

*"Biologically, physiologically, we are not so different from each other; historically, as narratives—we are each of us unique."*

Oliver Sacks

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## New Members

*DCV warmly welcomes its newest members:*

**Rob and Carla Finkel**  
**Miriam Schottland**

DUPONT  
CIRCLE  
VILLAGE

# Interim President's Letter

---Martis (Marty) Davis

## DCV Wants You...

to engage with your Village and fellow Villagers! We are not just looking for a few good Villagers, but for all of you to be involved. No, we do not just mean volunteering, but engagement in every aspect of the Village. Currently, we have a strong number of involved people; witness our Gala, which most of our membership attended. That spoke volumes about your engagement. And we have a dedicated group working daily on all aspects of the Village.

We know that many of you work or are involved with other interests, including family and friends. A host of other competing interests can limit the amount of time that a member has to give to the Village. However, we would love it if you shared that limited time with your fellow Villagers.

I have by now met many of you face to face and have had you ask me, "How can I get involved?" Our Village is always in need of another pair of hands to help us serve members who might be in need. But, equally important is the opportunity the Village can, and often does, provide for you to pursue your own personal interests while also engaging with the Village.

We are well aware that many of you don't want to continue to do things that were part of your professional life. But you are passionate about art, gardening, politics, bridge or civic engagement, to name just a few interests that members have expressed in their personal profiles. Many of our members would welcome getting together with Villagers who share these and other passions.

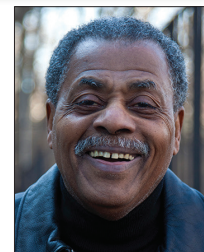
If your interest is in the arts, we have a place for you; if sports or cooking or producing events, etc., is your passion, we want you to share those skills with

the Village. I have long had the idea of the Village University, where members can continue to teach or follow their passions in academic and non-academic course offerings. Looking for a fourth for bridge or golf? The Village should be on your list of places to find that individual(s). That, too, is engagement.

For those of you who acquired a variety of skills in your professional life and do not wish to entirely set them aside because you have "retired," the Village welcomes you and your skills. We are not a staff-laden organization, but one that survives and thrives on persons bringing their professional-world experience to bear on this organization. Many of you know and enjoyed the world of finance, law, healthcare, government and organizational development -- knowledge and skills that the Village needs and treasures.

When we ask you to share your expertise, it does not necessarily mean we will need you for a specified number of hours per week or per month. Sometimes, we need a member's expertise to weigh in on an idea or direction the Village might be considering, so that we're better positioned to make the right decision. Needless to say, we can never have enough people with legal or financial skills, but we are also in need of those with social-work experience. And we continue to need smart people to help us guide this Village into the future.

Many of you have already filled out your personal biographies. If you have not, let us know, and we will get you the paperwork so that we can help you better engage with your fellow Villagers. Drop me a line, [martis\\_davis@comcast.net](mailto:martis_davis@comcast.net), and I promise to help get you engaged in the Village. ■





## MONTHLY Calendar

### Writer's Coffee

**Tuesday, June 16,  
11:00 am-12:30 pm**

2121 Decatur Street, NW (DCV Office)  
Members only. Bring a piece of writing to  
share. Free. RSVP to [kcardille@gmail.com](mailto:kcardille@gmail.com).

### Brookings Institution Tour and Policy Panel Thursday, June 18, 2015, 2:00-4:00 pm

Behind-the-scenes tour with Brookings'  
Chief Operating Officer Steve Bennett,  
followed by short policy briefings by  
Brookings scholars Belle Sawhill, Alan  
Berube, Homi Kharas and Michael  
O'Hanlon. Please RSVP to  
[kcardille@gmail.com](mailto:kcardille@gmail.com).

### Celeb Salon

**Saturday, June 20, 6:30 pm**

Rebecca Sheir, host of NPR's Metro  
Connection. \$75. Purchase tickets online  
at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), or call  
Linda Harsh at 202/234-2567.

### Sunday Soup Salon

**Sunday, June 21, 2015,  
6:00-8:00 pm**

1719 Swann Street, NW (Peg Simpson's  
home)  
Consumer protection pioneer Jodie Z.  
Bernstein is widely recognized for her  
Federal Trade Commission work in rooting  
out deceptive marketing practices and  
in shaping federal privacy policies. She  
also served as general counsel of the  
Environmental Protection Agency and of  
the Department of Health and Human  
Services. She received the Constitutional  
Rights Award in 2008. Members only.  
RSVP to Linda Harsh, [lindajkh@mac.com](mailto:lindajkh@mac.com).  
Please let Linda know if you can bring  
soup.

### Live and Learn: Emergency Preparedness Monday, June 22, 3:30-5:00 pm

St. Thomas Church, 1772 Church Street.  
Building is wheelchair accessible.  
A panel of Villagers will explore measures  
for coping with emergencies, such as  
power outages and severe weather events,  
and distribute checklists, emergency phone  
numbers and other emergency prepared-  
ness materials. Free for Village members;  
\$10 for others. For reservations, contact  
Linda Harsh, 202/234-2567 or  
[lindajkh@mac.com](mailto:lindajkh@mac.com).

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## Join This Month's Global Discussion: Elder Abuse

---Bernice Hutchison, Executive Director

This month, a global dialogue gets underway as we mark the recognition of World Elder Abuse Awareness Day (WEAAD) on June 15. Launched in 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations, WEAAD is an opportunity for communities around the world to promote a better understanding of abuse and neglect of older adults. It is estimated that older adults throughout the United States lose about \$2.6 billion or more annually due to financial abuse and exploitation. WEAAD is a call-to-action for all of us, individuals, organizations and communities, to raise awareness about this important public health and human rights issue.

What is elder abuse? In general, it refers to intentional or neglectful acts by a caregiver or trusted individual that lead to, or may lead to, harm of a vulnerable elder. Physical abuse; neglect; emotional or psychological abuse; verbal abuse and threats; financial abuse and exploitation; sexual abuse; and abandonment are considered forms of elder abuse. In many states, self-neglect is also considered mistreatment.

Who is at risk? Elder abuse can occur anywhere – in the home, in nursing homes or in other institutions. It affects seniors across all socio-economic groups, cultures and races. Based on available information, women and "older" elders are more likely to be victimized. Dementia is a significant risk factor. Mental health and substance abuse issues – of both abusers and victims – are risk factors. Isolation can also contribute to risk.

What should you do if you suspect elder abuse? Most cases of elder abuse go undetected. So, if you suspect something, then it is your duty to report it. You should not assume that someone has already reported a suspicious

situation. To report suspected abuse in the community, contact the D.C. Adult Protective Services at 202-541-3950. If someone you know is in a life-threatening situation or immediate danger, then it is always appropriate to call 911 immediately. To report suspected abuse in a nursing or rehabilitation facility, contact the D.C. long-term-care ombudsman, also at 202-541-3950.

Some general facts about elder abuse:

- More than 5 million older adults in the US are victims of abuse, neglect or exploitation each year.
- For every case of abuse that is reported, almost 24 cases go unreported.
- In 2014, there were more than 10,000 reports of alleged abuse received by social-service agencies across the country.
- Financial exploitation is the fastest growing crime committed against older adults.
- Financial exploitation goes beyond scams, cons and schemes to include the significant loss or depletion of savings, homes and other prized possessions.
- The abused often have a higher morbidity and mortality rate than their peers who have not been abused.
- The abused tend to require hospitalization or institutionalization, due to declining physical or mental health, which adds to the costs of the health-care system and public benefits.

This month, choose to wear purple as a symbolic gesture in support of WEAAD. To learn more about this topic, go to the Administration for Community Living website at:

[http://www.aoa.gov/AoA\\_Programs/Elder\\_Rights/EA\\_Prevention/whatsEA.aspx#elder](http://www.aoa.gov/AoA_Programs/Elder_Rights/EA_Prevention/whatsEA.aspx#elder) ■

*Calendar, continued from page 2*

#### **Celeb Salon**

**Tuesday, June 23, 7:00 pm**

Andy and Marjan Shallal, founders of Busboys and Poets and community activists. \$75. Purchase tickets online at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), or call Linda Harsh at 202/234-2567.

#### **Dining in Dupont: Zorba's Café**

**Wednesday, June 24, 2015, 6:00-8:00 pm**

1612 20th Street, NW (at Connecticut Avenue)  
Longtime restaurateur and DCV supporter Greg Skenderis invites us to dine at Zorba's. He has created a special menu of Greek specialties for us to enjoy at one of the best known places on Connecticut Avenue. RSVP to [kcardille@gmail.com](mailto:kcardille@gmail.com).

#### **Celeb Salon**

**Thursday, June 25, 6:30 pm**

Howard Shalwitz, artistic director of Woolly Mammoth Theater. \$75. Purchase tickets at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), or call Linda Harsh at 202/234-2567.

#### **Katzen Art Center, American University**

**Thursday, July 9, 11:00 am-12:00 pm**

Docent-led tour of the museum's current exhibits. Details to be announced.

#### **Celeb Salon**

**Thursday, September 10, 7:00 pm**

Peggy Cooper Cafritz, co-founder of the Duke Ellington School for the Arts, prominent education advocate and patron of the arts. \$75. Purchase tickets at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), or call Linda Harsh at 202/234-2567.

#### **Celeb Salon**

**Tuesday, September 15, 6:30 pm**

Judith Martin, creator of Miss Manners in the *Washington Post*. \$75. Purchase tickets at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), or call Linda Harsh at 202/234-2567.

#### **Celeb Salon**

**Monday, September 21, 7:00 pm**

Donald E. Graham, Chair and CEO, Graham Holdings Company, formerly the Washington Post Company. \$75. Purchase tickets at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net) or call Linda Harsh at 202/234-2567.

## Becoming a Vetted Village Volunteer

---Garry Hutchinson, Volunteer Coordinator

All DCV members are encouraged to become vetted volunteers. The newest members of the Village may not know how to do so, while veteran members may want a refresher, so here is an outline of the process.

First, go to our website at [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net) to complete and submit a volunteer application. This form will capture your contact information, as well as your skills, interests and availability.

Second, complete and submit a "Release of Information Form" that authorizes the Village to perform a background check, at no charge to you. DCV uses the online service Intellicorp to screen all potential volunteers for the sake of everyone's safety and security.

Submit these two forms to the Volunteer Coordinator, Dupont Circle Village, 2121 Decatur Place, NW, Washington, DC 20008 or at [volunteer@dupontcirclevillage.net](mailto:volunteer@dupontcirclevillage.net).

Third, during the vetting process, DCV performs a personal reference check, contacting two references that you have provided.

Fourth, the volunteer coordinator will schedule and conduct an interview/orientation with you.

Finally, once the process is completed, as a new volunteer you will receive a welcome email, membership handbook and directory and a volunteer handbook. In addition, new volunteers are placed on the DCV volunteer roster. Member requests are emailed to volunteers, who are encouraged to accept assignments as suitable, replying to the volunteer coordinator.

The Village maintains a master list of all volunteers for internal program administration purposes, but this list is neither used nor distributed for proprietary purposes.

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## DCV Seeks Board Candidates Deadline: July 15

The 2015 DCV Nominating Committee is seeking expressions of interest from, or suggestions for, Village members to serve on the Dupont Circle Village Board of Directors. The nominating committee is charged with presenting a slate of persons for election to the Board at its annual business meeting in September. The Board is especially interested in adding individuals with financial experience to its ranks.

The rotation program now in effect provides for terms of about a third of the board to expire each year. The terms of four Board members expire in September 2015: **Brad Edwards, Nancy Hartsock, Don Jones and Peggy Simpson**. The continuing board members whose terms expire in 2016 or 2017 are: **Lois Berlin, Kathy Cardille, Marty Davis, Curt Farrar, Linda Harsh, Joan Ludlow, Mary McIntosh, Iris Molotsky and Jane Pierson**.

The Board elects the DCV officers from among its members.

If you have an interest in serving on the Board or know of a Village member who you think would make a good board member, please contact one of the nominating committee members: **Mimi Higgins**, [mimihiggins@me.com](mailto:mimihiggins@me.com), **Don Jones**, [donald.jones136@verizon.net](mailto:donald.jones136@verizon.net) or **Kenlee Ray**, [kenleeray@gmail.com](mailto:kenleeray@gmail.com) before July 15.

## Health and Wellness Alert:

### Alzheimer's: Is It or Isn't It?

In Frankfurt, Germany, 128 years ago, a young man who had just received his medical degree began working at the state asylum. He had an extreme interest in researching the cortex of the human brain and commenced an education in psychiatry and neuropathology. His name was Alois Alzheimer.

In 1903, he became a research assistant to the eminent Emil Kraepelin at the Munich Medical School. In the course of conducting a post-mortem on a 55-year-old woman who had experienced memory loss, disorientation and hallucinations, Alzheimer discovered that her cerebral cortex was thinner than expected and that senile plaque, usually only found in older people, was present. Along with this plaque were neurofibrillary tangles. These tangles had never before been described. This discovery prompted Kraepelin to name the underlying disease after Alzheimer.

We've come a long way since then, but our understanding of Alzheimer's and of dementia more generally is far from complete.

Dementia is a top cause for disabilities in later life and one of the biggest global public-health challenges facing our generation. Although "Alzheimer's" is popularly used as a catch-all phrase, there are in fact 10 different types of dementia: Alzheimer's; vascular dementia; mixed dementia; dementia with Lewy bodies; Parkinson's disease dementia; fronto-temporal dementia; Creutzfeldt-Jacob dementia; normal pressure hydrocephalus; Huntington's disease; and Wernicke-Korsakoff Syndrome. It is important to diagnose the type of dementia to provide proper treatment.

The number of people presently living with dementia worldwide is about 44 million, 5.3 million of whom are Americans. The global figure is expected to almost double by 2030 and more than triple by 2050. Unless a cure is found, more than 16 million Americans will have the disease by 2050.

- 1 in 9 Americans over age 65, and 1 in 3 over age 85, has Alzheimer's disease.
- People with Alzheimer's are hospitalized three times more than seniors without the disease.
- 2 in 3 people who get Alzheimer's are women.
- 30 percent of people with Alzheimer's also have heart disease, 29 percent also have diabetes.
- Typical life expectancy is 4-8 years, and the disease is the sixth leading cause of death in America.

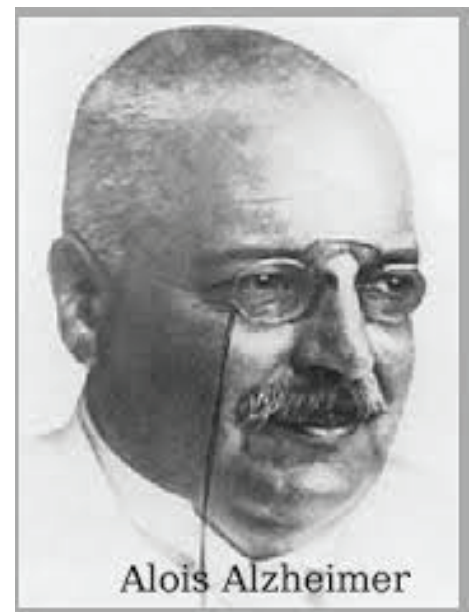
Given its epidemic scale, and with no known cure, it's crucial to look at what can be done to reduce the risk or delay the onset of the disease. A good mantra to remember is, "What is good for your heart is good for your brain." In other words, the evidence indicates that the risk of dementia can be reduced through: reduction in tobacco use; better control and detection of hypertension and diabetes; increased physical and cognitive activity; and minimizing cardiovascular risk factors.

The American Academy of Neurology reported this year that a new test is being evaluated that may be able to detect Alzheimer's and Parkinson's diseases by examining skin biopsies for abnormal protein associated with those disorders. There are already tests being used that are considered to be 90 percent accurate in detecting Alzheimer's. Some commonly used approaches in deter-

mining types of dementia are the Mini Mental State Evaluation (MMSE), imaging tests, CTs, MRIs and PET scans, as well as the Snif Test. However, these are screenings and not diagnostic tests.

Diagnosis is important because one percent of dementia cases are reversible. The causes in these cases include brain tumor; vitamin B12 deficiency; thyroid disease; alcoholism; and depression.

There is a wealth of information on this topic, but I believe the bottom line is



to stay abreast of all new findings, stay aware and in charge of your own health issues, and know that there is more promise today than ever before.

My tip in closing: While I have read claims regarding different nutritional benefits, the one that I relate to the most was published by Massachusetts General Hospital and listed as Memory Maximizers. Hydration – the bottom line for brain health and functioning. Research suggests that as little as a 1.5 percent loss in normal water volume in the body can depress cognition, mood, energy levels and brain functioning.

(Sources: Alzheimer's Association; Alzheimer's Disease International; Centers for Disease Control.) ■ **Sloan Rogers** for the Health & Wellness Committee



## A Secret of S Street

---Nick Ludlow

For many years, the prestigious Holton-Arms School for Girls, established by Jessie Moon Holton and Carolyn Hough Arms in 1901, had its home at 2125 S Street, NW, an imposing Georgian-style mansion built in 1906 that was part of a tract known as The Widow's Mite, a block or so north of where the DCV office is now.

By 1939, the School owned seven adjoining properties on S St. Part of the enlarged School was 2115 S St., a four-story, rough-hewn, Romanesque-style row house with bay windows, built in 1907, that had spectacular views of the city. Jacqueline Kennedy Onassis, among others, attended the School from 1942-1944. Later attendees included Christine Lagarde, Managing Director of the IMF; Brooke Astor; and Julia Louis-Dreyfus of *Seinfeld* fame.

The Holton-Arms School moved to Bethesda in 1963, selling its properties on S St. to Elmer L. and Minnie Klavans, who two years later sold the row house at 2115 S St. to the US National Student Association (NSA). Shortly thereafter, the NSA transferred ownership to the First National Bank of Washington as "Trustee under an undisclosed trust party."

The NSA was founded at the University of Wisconsin in September 1947 as a confederation of US university student governments. Its aims were to strengthen student governments, enhance civil liberties on the American campus and expand access to higher education. It opposed racial segregation in schools.

Not long after its founding, however, the NSA established an international program, which came to be secretly underwritten and controlled by the nascent CIA. Unknowingly, the NSA became an instrument of the Agency.

A dozen years after the NSA began, amidst the escalating post-World War II Cold War, the CIA organized American students to attend the Soviet-backed World Festival of Youth and Students for Peace and Friendship in Vienna in 1959, with Phi Beta Kappa, Smith College graduate Gloria Steinem coordinating recruitment of students in Cambridge, MA.

She headed a CIA front-group, the Independent Service for Information on the Vienna Youth Festival, later the Independent Research Service (IRS), in concert with ex-NSA officers. (The IRS had its office above the old Ruth's Hat Shop on Connecticut Ave.) Officially, the NSA boycotted the festival.

"Gloria was our leader," a CIA veteran told author Karen Paget. In 1962, Steinem and a future NSA president co-directed the anti-festival activities at the Soviet-sponsored Helsinki Youth Festival, where she appeared between beaded curtains, looking like Mata Hari, at a nightclub the CIA had covertly opened aimed at jazz-loving Third World students. Well-known by then, Steinem recruited, among other volunteers, Barney Frank and Bob Kaiser, the journalist.

By the early '60s, the NSA's international activities, directed by the CIA, spanned the globe. In the US, NSA membership reached about a million.

In 1964, the new president of the NSA, Stephen Robbins, an intense student from UCLA with innate curiosity, began investigating the "mysteries" of the NSA, beginning with its financial records, hitherto unavailable to him. To see the full records, and after much prodding, Robbins signed an oath of non-disclosure (known as "witting") about the CIA's ties with the NSA. As Paget describes, "Robbins was astonished to discover the magnitude of the NSA's financial dependency on the CIA" both internationally and domestically.

In 1965, Robbins and the subsequent president of the NSA began scheming about how to separate from the CIA without bankrupting the NSA. Their plans included hiring Michael Wood, already an NSA staffer, to raise funds.

In May 1965, the NSA moved to DC and bought 2115 and 2117 S St. A few months later, the buildings were conveyed to an "undisclosed trust party" — the Independence Foundation, a CIA conduit. According to the State Department, the NSA arranged "a virtually irrevocable occupancy agreement with the Foundation," including free rent. The top two floors of 2115 and 2117 S housed NSA's international staff.



In early 1967, Wood, the NSA fundraiser, exposed the NSA's political and financial control by the CIA to *Ramparts* magazine. Six months later, an outraged NSA insisted that the First National Bank of Washington, as "Trustee under an undisclosed trust party," —the CIA—convey the properties back to the NSA, along with the title and remainder of the CIA's mortgage (\$64,360). Ties between the NSA and CIA were severed acrimoniously, "an efficacious egress from an awkward situation," as CIA Director Richard Helms described it.

The NSA then returned to its normal agenda at 2115/2117 S St., including civil rights issues, student power and university reform. In July/August 1978, it merged with the National Student Lobby to become the US Student Association, left S for K St., then moved to an office on 1211 Connecticut Ave., where it is now. It sold the buildings on S St. to a developer, which converted 2115 into eight condominiums, now worth several million dollars.

As for Steinem, after her CIA days, she famously went on to co-found *Ms. Magazine* in 1971/72 and spearhead the international feminist movement in books, speeches and other media. Speaking to *Newsweek* in 1967, she took pride in her past: "In the CIA, I finally found a group of people who understood how important it was to represent the diversity of our government's ideas at Communist Festivals. If I had the choice, I would do it again." ■

## Celeb Salon Update

---Peg Simpson

Patty Stonesifer has brought lots of West Coast energy and entrepreneurial savvy to her relatively new role as chief executive of Martha's Table. And at the Celeb Salon she headlined, she made it clear that she relished the new challenges. Chief among them is that gentrification of the area where its 14th Street center is located is driving its low-income clientele out of the neighborhood, making it



increasingly difficult for them to access services. So, to keep Martha's Table close to the people it serves, Stonesifer is spearheading the building of a new headquarters in Anacostia.

Stonesifer has lots of ideas, and she'd like to enlist Villagers' help with two in particular: a muffin-baking task force, so that her clients don't have to rely on four-day-old muffins from a grocery store; and a monthly, pop-up grocery store with fresh vegetables and other items. Judging by the enthusiasm of the 24 people at the Stonesifer salon, there is great interest in having a DCV team

that connects with the path-breaking Martha's Table.

We'll keep you posted on what comes of this!

Meanwhile, we're halfway through our 2015 Celeb Salons. There still are seats available for upcoming Salons:

- \*\* Rebecca Sheir, June 20
- \*\* Andy and Marjan Shallal, June 23
- \*\* Howard Shalwitz, June 25
- \*\* Peggy Cooper Cafritz, Sept. 10
- \*\* Judith Martin, Sept. 15
- \*\* Donald Graham, Sept. 21

We'll have a new date soon for the postponed salon with CNN's Candy Crowley and her producer, Michael Roselli.

Seats sell for \$75, of which \$50 is tax deductible. You can buy them online: [www.dupontcirclevillage.net](http://www.dupontcirclevillage.net), punching the "reserve now" button under Celeb Salons, and then the "buy now" button on the next page. If you have forgotten your DCV web password, you can purchase the seat as a "non-member." Or call in your order to Treasurer Linda Harsh, 202-234-2567.

We're grateful for your robust support of Celeb Salons! ■



Geoff Garin Celeb Salon

### Newsletter Takes a Summer Break



It's summer, and the living ain't easy – at least insofar as your Newsletter's editors' schedules are concerned. Plus, we're tired! So, we're going to take advantage of the summer doldrums and take a break. Of course, the Newsletter won't be far from our minds.

We'd welcome hearing from you. What do you particularly like or dislike about the Newsletter? What unaddressed needs do you think it might fulfill? Any ideas for new features and, if so, how to execute them? (Hint, hint: Are you willing to write now and then?) Any and all non-scatological thoughts are welcome. And don't forget to send us news and photos of your whereabouts for *Where Are They Now?* The same goes for reviews for *Product Pro/Con*. One or the other of us will be around this summer to gather up your contributions.

We look forward to serving the Village again in September and wish you a terrific summer. In the meantime, please don't hesitate to be in touch.

Sheila Lopez  
[sheila.lopez@verizon.net](mailto:sheila.lopez@verizon.net)  
 Bella Rosenberg  
[bellarosenberg@verizon.net](mailto:bellarosenberg@verizon.net)

## Live and Learn: Reverse Mortgages

Steven Strauss, Branch Manager of the Bethesda office of Security One Lending, opened his presentation by commenting that he was “not here to sell but, rather, to point out what a reverse mortgage can and cannot do.” Although initially skeptical, after delving deeper into the pros and cons, he realized that the reverse mortgage might be a viable, even preferable, option for certain people. He noted that the ideal candidates are young seniors who have equity in their homes and a decent defined pension; in other words, a good income, although perhaps not quite good enough to support a desired lifestyle. The reverse mortgage would allow people with sufficient income to cover their needs to obtain tax-free home-equity income that could be used for desired purposes, rather than having to draw on investment income that is taxed upon withdrawal.

A reverse mortgage allows people who are 62 and older to convert a portion of their home equity into cash. It is a non-recourse loan, meaning that a borrower's estate will never owe more than the value of the home. The only liability is the value of the house; no other estate assets are affected. To be eligible, the home must be the borrower's primary residence. It can have up to four units as long as one unit is owner occupied. Condos are eligible; coops are not. Applicants must demonstrate the ability to pay basic homeowners costs (taxes, insurance, routine home maintenance) and take HUD-approved counseling from an independent source before a loan application can be considered.

There are three types of reverse mortgages: 1) FHA HECM: home-equity conversion mortgage for amounts equal to 52-75 percent of home value up to

\$625,000, depending on borrower's age, value of home and applicable interest rates; 2) proprietary or jumbo: up to 30-35 percent of home value for loans over \$625,000 (these are not FHA insured); 3) single purpose reverse mortgage: very rare and primarily for lower income, stress situations involving delinquent repairs or taxes.

Costs consist of a lender origination fee that varies depending on program and lender but is capped at \$6,000 (zero lending fees are not uncommon); mortgage insurance at 0.5-2.5 percent of home value; third-party costs, such as appraisal, title, taxes; minimal out-of-pocket expenses, such as counseling fee; and monthly interest costs. Lenders are required to provide loan comparisons, amortization schedules and other disclosures in advance of the loan and prior to counseling.

In 2013, several changes were initiated that alleviated problems associated with reverse mortgages. The maximum loan-to-value percentage was reduced by 10-15 percent; initial withdrawals were limited, meaning that money not used up front stays in a line of credit that grows by the same interest rate applied to the loan balance; mortgage insurance premiums are tiered according to the amount of money needed to pay off existing liens; financial assessments similar to those for conventional loans are required; escrow accounts are required for borrowers who do not have sufficient income to cover home costs; and spouses under 62 who are not party to the loan may be able to retain home ownership if the spouse passes away.

Payment can take several forms:

- 1) lump sum at closing (restricted to about 60 percent of the loan amount);
- 2) monthly payments for specified terms of months or an annuity-type product that is guaranteed for life; 3) a line of credit that grows by the same rate of interest applied to the loan balance; or
- 4) a combination of all three.

Contrary to popular myth, the home-owner retains title to the house and can decide to sell at any time. If the decision is made to sell, the loan may be paid off with cash or other financing, including profits from the sale. If the value of the home is less than the loan balance, the home owner can walk away. In that case, FHA will pay the lender and sell the home. If the owner passes away, the estate would inherit any profit from the sale.

Noting that lifespan has increased, Strauss commented that many people are concerned about outliving their savings. Given this trend, we feel inclined to enjoy what we have in the earlier years of retirement while we are still healthy. Proceeds from a reverse mortgage that are not taxable can help us enjoy retirement without drawing from investments. Further, reverse mortgage payments could allow us to delay taking Social Security until age 70, when benefits are 76 percent higher than at age 62. Another good use for reverse mortgage payments is elimination of high-cost debt (e.g., credit cards).

On the other hand, Strauss cautioned, if there are children living at home or counting on inheriting the property, reverse mortgages may not be a suitable product. If the borrower lives long enough, there may not be any equity left. Unlike conventional loans, where equity grows as principal is paid off, with reverse mortgages equity declines as the loan balance rises. In some cases, it may be more advantageous to take a home-equity loan, purchase longevity insurance or sell the house and downsize. Additional downsides include possible loss of Medicaid and mortgage interest deductions on federal income tax. SL

A video of the *Live and Learn* session will be available on the DCV website ([www.dupontcirclevillage.com](http://www.dupontcirclevillage.com)). ■



## Out and About with DCV

**Dining in Dupont.** Villagers enjoyed a delicious meal and great conversation at Thaiphon on May 14.



**Opera in the Outfield.** Carol Galaty, the group organizer, writes: "What an amazing experience we had on May 16th. We saw and heard a fantastic, upbeat and beautiful opera, *Cinderella* by Rossini, from the bleachers of the "Nats" stadium. Thank heavens the Village had reserved seats, for we were comfortably able to weather the vicious storm that came up suddenly around 6 pm under cover and then enjoyed the lovely dry night that followed at around 8pm."



**Smithsonian American Art Museum.** On June 2nd, Villager and docent **Mary Braden** led a group of Villagers on an enlightening private tour of the Smithsonian's Museum of American Art's American Masterworks exhibit of late 19th and early 20th century paintings, as well as of the major show of paintings by Yasuo Kuniyoshi, a preeminent American modernist who was neglected, and often reviled, because of his Japanese heritage. ■ SL



### Abigail's Bees

"I've acquired 2000 new guests while supporting urban bee-keeping. It will take a year for the hive to yield honey. Meanwhile, I am learning a lot about bee habits. They are an industrious bunch."

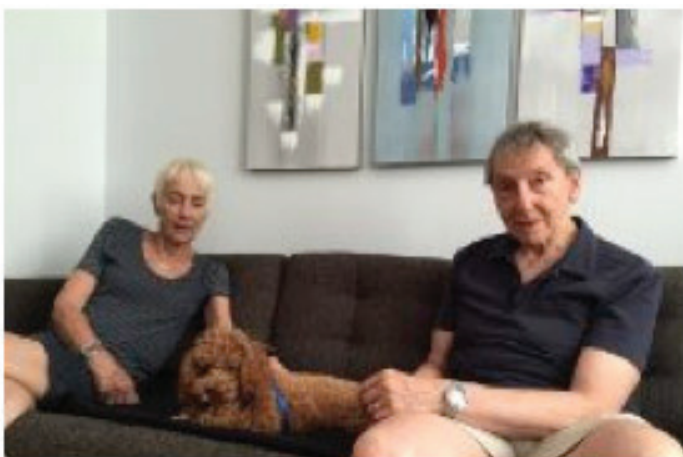
---Abigail Wiebenson





## Meet DCV's Newest Members

**Rob and Carla Finkel:** The Finkels moved from suburban Long Island, NY, to Dupont Circle in 2015. Rob is a theoretical physicist and was Professor and Chairman of the Physics Department at a major university for 48 years. Carla was a fine-arts major at Rhode Island School of Design whose work as an advertising illustrator was abridged to raise their three children, now grown and with lots of children of their own. She became a leader in the Unitarian Fellowship of Huntington, Long Island, where she chaired various committees, including Membership, the Sunday Program Committee and Woman's Group. Rob may be seen around the neighborhood being walked by his adored tiny toy poodle, Newton.



**Miriam Schottland:** I live with a 21-year-old cat that is the same exact color as my race car. Yes, I race a Porsche and teach racing. I worked for about 20 years at an advanced driving company teaching counter-terrorism techniques to the FBI, state department, diplomats, Defense Intelligence Agency, etc. I have been chief instructor for the BMW Club, Corvette Club, Porsche Club, Audi Club, etc. I am semi-retired.

Before getting involved with cars, I had been a commercial artist. I also flew combat in Viet Nam with both the US Air Force and the Vietnamese Air Force to document the activities of our air force in combat. Many of my paintings are hanging in the Pentagon, and I was one of the few women to design a US Postal Service stamp. Putting everything together, I am now writing and illustrating a book on driving. ■

### Thanks for Joining DCV! New Members Thank You Dinner

Iris Molotsky and Marty Davis hosting Liz Bobynscyz, Diane Faulkner, Rob and Carla Finkel, Leslie Jadin and Joan Treichel at one of DCV's regular dinners thanking new members for joining.



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There are no minimum hours to serve. Volunteer assignments operate on a first-come basis for posted requests. Some volunteer assignments will be handled at the discretion of the volunteer coordi-

nator, who reserves the right to match members with specific volunteers based on unique requirements to maximize assistance for the member.

All volunteers are requested to provide monthly reports of their volunteer hours. This allows us to review patterns of need and plan for the future, and it's also helpful for grant applications. ■



## Where Are They Now?



**Joe Auslander** and **Barbara Meeker** "spent a delightful nine days in Venice in May. In addition to canals and Renaissance art, we saw some of the contemporary art associated with the 2015 Venice Biennale. One example is the sculpture by Japanese artist Mariyo Yagi, a family friend."



**Judith Neibrief** and **Helene Scher** were recently in Paris.



**Pender McCarter** attended the re-opening, in early June, of the historic Old Greenbelt Theatre in Greenbelt, MD – with none other than Mrs. Eleanor Roosevelt!

■ BR, with thanks to the travelers



## DCV Reps Meet with Korean Delegation about Age-Friendly Business Practices

DCV President Emerita **Iris Molotsky** and DC Government Age-Friendly DC Coordinator **Gail Kohn** (center) at Historic Dupont Circle Main Streets office on June 2, surrounded by a delegation from Busan, Korea, that seeks to replicate the Village age-friendly model in its "City of Tomorrow," and **Pender McCarter**, DCV age-friendly project manager (left).

Photo: Bill McLeod, executive director, Historic Dupont Circle Main Streets





---Judy duBerrier

Summer soup. Cool, refreshing, easy, good for you. What's not to like?

### 10 Minute Gazpacho (serves 2-3)

1 can fire-roasted tomatoes  
1/2 cucumber, peeled and sliced  
1/2 red bell pepper, seeded and chopped  
1/2 small onion, chopped  
2 TB sherry vinegar  
1/8 cup olive oil  
Salt to taste

Place everything in a food processor (or use a stick blender). Pulse until desired consistency. Garnish with fresh basil.



### Abigail Wiebenson's Carrot and Orange Soup (serves about 4)

Melt 3 TB butter in a pot; stir in 2 cups chopped onions. Cook over low heat until tender, about 15 minutes. Meanwhile, peel and chop 12 large carrots. Add carrots and 4 cups chicken stock to pot. Simmer until tender, about 1/2 hour. With a slotted spoon, place solids in a food processor, along with 1 cup of the cooking liquid. Process until smooth.

If serving hot, add 1 cup orange juice after puréeing. Decorate with grated orange zest. If serving cold, refrigerate first. When serving, add the orange juice and zest.

Questions/comments:  
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---Judy Silberman,  
Yoga Master

More balance exercises: Standing near a wall or chair, slowly swing your lifted left leg forward and backward four times. Use your breath to keep you focused, inhaling as the leg goes forward and exhaling as it goes backward. Rest. Next, lift your left leg and swing it out to the left four times. Then, swing it in front and back of the right leg, also four times. Rest. Next, raise your lifted left foot four times toward your buttocks and away, keeping your left knee pointed down. Repeat this sequence with the right leg.

Maintain good posture throughout, keep the movements even, and focus on a spot three to four feet from you. Try to engage your abs, which means gently holding in your stomach muscles. ■



# HAVE A GREAT SUMMER!

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.



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