

*You only live once, but if you do it right,  
once is enough. Mae West*

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## NEW MEMBERS

A warm welcome to newest members:

**Andres Doernberg**

## President's Letter

---Iris Molotsky

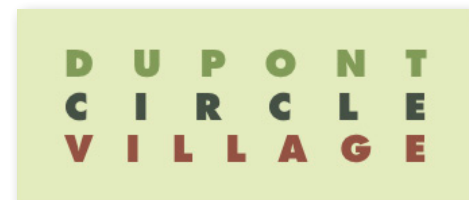
Spring is wonderful! Bursts of color everywhere, people smiling and saying good morning—the sense of sharing a great day is intoxicating. This mirrors the way I think about the Village: feeling a connectedness and joy in being part of a vibrant community.

The surge of energy for the past two months has been intense. The auction—preparation, event, follow-up—enveloped so many of us as members, volunteers and friends. What an effort and what rewards. We all deserve an A+.

Our membership continues to increase at an accelerated pace. In the past few months we added eight new members, including several in our new Sustaining Membership category. New members hear about the Village through a variety of sources, but the most effective voice comes from you, and we appreciate your efforts to make DCV an even stronger presence in our community.

The growing size of the Village provides new ideas and bursts of creativity, which is invigorating. New voices, varied interests and greater outreach are the positive indicators of a dynamic organization. And it is challenging in a good way. As a maturing institution, we have the ability to assess and evaluate ideas and the knowledge to prioritize based on our strategic plan. The Board and Executive Director are developing a check list for assessing new proposals—a kind of who, what, when, where and how much—which we will use when we consider new programs. I assure you we are not creating a bureaucratic maze; it's a simple one-page checklist. And we are hard at work so you will be hearing about new programs very shortly. Just keep those ideas and challenges coming, please.

I am pleased to be able to share some updates about our office. Both the Executive Director's office and the larger outer office have been fully air-conditioned, which means we get a little more space (the free-standing air conditioner in the large office is gone) and a lot more comfort. Work has begun on shoring up beams in the outer area leading to



FROM  
THE  
President



our offices. Once this is completed and the District approves the needed permits, work will begin on the handicapped accessible bathroom in the hallway leading to our office.

I recently attended the WAVE (Washington Area Village Exchange) April meeting and want to share some of what I learned. The topic was Mental Health and Aging and Adult Abuse. While we are able to discuss physical illnesses fairly openly, our culture still stigmatizes mental illnesses in many cases, and many people believe that mental health problems, such as depression, anxiety and dementia, are a normal part of aging. With the aging adult population rapidly growing, we need widespread education regarding mental health and aging.

The focus was on successful aging, how we can maintain mental health and how important it is to stay involved and take care of yourself. It's also necessary to know when and how to reach out for help. We also learned about distinguishing between normal aging characteristics, like occasional memory loss, changing sleep habits and self-doubt, and the symptoms of depression and dementia. Another important distinction is the difference between grief (temporary) and depression (long term and frequently directed inward). However, the essential message is to get help from professionals; don't self-diagnose for yourself or as a care giver. And we were urged to celebrate our successes. Villages can play a large role in helping members seek professional help and identify resources. ■



## MONTHLY Calendar

### MONTHLY CALENDAR

#### *Celeb Salon*

**Friday, May 16, 6:30 pm**

Camay Calloway Murphy and Christopher Calloway Brooks, daughter and grandson of legendary bandleader Cab Calloway, \$75. Contact Georgette Sobel at georgettesobel@verizon.net for registration and payment information.

#### *Sunday Soup Salon*

**Sunday, May 18, 6:00-8:00 pm**

1719 Swann Street, NW (Peg Simpson's house)

Allison Arkell Stockman, Constellation Theatre's founding Artistic Director, will speak to DCV at a members-only Salon. She comes to us on the heels of rave reviews of Constellation's current production, *The Love of the Nightingale*. *The Washington Post* called it "dynamic and breathtaking." RSVP to Linda Harsh, lindajkh@mac.com or 202/234-2567.

#### *Live and Learn*

##### *Cooking for Singles and Couples*

**Monday, May 19, 3:30-5:00 pm**

Federation of Women's Clubs, 1734 N Street, NW

Drawing on the knowledge and experience of Villagers, this will be a member-led exchange of tips and ideas on shopping and cooking. Judy duBerrier, DCV Newsletter's cooking columnist, will moderate the discussion based on Villagers' responses to questions, ideas, strategies and recipes. RSVP to Linda Harsh, lindajkh@mac.com or 202/234-2567.

#### *Writer's Coffee (Rescheduled)*

**Tuesday, May 20, 1:00 pm**

Sugar Daddy's, 2006 18th Street, NW

#### *Dining in Dupont*

**Tuesday, May 20, 6:00-8:00 pm**

Odeon Italian Café

1714 Connecticut Ave., NW.

*continued on next page*

## More than a Social Club

---Bernice Hutchinson,  
Executive Director

At a recent Celeb Salon, our celebrity guest's first visualization of our Village was the image of one big house. Call it cocktail chit-chat or an icebreaker, but this Celeb painted a great image of an extended family on steroids. At the end of the evening, he shared observations of the depth and dimension of what he experienced that night. He discovered that the Village is a powerful tool for connectedness and offers boundless opportunities to lend support.

This reminds me of another story. A member of our Village was in crisis, and her family quickly rallied to provide support and comfort. I called and introduced myself to the family and offered the Village's support. I was met with a polite but dismissive attempt to end the telephone conversation. I gently interjected, "this is not a social call." This pronouncement was met with pleasant surprise and opened the door to a rich and meaningful conversation. When a member of the Village meets a crisis, it is an opportunity for your Executive Director to reach out and introduce our powerful network as a potential resource. These conversations often involve amazing discussions about ethics, social supports and more. This is a dimension of the Village that is rarely seen or discussed. It is our goal to protect the confidentiality of every member.

I am reminded of an exchange some time ago with a long-distance caregiver who applauded our Village as "a nice social experiment." A nice social experiment? The irony of this is that our Village was an integral part of her relative's daily life, contributing to her laughter, joy and sense of purpose. This member experienced the full complement of Village services on a regular basis and in every way imaginable, through education, social connections, volunteer supports, health care consultation and more. I was stunned that the long-distance relative was so limited in her knowledge of how the Village functioned within her own extended family.

For me, these three examples illustrate that the Village is a complex concept. It is easy to say that it is part of a national aging in place movement. But what does that actually mean? And, when long-distance caregivers and everyday citizens seek to understand the Village concept, what we uncover is, in fact, that the Village is designed to be many things to many people. Yes, it is the gateway to an incredible social network. But, as many can attest, if you test its boundaries and borders, the Village can be life support. Our volunteers can provide every support, from changing a light bulb, to landscaping your garden, to helping you to transition from hospital to home with pharmacy and grocery pick-ups and more.

How much do your immediate family and close friends know about the Village? I encourage you to reach out and have those conversations. Let them know about the Village, how it works and your wishes for how it can be a resource and an insurance policy if it is ever needed. ■



## Kudos

---Iris Molotsky

This month, we salute DCV's Membership Committee. Led by the indefatigable **Abigail Wiebenson** and dedicated committee members **Sandra Yarrington, Helen Dye** and **Bettina Del Sesto**, the group has created a smooth, effective operation that sends personal notes and thanks to members and makes weekly phone calls. Their work is supplemented by **Robert Romero**, who has been working the phone to get our birthdays record complete. We don't have to look far to discover reasons for our increasing membership. This group helps forge the critical links that sustain the Village and ensure we remain a connected, caring organization. ■

*Calendar, continued from page 2*

### **Dining in Dupont** (continued)

Enjoy DCV camaraderie and dine on a 3-course meal of classic Italian cuisine in a private, quiet, upstairs dining room, \$25. RSVP to Kathy Cardille at kcardille@gmail.com by 5/16/14. Please have cash ready to pay for the meal.

### **Celeb Salon**

#### **Thursday, May 22, 7:30 pm**

Alice Rivlin, economist, author, major figure in the world of public policy, \$75. Contact Georgette Sobel at georgettesobel@verizon.net for registration and payment information.

### **Celeb Salon**

#### **Wednesday, June 4, 6:30 pm**

Septime Webre, Artistic Director, The Washington Ballet, \$75. Contact Georgette Sobel at georgettesobel@verizon.net for registration and payment information.

### **"An American in London: Whistler and the Thames"**

#### **Tuesday, June 10, 1:15 pm**

Sackler Gallery  
1050 Independence Avenue, SE  
Join Jane Washburn Robinson, one of DCV's favorite docents, for a tour of the Sackler's first major Whistler exhibit of the artist's depictions of London's rapidly changing environment. RSVP to Kathy Cardille at kcardille@gmail.com or 202/248-4347 by June 6.

### **Writers' Coffee**

#### **Wednesday, June 11, 1:00 pm**

Sugar Daddy's (tentative), 2006 18th Street, NW  
Come to talk about ideas, completed pieces and publication in a friendly environment. RSVP to Kathy Cardille at kcardille@gmail.com or 202/248-4347.

### **Celeb Salon**

#### **Tuesday, July 8, 6:30 pm**

Dorothy Kosinski, Director of the Phillips Collection, \$75. Contact Georgette Sobel at georgettesobel@verizon.net for registration and payment information. ■

## **Guide to Making a Volunteer Request**

---Garry B. Hutchinson, Volunteer Coordinator

In the interest of Spring renewal, this is a refresher outlining the formal steps for making a request for volunteer services. As noted in previous articles, one of the deepest values of the Village is the spirit of community and helping fellow Villagers. Accordingly, I do not intend your use of the procedures to preempt your acts of kindness and self-help.

1. Contact Garry Hutchinson, Volunteer Coordinator, at gbh.hutchinson.dcv@gmail.com or call 202-436-5252 (o).

2. Describe the specific request. To request transportation, for example, include the destination, preferred time of pick up, time of the appointment, wait time anticipated, number of stops, parking restrictions, special accommodations, etc. Include information about use of a walker or wheelchair and if you need escort assistance in addition to transportation. If you need hauling or lifting, be specific about your needs, i.e., a chair needs to be moved from the first to the second floor. If you need shopping assistance, include where you need to go and whether you need support with making decisions about purchases.

3. Estimate the amount of time your tasks will take, including whether they require more than one trip, advance telephone calls, research, etc.

4. Provide adequate notice for requests. A week to ten days' notice or as soon as you book a medical appointment is preferred to request transportation. Landscaping advice and tax preparation are two other examples of services that require lead time to schedule. All volunteer requests take time to post and to identify and schedule volunteers. Emergency transportation requests (less than 24 hours' notice) are the most difficult to fill. If a volunteer is not found,

the Volunteer Coordinator will recommend alternatives.

5. We respect confidentiality. While requests go out by general e-mail blast to our entire volunteer list, they do not include the identity, address, phone or e-mail of the requestor. Only when a volunteer replies and a detailed conversation with the Volunteer Coordinator is complete, do we disclose specific details. The requestor is notified by the Volunteer Coordinator of the acceptance of a request and subsequent planning steps with the volunteer match. Our volunteers are discreet and respect the confidentiality of members.

6. Following volunteer service, the Volunteer Coordinator often contacts the volunteer and the requestor to hear about the experience. However, members are also encouraged to contact the Volunteer Coordinator and the Executive Director to share compliments as well as recommendations to improve your volunteer experience. ■

### **Psst: Have You Heard about Sustaining Memberships?**

**Our latest membership category, Sustaining Member, is designed for those who support the Village concept, like to meet new friends at educational and cultural events, want to be part of a physical fitness program (exercise, yoga, walking group) or socialize at mixers, group lunches and dinners. Volunteer services are not included. Dues, which are tax deductible, are \$500 for individuals and \$700 for households. Members can easily switch categories if the need for services arises. It's a great way to support Dupont Circle Village and become involved in your community. Please get out the word.**



## In Memoriam: Clarence “Pete” Mondale

**Pete Mondale**, a true gentleman and scholar, passed away on May 2. We mourn the loss of our valued fellow Villager and champion of our movement.

As Professor Mondale, Pete was renowned as a key figure in the American Studies movement. He founded the American Studies Program at the University of Alabama in 1962 and was proud to see it still thriving at its 50th Anniversary Celebration, where he was the guest of honor. In 1965, he joined the faculty of George Washington University (GWU), retiring in 1992 as Professor of American Civilization. His pioneering book, *Region and Regionalism in the United States* (1988), remains a touchstone in the field of regional identity. That same year, Pete proved himself a pioneer again in a *Journal of American Studies* article that should have particular resonance for Villagers: “Under Reduced Circumstances: Space and Place for the Aging.”

Pete grew up in Minnesota in a family that stressed caring for and helping others, and he adopted these values as his own. He volunteered for the U.S. Navy when he was 17 and was honorably discharged in 1945. In his early years at GWU, he was director of a Peace Corps-GWU training program and then director of the GWU-Poor People’s University. He was also Director of the Division of Experimental Programs from 1968-77 and supervised a series of National Institutes of Health grants for the University. A far-reaching intellectual in the academic world, he never lost sight of the struggles of people in everyday life and was a great mentor to his students.

Pete’s intellectual curiosity was manifest in his approach to joining the Village, too. Abigail Wiebenson recalls his coming to the office and peppering her and Bernice Hutchinson with a list of prepared questions about whether the Village was right for him and his wife, Ginny. One hour later, they happily joined.



That was a great decision for the Village. And apparently, Pete thought it was a great decision for him and Ginny. We are touched, honored and grateful that the family has asked that “all condolences be expressed in the form of contributions in Pete’s name to the Dupont Circle Village...or to any of the progressive causes that Pete held dear.” He made his mark on us when he was here, and his thoughtfulness helps ensure that his values will endure.

An informal service of remembrance will be held at the Friends Meeting of Washington, 2111 Florida Avenue, NW, Washington, DC, on Sunday, June 8, at 4PM. ■ BR

## Smart911

Smart911 has recently come to DC, it’s free, and it could increase the likelihood that, when you call 9-1-1 in case of an emergency, you’ll get a speedy and appropriate response.

Funded by local municipalities, Smart911 allows enrollees to create a Safety Profile for their household that includes any information they want 9-1-1 to have in an emergency. The Safety Profile, which is presumably private, could include your pre-existing medical conditions; contact information for other family members or friends; apartment number; the location of shut-off valves; vehicle description to help locate you in case of a car accident; or the presence of service or guard dogs, among other possibilities. Then, when you or anyone in your household dials 9-1-1 from a phone associated with your Safety Profile, that Profile is immediately displayed to the 9-1-1 call operator.

Smart911 has the added benefit of turning your mobile phone into a more reliable emergency instrument. Many people assume that mobile phones, like landlines, display your exact

location when you call 9-1-1. They don’t; all the 9-1-1 call taker sees is the incoming number and your general location. If you’re in no shape to give 9-1-1 more details, emergency responders would have to waste potentially precious time in finding you. But if that mobile phone is among the phones registered with Smart911, your Safety Profile will display when you call 9-1-1.

Smart911 requires users to update their Safety Profiles every six months and sends out a reminder. Other than that, it’s just a matter of signing up at [smart911.com/what](http://smart911.com/what). Pender McCarter, who alerted DCV to Smart911, with our thanks, found the sign-up “easy and efficient.”

As with any new products or services that are advertised as free, potential users should be cautious. A Google search revealed no reason to believe that Smart911, which is active in municipalities throughout the nation, has any hidden costs. However, Villagers who sign up for this potentially valuable service should read any agreement they are asked to sign. ■ BR

## Markus Larsson: Bringing the Poor into the Financial Mainstream

The poor are big business. In DC alone, predatory financial-service providers (e.g., check-cashing outfits, pawnshops, etc.) net about \$117 million a year, not including fees and interest on loans, from the nearly 150,000 “unbanked or under-banked” people who rely on, and pay dearly for, their services. Payday lenders charge an annual interest rate of over 400 percent (national average), while U.S. banks net about \$50 billion a year in overdraft fees, mostly from people on the edge. **Markus Larsson**, who worked for years in Sweden in the high-flying world of finance before moving to DC, thought “there must be a better way.” That thought became Life Asset, a multi-faceted micro-lender to the poor in our city and the subject of the April 27th **Soup Salon**.

Life Asset is an independent non-profit that was modeled after Grameen Bank, the world-renowned pioneer in micro-lending to the poor. It focuses on making loans of \$250-1,000 to low-income entrepreneurs who want to start or grow a business but cannot get a loan from traditional financial sources. Why not?

Consider the story Larsson told about a street vendor who became a Life Asset client. She'd had 20 years experience as a vendor, managing to support her family. But suddenly she was \$400 short. Since the financial crisis, Larsson said, most banks won't even make a loan for under \$10,000, and that's now creeping up to \$50,000. Moreover, banks want the kind of elaborate business plan that this woman wasn't in a position to develop. And then there's the matter of collateral or credit history, which poor people who rely on predatory lenders don't acquire.

Enter Life Asset, which does not require a credit score, collateral or a complicated business plan. What it does require of applicants, however, is in many respects more challenging and potentially life altering. Loan applicants must agree to complete a six-week, hands-on business class with a peer group of up to five applicants and to turn in homework. The class focuses on applicants developing their business plans, while the homework involves implementing the next step of that plan. The homework, in effect,

is collateral. As Larsson explained, the best definition of an entrepreneur is someone who gets things done, so getting one's homework done means you're on your way.

If the applicant has successfully completed the training – and some do not – the individual's loan request goes before the peer group. If the group approves, the application then goes to a credit committee that determines the size of that loan. And if the applicant fails to make progress on repaying the loan, typically in weekly or bi-weekly installments over 6-12 months, then no member of that peer group can receive a new loan.

The peer group is thus used as a source of support and supervision and an incentive to make good on the loan. Larsson said that not only is this the main reason that Life Asset enjoys a 98 percent repayment rate, it is also an important component in realizing Life Asset's main goals: developing individuals' sense of agency, responsibility and self-respect, as well as their skills. “When I can ignite a man or woman's inner asset,” he observed, the positive spillover effects are evident even in clients' children and extended families.

Larsson's aspirations for Life Asset go beyond the training program and loan fund. Indeed, his original idea was to start a credit union for poor people. But that requires raising and maintaining \$600,000 until the credit union is self-sustaining. Thanks to donations and grants, they are two-thirds of the way there, including securing preliminary approval from the National Credit Union Administration to start a federally insured credit union with a low-income designation.

In the nearly three years of its existence, Life Asset has been deliberately moving

forward slowly, refining its model, meeting challenges, reaching out for more clients and staying true to its animating spirit of pragmatic idealism. It now has the capacity to report credit, which is crucial for achieving its goal of moving its clients into the mainstream financial world because they will be building a credit score that can be used at conventional banks. Life Asset is also moving into personal financial training, as well as expanding its capacity to offer business training to low-income entrepreneurs.

Life Asset now also has an office, thanks to the modest rent Jubilee Housing is charging at its rehabbed property on 18th Street. And therein lies another inspiring tale. When the office was opened, its walls were transformed into an art gallery. The featured artist was a well-known painter who had fallen on hard times and was struggling as a street artist, barely getting by. Determined to reclaim his life, he had applied for a loan to Life Asset to enable him to mount a gallery show again and successfully completed the loan process. That opening night, he sold most of his work. (For more information on Life Asset and on how you can help, see [lifeasset.org](http://lifeasset.org).)

DCV has **Eve Tetaz** to thank for organizing this Soup Salon and introducing Larsson. Kudos, as well, to **Lucia Edmonds** and **Linda Harsh** for their excellent soups and to **Peg Simpson** for her gracious hosting. ■ BR



from right, starting with person with raised glass: Peggy Siegel, Judy Werdel, Dorothy Marschak, Markus Larsson, Chris Hoban, Tricia Hoban, Judy Krueger, Mike Brown. Standing: Peg Simpson, Judy Neibrief, Linda Harsh (back turned)



## The Civil War, A DC Hospital – and Strawberries

Did you know that one of the early, large, general military hospitals for treating sick and wounded Civil War soldiers was established in Washington, DC, in May 1862? It was on the site of Cliffburne Barracks at the southern end of what is now the National Zoo, on the border of Walter Pierce Park. A general military hospital was one that was set up to treat the sick and wounded who had been transported from field or regiment hospital tents because they needed longer-term care than could be managed near the battlefields or by soldiers on the march.

According to *The Medical and Surgical History of the War of the Rebellion*, at the outset of the Civil War, practically nothing about large military hospitals was known in this country. In fact, most of the medical officers were volunteers who were totally unfamiliar with military hospitals, large or small. It was not until April 1862, when William Hammond was appointed to head the US Army Medical Department and Dr. Jonathan Letterman was appointed Medical Director of the Army of the Potomac, that a number of innovative practices were put in place that continue to be used on

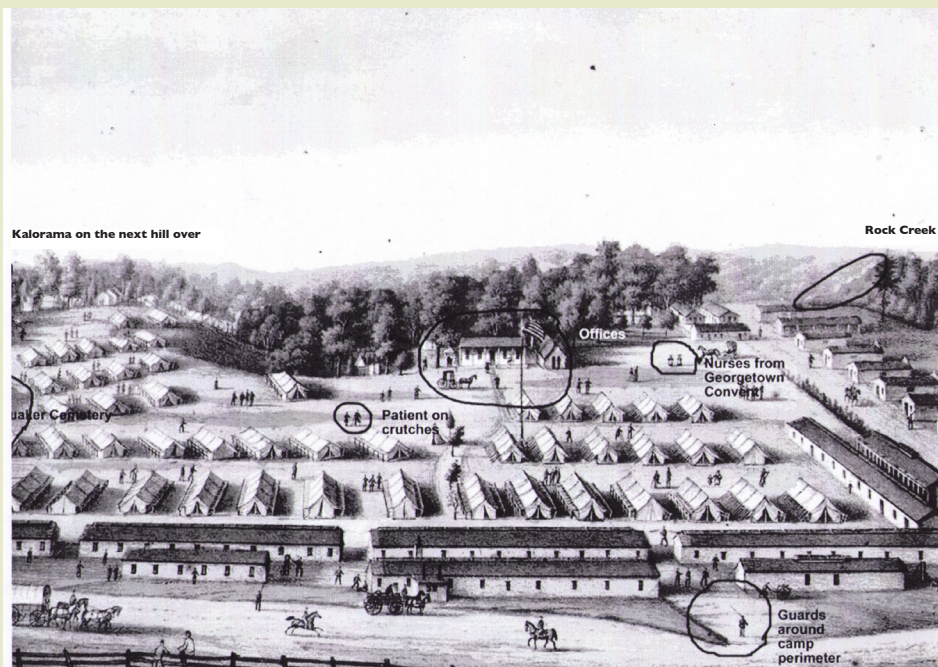
battlefields today. These included the beginnings of an organized hospital system, as well as a system of triage that allowed the worst cases to receive their care in field hospitals, while the less severely wounded were moved via ambulance to larger general hospitals. During this period, wagons, railroad cars and ships were outfitted to handle the wounded while they were being transported from the battlefield to the general hospitals. Ambulances began to move regularly and on a set schedule as Washington was transformed into a hub of general military hospitals.

In “Medical Reminiscences of the Civil War,” Dr. John S. Billings wrote that in May of 1862, Hammond and Letterman ordered him to leave the Union Hotel in Georgetown, where he had been treating wounded soldiers, to go immediately to the cavalry barracks at Cliffburne and to convert them into a hospital. Billings found the buildings and grounds at Cliffburne in miserable condition – no drainage whatsoever, no sinks, no water within half a mile and no sewage system. He immediately set about outfitting the five existing barracks buildings with additional doors and windows and a system

of ridge ventilation. He white-washed the buildings, instituted a drainage system, constructed wooden privies, built a kitchen, bath and wash room, dug three wells and fitted them with wooden pumps, all in addition to having a team continually bringing water from a distance. One hundred and five hospital tents were pitched and two additional buildings fitted out, bringing the number of beds to 1,000. In yet another medical innovation arising out of the Civil War, 15 Sisters of Charity were employed as nurses at Cliffburne.

Billings reported that one of the difficulties faced at Cliffburne Hospital was that it treated a large number both of Confederate and Union soldiers. The residents of Georgetown and Washington City, who were primarily sympathetic to the Confederates, brought good things to eat and drink but specified that they were for Confederate soldiers. Similarly, families of Congressmen and of officers in government departments and agencies that were sympathetic to the North brought good things but specified that they were for Union soldiers only. Billings informed both sides that the hospital could not accept such restrictions, and after some gentle persuasion the gifts were left to be used by those who needed them most.

Billings also wrote about a Congressman who approached him and said he would like to do something for the wounded, but something that would be picked up by the newspapers. Billings noted that in addition to other problems, many of the wounded were suffering from scurvy, so fresh strawberries would do them a lot of good. He suggested a strawberry festival with a band to attract newspaper attention. And so it happened that a strawberry festival—complete with musical entertainment—was held amidst the strife and suffering at Cliffburne Barracks Hospital in Civil War Washington. (Sources: *The Medical and Surgical History of the War of the Rebellion, 1861-1865*, Vol. VI, and “Medical Reminiscences of the Civil War,” Remarks by John S. Billings, M.D., Read on April 5, 1905.) ■ SL



## “A Penny Saved. . .” Is Better than a Penny Earned

Thomas Cooke, client representative for Help Unlimited, has been working with seniors and others on financial issues for more than three decades. He opened his presentation at the April 28 **Live and Learn** with a slight variation of the time-worn phrase, “A penny saved is a penny earned,” noting that in fact “a penny saved is often better than a penny earned,” especially for retired people.

The presentation focused on daily money management and ways to save money by consolidating and simplifying expenditures on several common services and products. Since most of us have just completed annual tax returns, it is a particularly auspicious time to do this. A hard look at a tax return will yield valuable information on expenses and spending patterns.

First, Cooke suggested it is a good idea to review assets and then ways to reduce liabilities – or at least the cost of liabilities. Real Property is probably the largest asset category, and most Villagers are property owners. It is important to look at property taxes to see if there are ways to reduce this liability. The bar for eligibility for the senior deduction has recently been raised from \$100,000 to \$125,000. If your Adjusted Gross Income (AGI) is under \$125,000, and you meet the other qualifications listed on the DC FP-100 form, you are eligible for this tax saving that reduces your liability by 50 percent. (See Good News on Senior Tax Break.) Further, the new guidelines indicate that if your AGI is below \$60,000, you have no real property tax liability.

It is worthwhile, Cooke stressed, to check the DC Office of Tax and Revenue (OTR) Real Property Division website to make sure your taxes are not in arrears because penalties are high, as are legal fees often needed to correct errors. If your taxes are paid by your mortgage company, be sure they are being submitted to OTR on a regular basis. If you paid off a loan, be sure that a letter of satisfaction has been sent to the title company and recorded.

Help in the home is another area to check for potential savings. If you have help at home or medical appliances that are prescribed by a doctor, those expenses are tax deductible. If you hire help on your own rather than through an agency, you are responsible for paying Social Security and other taxes for that employee.

The cost of financial services and management fees on financial assets are areas where consolidation may yield savings. Consolidating bank accounts is often helpful in terms of reducing service fees. Credit Unions are generally less costly than commercial banks, although they are not available to everyone. A helpful service provided by many credit unions and banks are annual statements that categorize all of your expenses. Cooke noted that he encourages his clients to pay their bills on-line as much as possible, and he similarly encourages direct deposits for checks. You can easily and frequently monitor your accounts on-line to keep track of ex-

penses and check for fraud. With respect to management fees on financial assets, it definitely pays to shop around and/or check with a financial advisor to make sure you are getting the best possible deal.

A further area of savings through consolidation involves fees for internet, cable, telephone and mobile devices. Every person has different needs, and close review of packaging options can reveal ways to save.

Car maintenance, rental and parking expenses should be carefully examined to determine whether hourly rental options would better suit your needs and be more economical. Car2go, Zipcar, Hertz, Avis and others provide this service. If you have a computer and access to the internet, one of them may be a better alternative for you. Cooke also noted that it is always more expensive to pick up car rentals at the airport rather than retrieving them just outside of airports. Responding to a question about the cost of rental car insurance, he noted that if you already have a car, you are covered.

On the subject of reverse mortgages, Cooke pointed out that they can either be helpful or an expensive trap. Reverse mortgages allow homeowners to borrow against equity in their home. You can either get a lump sum or put the money into an annuity that will pay a certain amount for the rest of your life. Fees are very high on annuities, and if you choose a lump sum, be very careful about how you invest the money. You do not want your heirs to wind up owing more money than there is remaining equity. Also be aware that your heirs will be required to purchase the property or finance the amount borrowed through the reverse mortgage. On balance, reverse mortgages can provide needed cash, but they are tricky and should be carefully examined in advance.

In response to questions, Tom noted that Help Unlimited provides hourly services in client homes and that all employees are bonded and insured. The initial meeting, which can be set up through Mandy Desbarres (301-589-7438), is free of charge. Help Unlimited is also looking for additional part-time staff in Northwest DC. Further information is available from Mandy or through the company's website, [YourFinancialPaperwork.com](http://YourFinancialPaperwork.com). ■ SL



## A Clearer Picture of Imaging Tests

We've likely all had the experience of being sent by our doctors for various imaging tests, such as x-ray, computed tomography (CT) or magnetic resonance imaging (MRI) scans. Indeed, between 1996 and 2010, the use of CT scans nearly tripled, while the use of MRI scans nearly quadrupled.

There are sound reasons for having imaging tests, and they can be invaluable in diagnosis. On the other hand, researchers have noted that up to a third of imaging tests performed in the US are ordered when risks, the main one being radiation exposure, outweigh the benefits. Moreover, sometimes the cost of testing doesn't pay off in better health outcomes. For example, most people with lower back pain feel better within a month, regardless of whether they've had an x-ray, CT or MRI. And sometimes these tests lead to unnecessary surgery, incurring even greater expense, not to mention pain, down time and disappointment when a cure is not forthcoming.

Whether or not to get tested is between you and your doctors. But the better armed we are with information and questions, the more confident we can be about our doctors' answers and our decisions. What follows, then, is basic information about the function of different imaging tests and their main risks, as well as key questions to ask your doctor before having such a test.

X-ray	Diagnosis for a range of conditions, including bone fractures, dental decay or lung infections; screening for breast cancer, heart failure or digestive system problems	Small amount of radiation exposure; possible sensitivity (e.g., hives, itching) when contrast material is used
Ultrasound	To evaluate a breast lump, infection, cancer or thyroid gland or to assess blood flow through vessels	No radiation risk
Positron emission tomography (PET)	To diagnose cancer or its spread, show blood flow to the heart or diagnose heart problems or to determine response to treatment for cancer or other conditions	Somewhat more radiation exposure than a CT scan and possible allergic reaction to the tracer material
Magnetic resonance imaging (MRI)	Diagnosis of conditions such as stroke, cancer, tumors, joint/bone problems, multiple sclerosis, structural problems of the heart, as well as damage caused by heart attack or disease	No radiation; possible interference with electronic devices in the body (e.g., pacemaker); metal objects in body may move toward magnet, possibly causing injury
Computed tomography (CT)	To locate and diagnose bone and lung problems (e.g., fractures, pneumonia) or to detect and monitor diseases like cancer	Radiation exposure is greater than with standard x-ray

To gain a perspective on radiation risk, consider that people are exposed to about 6.2 millisieverts (mSv) of natural radiation each year, and that a full-mouth dental x-ray is 0.09 mSv. At about 10 mSv, a CT scan increases your risk of a life-threatening cancer by about one in 2,000. On the other hand, the risk of getting a fatal cancer is about one in five, so the radiation exposure from a single CT scan has a negligible impact on total lifetime cancer risk.

The key, expert-recommended questions to ask before having an imaging test are: Why do I need this test? How will the results change my treatment? Are there any lower radiation or radiation-free alternatives that will provide equivalent information? If I'll need additional scans, what is the plan to minimize my long-term radiation exposure? (Source: Harvard Women's Health Watch, November 2013.) ■ BR



## Out & About with DCV

**Swann Street Gallery.** Villagers were treated to an exclusive viewing of the works of prolific artist Robert E. Kuhn at the elegant Swann Street Gallery. Hosted by **Marcy Logan**, the event included a delicious brunch of smoked salmon, white fish, mimosas and several salads. Many thanks Marcy!

**The Social Role of the Theater.** Several Villagers attended a lunch and panel discussion sponsored by the Woman's National Democratic Club on April 17. Theatre J's **Ari Roth**, Studio Theatre's **Serge Seiden**, Synetic Theater's **Paata Tsikurishvili** and actress/playwright **Anu Yadav** conducted a fascinating discussion on the social and political influences that society and theater play on one another.

**DCV Walking Group.** The DCV Walking Group migrated from its Dupont Circle



urban setting to the National Arboretum to experience the splendors of spring.

**Earth Day Picnic.** On April 21, Villagers enjoyed the coming of spring while celebrating Earth Day at a picnic lunch in the Heurich House Museum Garden. ■ SL



## It's Never Too Late to Act

Budding DCV thespians had an enlightening and rollicking entry into the craft of acting at a workshop conducted expressly for the Village by the Studio Theatre on May 3-4. The workshop was a result of several Villagers expressing an interest in such an opportunity after Serge Seiden, Studio's Producing Director, presented at the March Soup Salon. Thanks to **Dorothy Marschak's** follow-up with Seiden, that hope was fulfilled for Villagers **Burke Dillon, Judy duBerrier, Lucia Edmonds, Trish Hoban** and **Caroline Mindel**, as well as Dorothy herself.

"Acting is living truthfully under imaginary circumstances," Madeline Burke-Pitt, one of Studio's instructors, told the class. "How do we get to that place so we can take audiences on that journey?" The first step in that journey involved exercises to create more awareness of the body, "the actor's instrument," and how to make it more relaxed, flexible and expressive. The next session focused on voice: learning how to breathe fully from the ribcage and use the breath to project with good timbre.

Building on those foundations, Sunday's sessions were designed to "activate text," which involved more abstract concepts than body and voice – and lots of play. As Burke-Pitt emphasized, it's not an accident that "play" and a play, such as *Spoon River Anthology*, whose reading performance was the participants' culminating exercise, are one and the same word. Thus, Villagers struck poses to accompany a self-given mnemonic for their names (e.g., "Cute Caroline," "Lucky Lucia," "Doubting Dorothy"), mimicked and tossed balls to

one another and improvised a simple scene, first using only the words "yes" and "no" and then pantomime. From all the hilarity, you would never have known that everyone was working hard on memory, timing and using the body – and not just talk – to activate text, not to mention getting deeper insight into the craft of the people they admire on stage.

Dorothy says that if anyone in the weekend workshop wants to pursue additional classes, contact her at [dmarschak@chime-dc-org](mailto:dmarschak@chime-dc-org). She's also eager to hear from Villagers who would like to see this weekend workshop repeated. ■ BR





## Celeb Salons Roll Along

To date, we've held six of the eleven events, and each one has been enormously successful, which is not really surprising given the caliber of the speakers. The five remaining salons are: **Camay Calloway and Christopher Calloway Brooks**; economist **Alice Rivlin**; **Septime Webre**, artistic director of the Washington Ballet; **Ris LaCoste** (sold out); and **Dorothy Kosinski**, director of the Phillips Collection. Please see the calendar sidebar for the dates of each Salon, and contact **Georgette Sobel** at [georgettesobel@verizon.net](mailto:georgettesobel@verizon.net) to register and obtain payment information. The cost of each is \$75, with \$50 of that a tax-deductible contribution to support the Village. ■



Stephen Grant Salon



Ray Suarez Salon



Steve & Cokie Roberts Salon



Sara Horowitz Salon

## New Members Dinner

---Iris Molotsky

April's New Members dinner, held at the home of **Iris and Irv Molotsky**, once again showed what a diverse and exciting group the Village can muster. The dinners, held six times a year, offer new members the opportunity to meet each other in a relaxed, genial atmosphere and to ask questions about the Village and get to know one another.

At this dinner, we welcomed **Andrés Doernberg** (a long-time volunteer); **Mary McIntosh and Daniel Abele**; **Neil Plotnick**; and **Christine Windheuser**. **Garry Hutchinson**, our Volunteer Coordinator, and the Molotskys were there ostensibly to answer questions, which they did, but they also were eager contributors to the animated conversation.

This dinner was also unique in Village history by having more men than women in attendance. It also had the ambience of a literary salon, with favorite authors and operas recalled. The group is well-traveled, and many fond—and not so fond—memories were shared. A discussion about DC architecture quickly morphed into



From left: Andrés Doernberg, Dan Abele, Neil Plotnick

one about proposed new buildings in New York (not good) to Hong Kong high rises (necessary).

Fueled by wine and scallop gumbo, the evening was a *potpourri* of all the important Village senses: connecting, sharing, learning and eating, which are the essences of a successful Village. ■

## HelloTweeties!

---Iris Molotsky

This is our new greeting, or at least it is for some. Villager Mike Brown led the first DCV Twitter workshop on April 30, the day we had the torrential rain storm. But nine of the ten registrants showed up and learned how to tell a #hashtag (topic) from an @ (person or entity), shape an attention-getting 140 character message, ask a question, follow (and un-follow) tweets and send direct messages. It was an eager group, and Mike had his hands full, but there was a lot of enthusiasm and many good questions.



From left, Ann von der Lippe, Chris Hoban, Mike Brown; back is Ted Bracken.

Many, many thanks to Mike for sharing his skills, good humor and patience. The workshop was a bright event in an otherwise dismal day. A second workshop is planned for May 28 so watch for more information about it shortly. And for DCV tweeters out there, you can follow us on [@dupontcircle](https://twitter.com/dupontcircle).

will receive these benefits for the entire tax year. If an approved application is filed from April 1 to September 30, the property will receive the benefit on the second-half tax bill. Homestead Deduction/Disabled/Senior Citizen Tax Relief begins with the period when the application is filed; you cannot obtain the benefits for prior periods, even if you otherwise qualified for them.

This tax break is also available to totally disabled individuals without regard to age if they meet all of the other qualifications. In addition, such applicants must provide Social Security Administration or DC documentation of their condition and file the same form. The form is available from the DC Office of Tax and Revenue, 1101 4th Street, SW, or it can be downloaded at [otr.cfo.dc.gov](http://otr.cfo.dc.gov). ■ SL

## More from the DMV

Effective May 1, 2014, the District of Columbia began issuing a REAL ID Driver License. The REAL ID is a coordinated effort by US jurisdictions and the federal government to improve the reliability and accuracy of driver licenses and identification cards for security purposes.

At some point REAL ID will be required in order to enter federal facilities or board airplanes. The Department of Homeland Security (DHS) is using a phased approach over several years as to when this requirement will be implemented. In particular, the REAL ID will not be required for boarding aircraft before 2016. Further, your current DC license/ID card will remain valid until it expires or until the DC DMV notifies you to make an in-person visit with appropriate documentation.

To obtain a REAL ID, you will be required to appear in person and provide source documents as proof of identity. Please refer to the DMV website [dmv.dc.gov](http://dmv.dc.gov) for more information on required documentation, as well as why, when and how to obtain a REAL ID. ■ SL

## Good News on DC Senior Tax Break

The threshold for obtaining the DC Senior Citizen or Disabled Property Owner tax savings of 50 percent on real property taxes has been raised from a total household federal Adjusted Gross Income (AGI) of \$100,000 to \$125,000. In addition to having an AGI of \$125,000 or less, the homeowner must own 50 percent or more of the property, be at least 65 and submit a DC Homestead application form (DC Form FP-100) in order to obtain this tax break.

If an approved application is filed from October 1 to March 31, the property

## The One-Sentence Review

The NYC Ballet's performance of *Jewels* by Balanchine on April 5th at the Kennedy Center was a magical, mystical, serene, mesmerizing, sublime transport of delight, with *Emeralds* elegant and luscious, *Rubies* sizzling and playful, floating gracefully upon a joyful piano piece by Stravinsky, and *Diamonds* glittering! (Joan and Nick Ludlow)

If you want authentic Shakespeare, head to Fiasco Theatre's rendition of *Two Gentlemen of Verona*, performed superbly -- even Peter Marks says so -- at the Folger with no sets or costumes, which really makes you appreciate the power and craft of the Bard's language finesse. (Abigail Wiebenson)

*The Magic Flute* [at the Kennedy Center until May 28] was memorable, mirthful, MAGNIFICENT, mind-blowing and, most certainly, magical Mozart. (Sheila Lopez)

Magic flute meets magic paint and heavenly voices. (Dan Gamber)

Constellation Theatre's *The Love of a Nightingale* [running until May 25], derived from a story by Ovid, is a must-see event that is staged with a visceral, fantastic sense of drama. (Nick Ludlow)

Check out the newly opened **Soho Café** on Connecticut Avenue just above Florida next to Washington Sports Center: friendly service, tasty food and bargain prices, especially at breakfast. (Abigail Wiebenson)





### ---Judy duBerrier

It's Spring, and we will all be eating lighter -- healthy salads and grill cooking, for instance. Don't ruin good intentions with bad condiments. It's easy to do, because they seem so innocent. Here is the reality and some easy, low cal, low fat, tasty substitutes.

**Vinaigrette:** Newman's Own, for instance, has 130 whopping calories for 2 tablespoons. Worse, 360 mg of sodium! And most people put more than that on their "healthy" salad. Try this vinaigrette instead: Place 1/2 cup balsamic vinegar, 3 TB olive oil, 1/4 cup water, 1 TB Dijon mustard, 1 tsp honey and 1 tsp garlic powder in a screw top jar. Shake vigorously. Store leftovers in fridge. A 2 TB serving is 59 calories, 43 mg sodium, and 5 g fat. Big difference!

**Ranch Dressing:** 2 TB=180 calories, 20 grams fat, 245 mg sodium. But if you combine 1 cup Greek yogurt, 1/4 cup vinegar and 1 TB dill, it is only 70 calories, 2 grams fat. Plus, you are gaining 12 grams protein. No contest.

**Mayonnaise:** Would you believe 2 TB = 120 calories, 290 mg sodium, 10 grams fat, not to mention loads of artificial ingredients (shudder) such as preservatives, additives and MSG? The following *Eating Well* recipe is cooked, so no worries about salmonella.

Refrigerated, it lasts 3 days. And it is much tastier than jarred. Makes one cup. 2 TB = just 40 calories, 2 g fat, 150 mg sodium.

1 TB cornstarch  
1 1/2 tsp dry mustard  
1 tsp sugar  
1/2 tsp salt  
Pinch cayenne pepper  
3/4 cup buttermilk  
1 large egg  
2 TB fresh lemon juice  
1 TB olive oil

In a medium saucepan, whisk cornstarch, mustard, sugar, salt and cayenne. Add 1/4 cup of the buttermilk, whisking into a smooth paste. Add egg and remaining buttermilk, whisking until smooth. Set the pan over medium-low heat and cook, whisking, until the mixture comes to a simmer and thickens. Continue to whisk for 15 seconds, then remove pan from the heat. Whisk in the lemon juice and oil. Transfer the mayo to a small bowl. Press a piece of plastic wrap directly on the surface to prevent a skin from forming. Let cool and enjoy.

Thoroughly mix all ingredients in a medium bowl. Refrigerate in a glass jar.

Write or call if you want substitute recipes for ketchup, barbecue and/or teriyaki sauce: judyduberrier@verizon.net. 202-328-9123. ■



### ---Judy Silberman, Yoga Master



Twisting poses are important for spinal flexibility, core muscle strength and stress reduction. They generate heat by increasing blood flow to the abdominal organs, which may improve digestion.

Try sitting on a firm chair, your back away from the chair back. Cross right leg over left, hold the back of your chair seat or chair arm with your right hand and pull the right thigh to the left with your left hand. Slowly twist your head to look over your right shoulder. Hold for three full breaths. Repeat on the other side.

Feel your lower back muscles stretch. A one-minute shoulder massage will increase your neck flexibility. Observe the differences. ■

The Dupont Circle Village is a non-profit volunteer organization that connects neighbors to services and educational, cultural/social and health and wellness activities. Please consider a donation now or remember us in your will.



Dupont Circle Village  
2121 Decatur Place NW  
Washington, DC 20036  
www.dupontcirclevillage.org  
Email: contact@dupontcirclevillage.org  
202-436-5252

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