

DUPONT CIRCLE VILLAGE

SHATTERING THE STEREOTYPE

ADAMS MORGAN • DUPONT CIRCLE • KALORAMA

“Happiness is the new rich. Inner peace is the new success. Health is the new wealth. Kindness is the new cool.”

— Flower Children
(oldie but goodie)

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Welcome New Members!

Dail Doucette
Anita Gottlieb
Fortunee and Mandi Lisbona

“The Utterly Futile Finding of Words”

It's a new year and another chance to resolve that you will finally join the ranks of millions who engage in the serious adult pastime

By Eva M. Lucero,
Executive Director

of crossword puzzles. Many who swear by this daily routine

claim it improves verbal skills, enhances problem solving, and is fun! It may even help your mood.

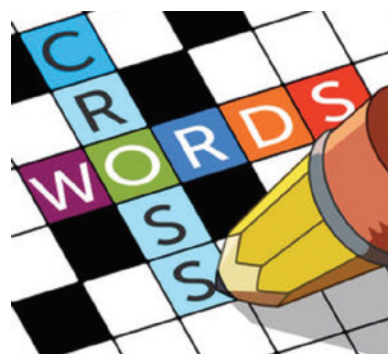
December 21, is recognized globally as “Crossword Puzzle Day” because on this day in 1913, Liverpool journalist Arthur Wynne published a “Word-cross” puzzle. It was shaped like a diamond and contained 32 words (sans black squares that we’re accustomed to seeing today). Wynne’s puzzle went down in history as the first crossword ever published.

The title of this article is from a 1924 New York Times (NYT) opinion column that referred to crossword puzzles as “a primitive sort of mental exercise” and a “sinful waste” of time. Another opinion column four days later predicted its swift disappearance. While every major metropolitan daily newspaper in the country jumped on the crossword bandwagon, the NYT was the sole holdout. However, today, the NYT crossword is arguably

the pinnacle of puzzledom. What happened at the NYT to change their editorial decision and cause them to eat their words? World War II.

Two weeks after the bombing on Pearl Harbor, the NYT published its first crossword puzzle in 1942 as a distraction from war news. From that point forward, a crossword was published once a week in the Sunday

magazine. The first crossword editor, Margaret Farrar, was at the helm for 27 years followed by Will Weng, Eugene Maleska and now Will Shortz. Each editor had their own unique style and brought different skills to the role.



In the 1940s, Farrar was considered the most important person in the world of crossword puzzles. She helped solidify the craze by convincing the NYT publishers about the “increased demand for this type of pastime in an increasingly worried world.” She notably said, “You can’t think of your troubles while solving a crossword.” Weng was a journalist who brought humor to the clues. Maleska was a former superintendent of schools in the Bronx and a lover of opera and Latin who brought a new level of culture and seriousness to the puzzle. Shortz is the only accredited

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President's Notes



The DCV Development Committee

The featured DCV committee this month is our Development Committee. Like other charities, Dupont Circle Village relies on a variety of sources for the funds necessary to conduct our operations. DCV is fortunate to have a three-legged stool to support us. The Development Committee is responsible for one of those legs.

What are the three legs of our support?

First, DCV is fortunate to have a base of membership dues to support us. Second, DCV has also been fortunate

to get more foundation and government grants in the last couple of years than in the past.

The final leg of the stool is fund-raising and donations, the bailiwick of the Development Committee. For 2018, annual contributions from individuals were about 20% of our regular income. The funds from our Annual Gala and Celeb Salon programs comprised another 25% of that income. During 2018, we

were also fortunate to receive our first bequest under the Legacy Heritage Fund.

The Development Committee guides the ongoing fundraising activities of DCV. These efforts include our annual fund appeal, which is our only broad-based fundraising activity of the year. The Committee also cultivates donor and grant opportunities. The Development Committee oversees the fundraising aspects of the Celeb Salons and the Silent Auction at the Gala as well.

A major recent effort of the Committee has been to establish the DCV Legacy Heritage Fund to guarantee lasting support for the Village. The Legacy Heritage Fund is the forum for members to make legacy bequests in a

will, retirement plan, or trust. Information about the Legacy Heritage Fund is on the DCV website.

What can you do with the Development Committee?

The Development Committee is looking for new members to support its ongoing efforts. There are opportunities to be a member or to help lead the Committee's work. **Iris Molotsky**, who has helped lead the Committee for many years, has decided to step down. The Committee meets two or three times a year. As a Committee member, your participation can be tailored to your time availability and interests. If you would like to learn more about the Development Committee and how you could help DCV in this important area, please contact **Eva M. Lucero**.

On another note, I wanted to thank DCV for the opportunity to be President for the last two years. The DCV Board has decided to extend my term for another year so you will be hearing from me in 2019. As always, please let me know if you have any thoughts on how we can improve DCV for our members.

Best Wishes for a Joyful New Year.

Utterly Futile

Continued from page 1

"academic puzzle master" in the world and has taken the NYT crossword to even greater heights during his 25 years at the newspaper. For the past 31 years, he has also served as the puzzle master on NPR's Weekend Edition.

By the 1950s, the Sunday NYT crossword was so popular that the newspaper started offering a daily crossword with varying degrees of complexity. By the time Shortz took over the crossword in 1994, he felt that it had become "stodgy, old fashioned, humorless and not particularly interesting." Three months into his new job, Shortz added clues from current cultural reference points such as Rap and Hip Hop music. The backlash was immediate as dedicated tra-

ditionalists rejected this new trend and didn't appreciate that he was trying to appeal to a younger generation. They were also skeptical that the younger generation would ever be interested in crosswords and let him know by sending many unfriendly letters. Shortz proved the naysayers wrong; while he's been in charge, the average age of those who do the puzzle has fallen by 15 years or someone who is on average 41 years old.

Shortz has also led the enormous task of taking the crossword into the digital age. Not only is the basic crossword available online but solvers can also play the Mini, the Variety puzzles, a monthly bonus puzzle and more online. There are many days when the crossword outdoes itself and uses animated clues for a true digital experience. Digital sub-

scribers also have access to video game adaptations such as PuzzleMania and SuperMega programs. The NYT partnered with various game companies and created apps that support educational puzzles such as KenKen for math skills, SET for matching spatial patterns and Sudoku. By using the hashtag #NYTXW on Twitter hardcore NYT crossword enthusiasts share daily frustrations, conquests and overall camaraderie as they tackle the daily crossword. There are over 400,000 paying subscribers to the NYT crossword with nearly \$17 million in annual revenue.

Today, over 50 million Americans do at least one crossword puzzle a week. In 2019, maybe you will resolve to join this large community and explore the fun.

Monthly Calendar

Knitting Group

Thursday, January 3, 4:00 pm
2120 S Street, NW
RSVP: Joyce O'Brien, (202) 265-1015 or obrienjw400@gmail.com

Men's Book Group

Tuesday, January 8, 11:00 am
La Tomate Caffe, 1701 Connecticut Ave NW
RSVP: Peter Vandevanter, (202) 215-2394 or petervandevanter@gmail.com

The Men's Book Group will meet regularly on the 2nd Tuesday of each month, and discuss a previously chosen book.

January's book will be *Bad Blood: Secrets and Lies in a Silicon Valley Startup* by John Carreyrou. One of the best books of the year, according to NPR, this is the story of Elizabeth Holmes and her company, Theranos, which purported to do blood work with the mere prick of a finger. The large number of impressive people who supported her company including Mattis, Kissinger, George Schultz and others. Unfortunately the science wasn't as good as the P.R. and it did not work.

Please join the group, stretch yourself by reading some things you might not have chosen, and enjoy some good company. The meeting is up a flight of stairs. Please plan for some breakfast or lunch while we meet.

DCV Movie Group

Thursday, January 17
Location: t/b/a

This popular group generally meets monthly. The format is that participants see 2 movies ahead of time, and the group gathers over supper to discuss them. The specific movies have not yet been selected – they will be announced, and registration opened, in a future Friday E-Blast.

Cooking Class 4: Shortcuts to an African Meal Everyone Loves

Thursday, January 17, 11:30-1:30
1910 S Street NW
RSVP: Carol Galaty at carolgalaty@gmail.com or (202) 232-7259
Limit: 10 people – RSVP Required

I like to make easy recipes that are delicious, made with everyday ingredients, unusual, yet everyone loves (or nearly everyone...this is not a recipe for people with nut allergies), and that are great for adults, children, regular dinners or big parties. Ghanaian Groundnut Stew meets all those criteria if you make it as served in restaurants, which is a combination of African and Indian style. It has



a number of easy to prepare parts, so there is plenty of tasks for everyone. We will proceed as follows:
11:30 – Discussion and Preparation of Food;
12:45 – Enjoying our African Meal and Talking of Travels;
1:15 – Winding Down and Cleaning Up

Menu

First Course: Salad

Main Course: Peanut Butter, Chicken, Chicken Broth, Rice, Onions, Tomato Paste, Oranges, Pineapple, Peanuts, Coconut, Raisins, Tomatoes, Chutney

Dessert: Oranges and Sweet Fried Red Plantain

Sunday Soup Salon: Speaker Offers Recipe for Living Out Loud

Sunday, January 20, 6:00-8:00 pm
Location: 1760 Swann Street, NW
RSVP: Contact host Lynn Lewis at lynnlewis940@gmail.com

Do you want to live life longer and at its fullest? Have more energy and learn why exercise and a healthy diet are critical? Discover how laughter and play significantly enhance your mood and lifespan?

Join our Soup Salon to welcome Brad Bickford, who will address these topics and more. Besides being an OLLI faculty member ("Living Healthier and Happier in Retirement") and a licensed clinical social worker, Brad is a volunteer and board member at Sibley Hospital Senior Services...and a standup comic.

Offers of soup, bread, dessert and wine are welcome but not necessary to attend. Coordinate with Lynn.

French Challenge

Tuesday, January 22, 4:30 pm
Location 1910 S Street NW
RSVP: Carol Galaty at carolgalaty@gmail.com or (202) 232-7259 – BY January 18

This is the first French Challenge of 2019, and all those wishing to exercise their French are invited and they are welcome to bring a friend or two. It will be a casual meeting where we can talk about what we have done over the holidays and explore the various holiday customs in France, here and wherever our French challenge members come from.

Monthly Calendar



We have made arrangements for the next two meetings that should get us back together and we have some fun ideas for future meetings at Embassies to discuss. As usual we will have French snacks and wine (or other drinks for those who don't want wine), the January discussions will all in be French and you are welcome to bring friends.

Reminders and "Le Programme du Jour" will be sent out in Mid-January.

DCV Happy Hour

Tuesday, January 22, 5:30-7:00 pm

Location: Grill from Ipanema, 1858 Columbia Rd NW

RSVP: DCV's online calendar, or contact the DCV Office at (202) 436-5252

Welcome in the new year with your Village friends at the *Grill from Ipanema*. You can enjoy Brazilian specials such as caipirinhas (the national cocktail), wine or beer along with something tasty from the tapas menu. Saúde!

National Portrait Gallery Docent Led Tour with Sheila Lopez

Wednesday, January 23, 1:00 pm

Location: National Portrait Gallery, G Street entrance (Red Line, Gallery Place)

Register online or contact the DCV Office at (202) 436-5252

Black Out: Silhouettes Then and Now is the first major museum exhibit to explore the art form of cut-paper profiles in terms of their rich historical roots and powerful contemporary representations. Well before the advent of photography in 1839, silhouettes were an inexpensive, more democratic form of portraiture than the traditional oil-on-canvas likenesses produced by prominent artists. The "Then" portion of the exhibit focuses on those who have been previously "blackened out" in historical narratives, such as enslaved people, same-sex couples, cooks, and activist women. The "Now" portion features the work of contemporary artists and includes Kara Walker's panoramic silhouettes of plantation life and Kristi Malakoff's life size sculptures depicting a children's Maypole dance.

Meet at G Street Entrance, Information Desk.

DCV Winter Party

Wednesday, January 23, 6:30-8:30 pm

Location: The Chastleton Ballroom, 1701 16th St NW

RSVP: DCV's online calendar, or contact the DCV Office at (202) 436-5252

Come celebrate with other Members the start of 2019. DCV will provide the food, drinks and fun for a memorable evening. The only thing you need to bring is yourself. A formal invite will be forthcoming.

Live and Learn: Nutrition and Lifestyle Solutions to Promote Cognitive Health

Monday, January 28, 3:30-5:00 pm

Location: West End Library Meeting Room, 2522 Virginia Ave NW

RSVP: DCV's online calendar, or contact the DCV Office at (202) 436-5252

Deadline: Friday, January 25

Functional medicine approaches symptoms by seeking the root cause of imbalance to support optimal health. Dupont Circle Village's January Live & Learn program will explore how lifestyle interventions – diet, sleep, movement, mindfulness and social connections – can address the most common drivers of disease. The core focus of the program will be on nutritional solutions to prevent Alzheimer's disease and cognitive decline. You will leave with suggestions for actions you can take to support your cognitive health.

The presenter, Julie Wendt, MS, CNS, is a Nutritionist & Health Coach in George Washington University's Center for Integrative Medicine. She has a Master's of Science in Integrative Health and is a Licensed Dietician Nutritionist (LDN) in Maryland, a Licensed Nutritionist (LN) in D.C., and a Certified Nutrition Specialist (CNS).

This event is co-sponsored by the Foggy Bottom West End Village.

80+ Group

Thursday, January 31, 2:00 pm

Location: Friends Meeting House, Decatur Room, corner of Florida & Decatur

RSVP: DCV's online calendar, or contact the DCV Office at (202) 436-5252

We've had an excellent initial meeting and plan for those 80 and over to get together monthly, usually on the 4th Thursday of the month (yes, we know that this one in January is the 5th Thursday but we'll get on track next month).

Would you like to get together with others and hang out, drink some coffee, and enjoy each others' company on a monthly basis? If you're hesitant, are you willing to try it out? What do you have to lose but an hour or so on one afternoon! A \$5 donation is suggested for coffee, tea, and cookies.

There are 2-3 steps to enter the building. The Decatur Room is then immediately on your right.

Village Member Eva Kemeny Sterner: From the Danube to the Potomac — Hungarian Born, World War II Survivor, Translator, Volunteer, Arts Lover

Member Profile

Eva Sterner grew up in Buda, the residential area of Budapest, Hungary, in the 1930s when her family lived in the upper level of a fashionable duplex. Eva fondly recalls her first visit to the Budapest Opera House where she developed a life-

long love of opera. She delighted in her first opera, Mozart's *The Abduction from the Seraglio*, and couldn't sleep all night as she thought of playing various arias from *The Seraglio* on the family piano.

In 1938, German forces occupied Hungary, and the German language newspaper, where Eva's father worked, was discontinued. Eva's mother and father, sister and grandmother moved to a small apartment. During the Allies' winter bombing, the family was forced to retreat to their building's basement. In order to feed the family, Eva's father, George Kemeny, cut meat from horses that were killed during the bombings. Eva's family and others survived on this meat which, as she recalls, was not cooked with any of the spices that would have made it a French delicacy! During this time, Mr. Kemeny insisted on never eating more than his two daughters and wife and lost considerable weight.

In 1945, after the Soviet armies defeated the Hungarian and German forces, Eva recalls that Russian soldiers went to every house in the neighborhood, including hers. The soldiers confronted Mr. Kemeny and others demanding that they relinquish their watches — an unimaginable luxury to the young troops, who covered their arms with time-pieces. Eva also remembers how her



parents shielded their two teenage daughters from Russian advances, standing in front of and hiding the youngsters.

After the war ended, Mr. Kemeny served as the Hungarian Secretary of the Treasury. The family moved to an apartment in Pest, the commercial area of Budapest, so that Mr. Kemeny could be closer to his work. In his job, Eva's father argued with the Hungarian prime minister, a staunch communist, about improving the exchange rate of the Hungarian currency. In 1948, the government nationalized private industries without consulting the Secretary of Treasury, and Mr. Kemeny decided it was time to defect.

He arranged for asylum with British diplomats whom he met through his work. His daughter, Agnes, was already studying at Geneva University. He proposed that Eva take a summer language course in London. Mr. Kemeny told his colleagues that he and his wife, Clara, would be visiting their daughter in Geneva on his "summer vacation." Mr. Kemeny left most of his

belongings behind, but managed to take a hundred books from his vast collection.

The chauffeur-driven government car's first stop was the Hungarian consulate in Vienna where the Keme-nys spent the night. While in Vienna, Mr. Kemeny discussed repairs of the consulate with the consul. After arriving by train in Geneva, he sent a letter to the Hungarian government announcing his decision not to return. Shortly thereafter, Eva's father read that the consul he had visited in Vienna had also defected! Her father did not need to worry about his safety nor being extradited, she said, because at the time the Hungarian Communists did not have the imagination or the clout.

Mrs. Kemeny kept the plan to defect secret from her own mother for fear that she would divulge it. Eva's grandmother later emigrated to Brazil with her children and grandchildren. When Eva's best friend, Ann, realized the Kemenys would not be returning,

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More Reasons for a Smartphone – Other Transportation



Ask Ann

I don't clutter up my smartphone with a lot of apps, but thought I would share with you a few more helpful features on a smartphone, as well as some useful apps.

Do you want to know what time it is? Need to time something? Need a flashlight, particularly on dark or unfamiliar stairs? All of these can be accessed on a smartphone.

A lot of DCV members do not have a car. Last month, I talked about taking Uber and Lyft as an option for transportation. There is also a really useful app for taking Metro (WMATA) – I use it every day. After you download the app, all you have to do is select on the menu across the bottom to get to all kinds of practical information:

On the **Next Bus** section, any current alerts are listed on the top (traffic

issues, modified routes, etc.). The next section lists the bus lines near where you are, and you select the one you're looking for (all routes are listed below that), then which direction you want, and then select your specific stop. It will list the time until the next bus or two. Very useful if you want to know how long you have to wait – I use it every afternoon if I'm cutting it close, so that I can see if I missed the one I planned on catching!

On the **Metro** section (which is for Metro Rail), the alert section and elevator outages are at the bottom of the screen instead of the top. Select the line you want (like the Red line), then select your station, and it will tell you how long the wait is for each direction.

On the **Favorites** section, you can set your most common choices – I have mine set to show from home to DCV, and vice versa.



On the **Nearby** section, your phone will locate where you are on a map, and show all the nearby stops. It can be helpful if you're not sure where you need to wait for a return bus. It also shows the Circulator stops.

Questions & instructions? Just Ask Ann at (202) 436-5252 or admin@dupontcirclevillage.net. You have to learn how to do anything in life, and we are always happy to help you along that path.

Village Member Eva Kemeny Sterner

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she too decided to leave the country with her fiancé and parents. They risked their lives crossing the border illegally before settling in Australia. While in Australia, Ann's husband, John Harsanyi, received the Nobel Prize in Economics.

In 1948, Eva's parents settled in London where Mr. Kemeny became a research scholar for a British institute and prepared a study on Hungary's five-year economic plan. In 1962, the Kemeny's hosted Eva's wedding to Gordon Sterner of Red Bank, NJ. Eva met Gordon in Munich while both were working for Radio Free Europe: she as a translator; and he as an editor. In addition to speaking Hungarian and English, Eva is conversant in French and German.

In 1969, the couple left Munich and moved to Washington where they purchased a coop at The Broadmoor. Shortly thereafter Gordon

accepted a position as a press officer with the US Information Agency. The couple moved to East Pakistan where Eva performed volunteer work for the poor. In 1973, after one year and a reduction-in-force, they returned to Washington and rented at The Imperial House until Gordon's untimely death in 1974.

Eva's father encouraged Eva to return to London. She decided to stay in the United States and purchased her apartment at The Imperial House where she lived for more than 45 years before moving to Chevy Chase House in June 2018. Eva's sister, Agnes, and her family reside in London.

In her new location in Chevy Chase, DC, Eva looks back on her early upbringing when Mrs. Kemeny insisted that she and Agnes not complain about being tired, thirsty or hungry. Growing up in Hungary where it was not safe to drink water from the spigot, the Kemeny girls refused to drink seltzer water and suffered the natural consequences of

being thirsty. Eva thinks of this upbringing in her new location where some residents complain more than she thinks they should about the food!

While in Washington, Eva volunteered with Goodwill Industries screening and pricing long playing record donations; and with the American Council, selecting high school students to learn English in America. She met Village Member **Carmela Vetri** when Carmela was on the staff at the American Council.

Eva continues to enjoy visiting the National Gallery and The Phillips Collection; plays piano four-handed every week with a former neighbor who introduced me to her; and attends live movie broadcasts from the Metropolitan Opera. She likes afternoon walks in her new residential neighborhood as well as Avalon movie matinees. Eva has helped introduce me to opera in my retirement years, is a true mentor and a dear friend.

Death and Taxes May Be Inevitable, but Senior Falls Are Not!

Dupont Circle Villager **Peg Simpson** is a go-getter, an achiever – an award-winning national and international journalist, and a previous DCV board president.

When she stepped into the unknown this past July 1, though, she embarked on an adventure she hadn't anticipated.

It was Sunday. She was at church and ready to descend from the choir loft. This was something she had done many times before, but this time she was carrying three choir hymnals. She missed a step, fell on her rump and hit her head against a pew. An emergency team arrived and examined her head; fortunately there were no signs of a concussion.

On July 4, however, she started getting bad pains in her legs. She called her physician, who said that she needed a sonogram to make sure that she wasn't developing blood clots from the fall. She followed her doctor's advice; a sonogram came up negative.

But now she started having pelvic pains, underwent more tests, and learned that she had fractured her pelvis. Luckily it was minor. Yet certainly no fun. For a while there, she was "in absolute agony," she admits.

So what did she learn from her misstep? "For God's sake, don't step down without looking where you are going and hold onto a railing if there is one," she advises all of us Villagers. True, the stairs leading from her church's choir do not have a railing. Nonetheless, she could have given one of the three hymnals to somebody else to carry, she reasons, thus freeing up one of her hands to hold onto a pew during her descent.

Indeed, our muscle strength may ebb, and our balance may diminish as we get older, but senior falls **are not** inevitable, Helaina Roisman, the injury prevention and outreach coordinator at George Washington University Hospital, stresses. "There are things

that we can do to prevent them." She spoke at a Village Live and Learn Seminar about senior-fall prevention on December 3. The other speaker was Sophia Janson, a geriatric physical therapist also affiliated with George Washington University.

Here are some of the fall-prevention tips they presented.

Vision

The inner ear, which is critical for balance, gets somewhat weaker as we age. Yet vision is crucial for balance as well, and you might miss a step and fall because of vision problems, especially if you wear bifocals or progressive lenses. Sometimes these types of lenses can make things seem closer or farther away than they really are. If you have bifocal or progressive lenses, you may want to get a pair of glasses with only your distance prescription for outdoor activities.

Exercise

Exercise can help counter the loss in muscle strength that comes with aging and that heightens our risk of failing. In fact, keeping your muscles strong is the best way to prevent falls. Any exercise is good; do whatever you enjoy. Tai Chi does have the advantage of both strengthening muscle and balance.

At Home

Throw rugs are a big fall hazard. Secure any that you have with carpet tape or dispose of them.

Whenever going up or down stairs, hold onto a railing. It could not only prevent you from falling, it could even save your life!

The most hazardous room in the house from a fall viewpoint is the bathroom. A shower chair with suction feet is a good idea. You can buy one online – say through Amazon. Although suction grab bars have become popular for showers and bathtubs, they do not adhere to older bathroom tiles. The

safest thing is to have somebody install grab bars for you.

If you wear socks around the house, be sure they are the kind with skids. Otherwise you might slide and fall. If you need a walker in the house, a two-wheeled one may be ideal. But keep in mind that the back two legs, which do not have wheels, can catch on rugs.

Since vision is crucial for balance, insufficient lighting at home can set you up for a fall. And if you spend the night in somebody else's house, you might want to ask them for a night-light. "I have heard some tragic stories" about people falling because they got up to go to the bathroom in a house they weren't familiar with, Roisman noted.

Outside

How to get around by foot outside without falling? Shoes with treads on the soles can help. A cane can too, but make sure that it is a regular one, not one with four feet, if you walk with a normal gait. Otherwise you might trip over it. If you need a walker to walk outside, one with four wheels is ideal. In addition to providing mobility, it also provides stability and has a seat as well if you need to take a rest.

Keep in mind that District sidewalks are often uneven and are a major cause of falls by seniors. So as you negotiate your way, keep an eagle eye open not just for uneven pavement, but for potholes and tree roots jutting up through cement.

Contact information: Roisman can be reached at helaina.roisman@gwu-hospital.com Janson can be reached at (202) 715-5655. Steve Hage is a Certified Aging in Place Specialist – a contractor who can assess your home for safety and install bars in the shower, etc. He presented DCV Live and Learn Seminars in 2010, 2013, and 2016. An article about him can be found in the April/May 2013 DCV Newsletter. His phone number is (301) 585-5738.

Live & Learn

Strategies for Tax Savings

On November 12, **Beth Merriks**, Chair of the Live and Learn Committee welcomed David Hurwitz, Private Wealth Advisor, and Eric Schultz, CPA, joined a fully subscribed Live and Learn at the

By Joan Ludlow

Friends Meeting House to discuss changes in the

Federal Tax Law enacted last year.

The standard income tax deduction is now \$12,000 for single filers and \$24,000 for married couples filing jointly in 2018. Even if you itemized deductions in the past, it might not make sense to do so now. You would benefit from itemizing only if your total itemized deductions are higher than

the new standard deduction amount.

Hurwitz recommended that you go the web and use one of the 1040 calculators, inputting all the requested information to estimate your taxes or tax refund.

A variety of possibilities were discussed for reducing your taxable income and obtaining possible deductions. For example, how credit for charitable giving can be gained through your minimum distribution account.

A 2018 Tax Reference Sheet was supplied, providing useful information on a variety of areas including whether you should take the standard deduction option as a single or married couple, versus filing a detailed tax form.

It was pointed out that although your income tax bracket for 2017 might have been 28% and this year will be 22%, the difference in savings may very well be a wash-out because of the reduction in deductibles (e.g., property taxes).

District residents can purchase non-taxable municipal bonds from any one of the 51 states, thus having investments without paying tax on them. Also, investing in Opportunity Zones offer the same benefit of having no capital gains tax, if you hold the investment for ten years.

Also, although the monthly Part B Medicare premium for 2018 is \$134 for all, there are supplemental charges to that amount when your Modified Adjusted Gross Income is above \$85,000—\$107,000 if single or \$170,000—\$214,000 if a married couple.

Although you will not necessarily benefit from the above opportunities this year i.e., you have already collected your minimum distribution, keep in mind the opportunities for next year's taxes and continue to research whatever possibilities that exist to reduce your taxable income.

Speakers: David Hurwitz, Private Wealth Advisor, Certified Financial Planner, Ameriprise Financial Services, Inc., Bethesda, MD. 301.263.8509 and Eric Schultz, CPA, Doyle & Schultz.

Where Are They Now?



Steve Kittrell and **Susan Hattan**'s Christmas outings in Sarasota, FL, included a tour of the Ringling home (Ca' d'Zan).

Out & About with DCV



▲ **Ann McFarren** hosted the 3rd Annual Holiday Cookie Exchange. Seventeen Villagers brought their special recipe cookies to exchange with other Villagers. Each participant leaves with three dozen cookies!



▲ Three mornings each week more than a dozen Villagers participate in an exercise class at the Washington Sports Club. The "No Pretenders" shirts allude to the rigorous nature of the class with demanding teacher, Tyree. DCV members are **Bené Durant, Pender McCarter, Peg Simpson, Ann Von der Lippe, Carol Galaty, Monica Heppel, Ceceile Richter, Ken Shuck, Deborah Mendolsohn, Chris Hannah, Charlotte Holloman, Jane Pierson and Abigail Wiebenson.**



▲ Members enjoyed viewing over 100 objects of **Fabergé Rediscovered** during a private tour at the Hillwood Estate Museum and Gardens.

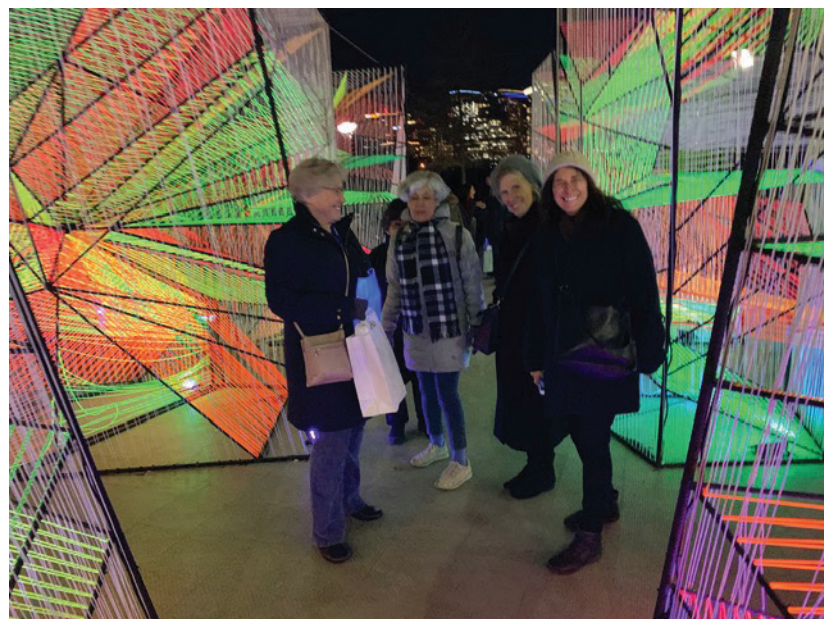


▲ 21 Villagers who participate in the DCV French Challenge enjoyed an outing to the Haitian Embassy where they toured four floors of Haitian art. The tour ended with wine, cheese, buttered Haitian Pumpkin bread, and a brief presentation about the history of Haiti.

Out & About with DCV



Pender M. McCarter participated in the National Press Club's 19th Annual Members' Photo Exhibit at the end of last year. The exhibit featured 209 print photos and electronic images from 45 members. Three of Pender's photos taken in southern Spain and Switzerland in 2017-18 are featured. A digital version of the Press Club's exhibit can be found at <https://noelstjohn.smugmug.com/NationalPressClub/Photography-Committee/2018-09-01-NPC-Members-Photography-Exhibit/i-Lxr7HWr>



▲ **Nancy Turnbull, Judith Neibrief, Marie Lovenheim** and friends celebrating and enjoying Georgetown Glow (**Judi Lambart** took the photo).



▲ Public Relations Committee Volunteers **Fred Gladstone, Gretchen Ellsworth** and **Pender McCarter** assembled Villagers in the DCV office to tape their recollections of living in Washington during the turbulent spring and summer months of 1968: **Bené Durant**, who lived on 16th Street; **Charlotte Holloman**, who was visiting relatives in Shaw; Gretchen, in Adams Morgan; and **Susan Meehan**, on 17th Street. The Committee will post an edited version of the conversation with Fred and Pender on the Village's website in a podcast.

Fruit Crumble

I am not a big dessert person. My favorite foods are savory and we usually don't have dessert at home unless someone gifts us cookies (which we have lots of right now!!). However, there are times when I have folks over for dinner and I know I need to have a dessert. On those occasions, my favorite go to dessert is a crumble with fruit. Its easy, its usually lower in sugar, and you can do whatever fruit is in season. I have used this recipe with pears and blackberries, apples and raspberries and apples and raisins. The combination is your choice and leftovers are yummy, too.

By Lois Berlin

Topping

1/2 cup all purpose flour
1/2 cup brown sugar
1 tsp cinnamon
1/2 tsp salt
6 Tbsp butter cut into small chunks
1/2 cup chopped pecans

Fruit Filling

6-7 apples or pears, peeled, cored and chopped into 1 inch pieces
1 1/2 cups berries
1 Tbsp lemon juice
1/2 cup sugar
2 Tbsp all purpose flour
1/2 tsp cinnamon
3 Tbsp Applejack (optional)
3 Tbsp butter cut into small pieces

Directions

Dice your leftover turkey into 1/4 to 1/2 inch dice. Then it's time to make your white sauce. Melt the butter in a heavy saucepan, add the flour and whisk it into the flour until you have a thick roux. Cook this roux for about 2-3 minutes and add the seasonings you want to add. Add your broth a cup at a time and whisk briskly. You want a really thick sauce — beyond gravy texture!

Once sauce is thick, take it off the heat and let it cool to room temperature. Mix the cooled sauce into the diced turkey and refrigerate for about 1/2 hour. Once cooled, take handfuls of the mixture and make patties the size you would like, place it on Saran Wrap and wrap it up—I take a square piece and place the patty in the middle, fold the Saran Wrap over from each side and then fold the two flap sides over. At this point, you can put them in the freezer or you can put them in the fridge to use within 2-3 days.

They are good with gravy or not!

Yoga Tips

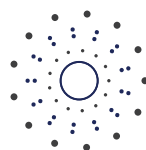


Judy Silberman,
Yoga Master



Happy New Year! We will continue to strengthen the feet in this new year, hoping to keep you strong, balanced, and upright. Sit on a chair, legs extended. 1) Point and flex both feet, 10X, inhale as you point, exhale as you flex. Rest. 2) Cross the right ankle over the left thigh; crunch the toes, exhale, then spread the toes, inhale. Do the same with the left foot. 3) Hold ball of right foot with strap. Pull foot back, as foot resists, with heel staying on the floor. Rest, repeat, and then go to the left. 4) Put a marble, cotton ball, or wadded up ball of paper next to your right foot. Pick it up with your toes and drop it next to your left foot, which then picks it up and returns it to the right foot. Your grandkids will enjoy this activity! A nice, moisturizing foot massage could end this session, with soft music and a soothing scent in the air. Be grateful for your feet!

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
SHATTERING THE STEREOTYPE
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