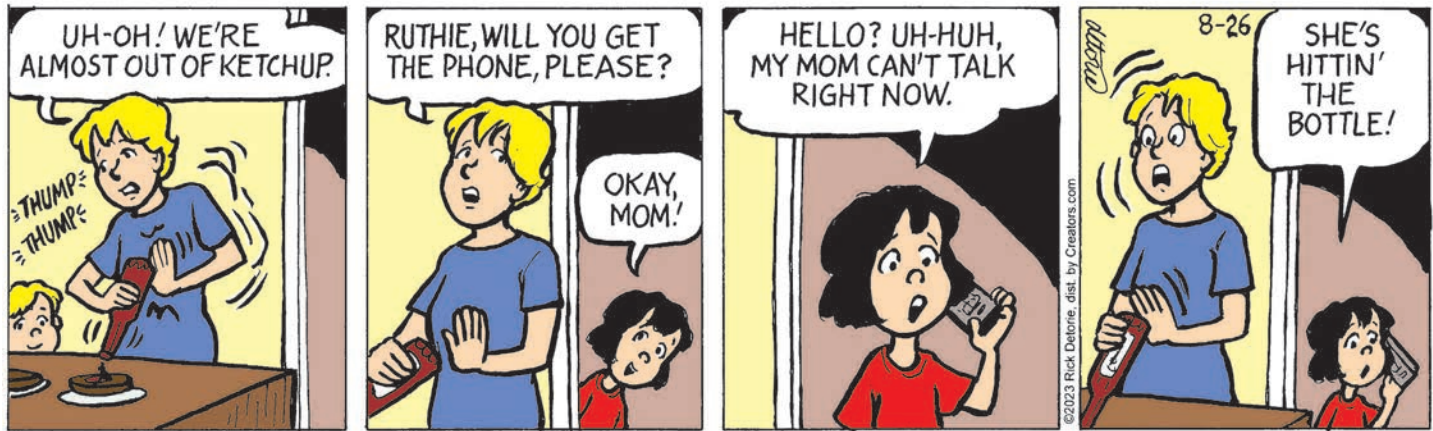
Marian Fielder  
Silver Spring, MD

Dear Editor:

Thank you for sharing timely and invaluable information on Artificial Intelligence (AI). Since the time of the green revolution, we always perceive economic or social paradigm shifts as subversive and wreaking havoc on the status quo. This time, it is necessary to expedite our time of recovery from the initial shock to face the inevitable.

It is, however, comforting to know AI can deduct, select, compile and organize from a repository of preexisting entries and data. Like all prior novelties, AI will

ONE BIG HAPPY By Rick Detorie



birth new opportunities, skills and careers (Quality Management/ Program Designing/ Policy Making). It may free us to call things into existence, be creative, and fulfill our ultimate earthy life purpose.

Anne Marie Jean-Baptiste  
Silver Spring, MD

Dear Editor:

The older I get, the more I realize just how

profoundly my time at the *Beacon* shaped my life.

My experiences as a columnist for the paper helped me develop not only my writing skills, but my interpersonal abilities, confidence and voice. I cannot thank you enough for taking a chance on a 12-year-old who wanted to make a difference.

Most recently, I owe you many thanks

for giving your permission to include my *Beacon* columns in a book I co-wrote with my grandmother: Bringing Generations Together.

Thank you for your time — now and over the years. Wishing you and your loved ones all the best.

Alexis Bentz  
St. Louis, MO

Classifieds continued from page 54.

Wanted	Wanted	Wanted	Wanted
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			<b>BUYING OLD COINS, JEWELRY,</b> gold, silver, old toys, older baseball cards and memorabilia, comic books, older xmas and halloween decorations, military, firearms, books, Antique Asian items, call Tom 240-476-3441. Thank you.
			<b>WANTED: OLDER VIOLINS, GUITARS, BANJOS, MANDOLINS, UKULELES.</b> Musician/collector will pay cash for older string instruments. Jack (301) 279-2158, leave message & phone number (please speak slowly).



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Classifieds continued on p. 53.



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ANSWERS TO SCRABBLE

SCRABBLE G|R|A|M|S SOLUTION

U <sub>1</sub>	N <sub>1</sub>	H <sub>4</sub>	A <sub>1</sub>	S <sub>1</sub>	T <sub>1</sub>	Y <sub>4</sub>
M <sub>3</sub>	I <sub>1</sub>	D <sub>2</sub>	Y <sub>4</sub>	E <sub>1</sub>	A <sub>1</sub>	R <sub>1</sub>
Z <sub>10</sub>	E <sub>1</sub>	P <sub>3</sub>	H <sub>4</sub>	Y <sub>4</sub>	R <sub>1</sub>	S <sub>1</sub>
S <sub>1</sub>	U <sub>1</sub>	B <sub>3</sub>	C <sub>3</sub>	E <sub>1</sub>	L <sub>1</sub>	L <sub>1</sub>
T <sub>1</sub>	W <sub>4</sub>	O <sub>1</sub>	S <sub>1</sub>	O <sub>1</sub>	M <sub>3</sub>	E <sub>1</sub>

PAR SCORE 265-275

TOTAL 353

ANSWERS TO CROSSWORD

T	E	T	R	A		T	R	A	P		N	C	A	A	
A	U	R	A	L		H	E	M	I		E	R	O	S	
C	R	A	W	L		B	E	4	Y	O	U	W	A	L	K
T	E	D	S		A	R	M		N	T	S	B			
I	K	E		E		S	E	A		T	I	P			
C	A	R	T	B	E	4	T	H	E	H	O	R	S	E	
			O	A	R		O	U	R		W	E	L	T	
P	A	T	T	Y		O	W	N		F	L	E	E	S	
A	L	O	E		L	X	I		L	I	E				
C	A	L	M	B	E	4	T	H	E	S	T	O	R	M	
E	S	E		L	S	D		O	A	T		P	H	I	
		R	A	T	A		G	B	S		S	T	Y	X	
T	E	A	R	S	B	E	4	B	E	D	T	I	M	E	
W	A	T	T		R	A	C	E		A	I	M	E	R	
O	R	E	S		E	T	E	S		B	R	A	S	S	

ANSWERS TO JUMBLE

Jumbles: SOUPY SUSHI EASILY IMPACT

Answer: The staircase wasn't going to be finished on schedule because of the — MISSTEPS

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