

CAPITOL HILL VILLAGE

NEWS

Village Meeting with Tommy Wells

By Bob Guttman

I was asked to report on the November 2 CHV meeting with DC Councilman Tommy Wells, whose Ward 6 district includes Capitol Hill. I will report that the meeting was well attended; Wells gave an interesting presentation; many questions were asked and answered; and the Proctors were gracious hosts (session in home of CHV President Mary Procter). There ends my reportage. The remainder of this piece is an impression, a commentary, if you will, rather than reporting.

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December Events and Programs

Tuesday, December 1 6:00-7:30 pm

Literary Club

We will meet in the home of a member to discuss Edith Wharton's *House of Mirth*, the tragic story of Lily Bart who tries to find her place in New York high society in the early 1900's. Call the office to sign up and find out the location.

[Members and volunteers]

ADVANCE NOTICE: The Club will meet January 5 to read the play, *The Dining Room* by A.R. Gurney. Scripts are available for \$8 at Back Stage, corner of 8th & G Streets SE. Call early to order the script so they get enough in stock (544-5744). Gurney is the Neil Simon of New England WASPs. Read the play and decide which 2-3 scenes you want to be in.

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Stardust Gala Is On For January 30

Time to make the first mark on your 2010 Calendar: the Village's Second Annual Stardust Gala is January 30.

This will be a Saturday evening for CHV members and their friends to enjoy celebrating life on Capitol Hill, an evening of finery, dancing, chatting with friends, a little sipping of wine or other fruit drinks, and bidding for vacation happenings in non-DC homes — this year, including one in France.

The Second Annual Stardust Gala will be at St. Mark's Church, 7:30 to 11 pm.

The Combo-Nation Trio will open the evening, later growing into the full SingCo Rhythm Orchestra, led by crooner Doug Bowles. Songs by the Jaynettes, Capitol Hill's group of "vintage women singing vintage music," will inspire dancers onto the dance floor. Gottaswing, from Glen Echo's Spanish

Ballroom, will teach us all to swing dance.

Near the music-filled dance hall will be a Quiet Café, where partiers will find snack foods; coffee, tea, fruit punch and wines; friendly tables with chairs, and other tables showing off auction items — vacation homes, dinners with book-authors and politicians, classes for exploring untried (by you) crafts.

Reservation prices, unchanged from last year, will encourage early registration and arranging for a group table. Through January 15, reservations will sell for \$60 individually and \$50-per-person for a group table of at least eight. After January 15th, reservations will cost \$70 individually and \$60-per-person for a group table.



So, Capital Hill Village members, expect your invitations to the 2010 Gala to arrive in the mail just after Christmas. The Village will be waiting for your responses.

Practice Swing So January 30 is a Joy



Here's one way to get body and mind ready for Capitol Hill Village's January 30 Gala — free lessons on swing dancing.

Gottaswing expert Debra Sternberg, who will be leading swing dancing at the Gala, will teach the Wednesday evening classes, 7:30 to 8:30 pm, on December 2 and 9 and January 13 and 20.

Each dancing class each will be open to 30 people, and participants are encouraged to sign up for at least two lessons, and preferably all four. The hour-long

classes each will conclude with 20 minutes of dance practice.

CHV members are encouraged to bring spouse or a friend as class partner, and single members needing a practice partner will be matched at the session. Another idea is to bring a friend you are encouraging to join CHV.

The classes of up to 30 will be taught at the Frances Taylor Center, the Townhomes of Capitol Hill community room, 750 6th Street SE.

To attend, please register **SOON** by calling CHV at 202.543.1778.

Capitol Hill Village News is sent to you every month to catch you up on what's happening, alert you to who's who and ask your participation in other features. We are interested in your feedback.

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Gail Kohn, Executive Director

Katie McDonough, Community & Social Services Director

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From The Executive Director...

Here we are at year-end 2009. All of us associated with Capitol Hill Village want to wish you a well and happy time in the weeks ahead.

Soon, you are likely to see persons you trust. I hope you take the time with loved ones to prepare for the future: talk about your wishes and preferences with the one(s) you have designated to speak for you when you cannot. If you or a loved one (regardless of age) do not have a durable power of attorney for health care decision-making and another for financial matters, make it happen. Please let Capitol Hill Village know if you need help with documents.

These documents are important components of the Capitol Hill Village "Be Prepared" agenda. If you do not know what I am talking about, let's talk.

Here are some year-end facts.

Changes in Membership Growth

Compared to a year ago, Capitol Hill Village membership now has many more with low income, nearly 20 percent of all who have joined. This became possible thanks to a FY2009 \$50,000 grant from DC Government. The grant covers two-year membership costs for those with incomes at or below \$40,000 (at or below \$50,000 for households). So thank you, Ms/Mrs/Mr DC Taxpayer.

An emergency fund for low-income members, begun with contributions from members, was boosted for the year ahead by a \$15,000 grant from The Cafritz Foundation. Assistance to address heating outages and other unsafe situations is available for cash-



strapped members of Capitol Hill Village.

A fund for Veterans was established. As long as the fund lasts, deep dues discounts are available for those who served or are serving their country.

Most who joined prior to the 2007 launch continue to support Capitol Hill Village, even those who do not request services or participate in many or any activities. They know that without their help, Capitol Hill Village will not be around when a crisis occurs in their lives.

Capitol Hill Village Is Providing More Services Than Ever

Volunteers perform eighty percent! Here are ten recent examples.

- Escorted a member (in formal attire) to a special event on Capitol Hill.
- Debugged a member's computer, which was sending messages on its own to those

(continued on page 6)

Tommy Wells *continued from page 1*

Tommy Wells has a vision; a vision into which “villages” fit, but they fit there by deduction from principle rather than, as Kant would say, “das Ding an sich” (the thing in itself). His vision (and let me re-emphasize this is my commentary, not explicit in Tommy’s words) is basically the American 19th century country village.

There, all lived in propinquity to one another; not necessarily by choice but because the lack of means of transportation required it. The village was multi-generational because there was no other

place for the old folks to go. The kids were educated at the local school; again, because there was no other choice.

To oversimplify, the automobile changed all that. It gave people opportunities that none but the wealthy had had before. They could live in homes with a yard, commute to jobs that were not in the neighborhood, etc. etc. But, as we all know too well, that progress came with great costs, and Tommy’s vision is to create, here in the District and even more particularly in Ward 6, a new urban community

that preserves the benefits of modernity but recreates the virtues of neighborliness and community of the 19th century.

Obviously a large task! It requires “taming” the automobile in the urban environment; it requires modification of architectural standards; it cannot be done if urban schools fail to provide education; and, here comes the “village,” the old folks must be enabled to stay to recreate a multi-generational setting.

Why No Like?

By Leo Orleans

A few years ago, I had a piece published that lamented the disappearance of “Dear” from friendly letters to friends and acquaintances and speculated as to the causes of dear-aphobia. Why is it still OK to use “Dear” in official letters or when writing to strangers, but most of the time letters we write or receive seem to start with “Hi” or some other contrived greeting?

I now have identified an even more obvious problem that has remained unnoticed for generations – a problem that occurs at the other end of letters. Since, at least for some of us, it has been a frustration for a long time, I am surprised that it has taken me so long to come up with a practical solution. I am even more surprised that no one else has pointed out this gap in the English language.

We all write scores of letters to people that we like and, yet, our language – with more words than any other – is lacking an appropriate option for closing these messages. Friends and acquaintances deserve more than “sincerely,” or “yours truly,” or “best regards,” or “best wishes,” and various variations of the same. “Love” cannot be an alternate choice. It not only would be inappropriate for most letters and often dangerous, but, if misused, would pervert the specialness of the word.

My solution is obvious: If you can close the letter with “love” when you love someone, why not close it with “like” when you like someone. It would be so simple and so fitting. For example:

Enjoyed your visit.

*Like,
Ivan*

Thanks again for the book.

*Like,
Miranda*



*Give my regards to Helen,
Like,
Sammy*

Yes, I like “Like” a lot. I am sure that if you all start using it, you and your friends also will like “like” and, over time, we gradually will fill the gaping gap between “sincerely” and “love.”

Neuman Joins CHV Board

Michael Neuman, honored this fall as Capitol Hill Village Volunteer of the Year, joined the CHV Board of Directors in November.

Neuman says he wants to aim his board energies toward “increasing the teamwork...in writing grant proposals,” improving “the efficiency of CHV’s operations, and increasing our appeal to potential members.” He retired from Georgetown University’s Information Services in spring 2008, and he and wife Delia joined the Village in December 2008.

Board President Mary Procter is delighted to add Mike Neuman’s skills and insights to the Board. “Mike has both a macro and a micro knowledge of the Village” says Procter. “He has presented the big picture of the Village’s mission and operations in numerous grant applications, and he knows the nuts and bolts of what we do as one of the more popular volunteer Village drivers.”

Neuman is assuming the director seat held by Ann Grace, a post that expires this summer. However, Neuman is then eligible to be elected to a full three-year term on the 15-member board. Grace resigned as she and her husband, Michael, are spending the winter in Utah,

working at a ski resort while improving their own skiing.

Neuman says he hadn’t anticipated the growing pressures on Capitol Hill Village for “missionary activity towards other fledgling villages in Washington, DC, and far beyond.” Yet, he continues, “with the aging of America, I see the value of such activity and am looking forward to being engaged in it.”

A new area of activity for the Village he wants to explore, Neuman continues, is “looking for service-oriented collaborations between CHV and the churches in the community. The executive director of the Capitol Hill Group Ministry ...welcomes dialogue” about working together, “and I know from my work on the parish council of my church (St. Peter’s) that opportunities abound.”

Neuman and his wife, Delia, have lived in Washington, DC, for 21 years, drawn here to be closer to their aging parents. He said they first learned of CHV through local newspaper stories, then talked with “fellow parishioners who were involved in the launch.”

He said he and Delia love Capitol Hill “for its charm, convenience, friendships, and proximity to the educational and cultural opportunities at the Smithsonian. We want



to stay as long as we can,” adding that they value service, continuing education, and friendship. Delia still teaches at Drexel University in Philadelphia and directs the School Library Media program there, so both have logged many Amtrak miles.

Neuman also volunteers as a docent at the Folger’s Library and participates in social justice activities at St. Peter’s, including feeding the homeless and chairing a church committee exploring new social justice ventures.

Prior to moving to Washington and Georgetown University, Neuman was a Professor of English literature and the first director of Academic Computing at Capital University in Columbus, Ohio.

Restaurant Suggestions to Share?

Let us know if you would like to suggest a local place to eat that you think fellow members might enjoy. The essentials for becoming a CHV eating spot are: agreeing to provide a fixed-price meal that includes taxes and gratuity for no more than \$25; being able to accommodate 20 to 24 people in one room, at tables of no more than six seats; and no loud music.

Limiting suggestions to Capitol Hill restaurants allows CHV to support local businesses, and enables most members to walk to restaurant events. However, if you need a ride, call the CHV office to arrange for a volunteer to pick you up.

If you have a suggestion for a future CHV meal, please pass it along by calling 202.543.1778 or emailing info@capitolhillvillage.org.

Executive Director *continued from page 3*

listed in the member's address book.

- Transported a member with cancer to treatment.
- Listened as a member's physician explained the member's condition and treatment, then compared notes with the member on the trip to the member's home.
- Turned a member's mattress and positioned a new area rug.
- Shopped for a member.
- Accompanied a member on a shopping expedition.
- Arranged for our preferred locksmith to open a member's door.
- Cleaned out weeds and leaves from a member's yard.
- Connected a member, whose house needed restoration and recoating, to our preferred painter and ironworker.

We Have More Volunteers Than Ever

That's important because of the increasing volume of requests. We wish we had even more who:

- like to meet interesting people and do not view driving as a chore,
- have technology skills with Macs,
- are handy enough to restring windows,
- want to shovel snow for exercise.

Joining When You Do Not Need or Want Any Help

Why would you spend your money annually for dues, when you are just fine?

Because membership must grow for Capitol Hill Village to survive and thrive. And you want Capitol Hill Village to be a call away,

when you are diagnosed with cancer, have a bad fall or encounter some other intrusion in your life. We can help you and those you love.

Give us a chance to get to know you. It is much easier for us to help, if we are acquainted with you and the challenges your home presents. And you can influence the programs we offer.

Furthermore, we want you to try our vendors. The more we use them, the more we influence their attentiveness and prices.

Those who say they are going to join someday are encouraged strongly to do so now. Give a membership to someone who you love or admire. Use the year-end as your deadline.

Best to you as we disappear into our winter clothing.

—Gail Kohn

Village Judges Maury Art

Capitol Hill Village members joined in a local school's sharing project, serving as judges for Maury Elementary School's school-wide student art contest.

The students, pre-school through fifth graders, submitted over 70 drawings of "Sharing in Washington, DC" for judging by five Village members. The eight winning pictures are being used to decorate note cards that will be available for sale by Thanksgiving.

Boxes of the eight cards will sell for \$10. The back of each

card will name the artist, as well as recognize the assistance by Village members. The note cards are blank inside, and may be used to write invitations or thank you notes, or serve as note/name tags to attach to holiday presents, says Krisanne Vaillancourt Murphy, a member of the Maury PTA fundraising committee.

Judges for the contest were Claire Kincannon, Bill Matuszeski, Norman Metzger, and Mary Procter, with Bina Beghe' serving as tie-breaker.

Locations that will sell the cards include Hill's Kitchen,



CHV member Claire Kincannon was a judge for the Maury School art contest. Photo by Katie McDonough

Pawticulars, Groovy Cards & Gifts, Frager's Hardware, Homebody, and vendors near Eastern Market.

Energy Credits and IRA Taxes

By Al Crenshaw

As the year winds down, our thoughts traditionally turn to holiday planning — family, friends, food, all that.

But there's another area that deserves attention this time of year, one that can pay off handsomely in the new year and beyond: tax planning.

This year, Congress has handed taxpayers a couple of new and/or improved opportunities that may be of interest to Village members. One involves energy conservation, the other charities and individual retirement accounts.

Energy Credits

The economic stimulus bill enacted last spring, American Recovery and Reinvestment Act (ARRA) of 2009, offers two potentially valuable credits for homeowners who want to cut utility bills or improve the energy efficiency of their homes.

ARRA revives and improves a credit that had been in place until the end of 2007 that allowed homeowners to get back a portion of the cost for energy-saving alterations. Under the new law, a homeowner may get a credit of up to \$1,500, or 30 percent of the cost (whichever is lower), for such steps as adding insulation, replacing old windows and doors with energy-efficient ones, or installing more-efficient furnaces or air conditioners.

A credit, remember, is a dollar-for-dollar reduction in your taxes, so the full credit would reduce your taxes by \$1,500. A deduction, by contrast, reduces your taxable income, so that your savings are a function of your



tax bracket. This means that if you deduct a dollar, and you are in the 28 percent bracket, your actual tax saving is 28 cents.

The new law, however, does tighten the requirements on how effective the insulation or whatever must be in order to qualify for the credit. Manufacturers are supposed to certify that their products meet the standard, so if you're considering doing any of this, ask about certification.

This credit applies only to energy-saving improvements installed during 2009 and 2010.

ARRA also includes a more generous credit for the cost of installing solar electricity systems, solar hot-water heaters, small wind turbines, and geothermal heat-pump systems on your residence. For such systems, the credit is a straight 30 percent of the cost, with no dollar cap. And the credit is available until the end of 2016.

There is also a special provision for fuel cells. Those qualify, but you get credit for either 30 percent of the cost or \$500 per half-kilowatt of capacity, whichever is less.

Charity and IRA

On the charity and IRA front, last year's Emergency Economic Stabilization Act revived an earlier law that allows IRA owners to make charitable contributions directly from their accounts. This greatly simplifies such donations, which otherwise would have to be taken from the account and included in the owner's income, then contributed to the charity and deducted on the owner's return.

It also allows seniors who don't itemize their deductions to get some tax benefit from helping a charity. You don't get a deduction, but the money can be excluded from your gross income—IRA withdrawals normally are counted as taxable income—which is sort of the same thing.

A provision allowing such direct donations had been in place, but it lapsed at the end of 2007. The economic stabilization act reinstated the provision through the end of this year. However, there are a couple of limitations to keep in mind.

First, such donations are limited to \$100,000. Second, the donor must be at least 70-1/2 years old. Third, since you don't get a charitable deduction for the donation, you can't use it to help shelter other income. This makes sense from the government's perspective. Since you are allowed to exclude the donated amount from your gross income, taking the exclusion and a deduction would be double-dipping—you would be subtracting the same money from your income twice.

Capitol Hill Village's Volunteer Policy Recognized

Capitol Hill Village was created with the basic concepts: volunteers, village as community, and sometimes just say "No."

Now in operation a little over two years, Capitol Hill Village is an increasingly complex community, growing in membership and in variety of its personal services and social programs. Yet, the central concepts remain the key to its success, CHV Executive Director Gail Kohn said when speaking at a recent village symposium.

The day-long conference — Creating and Running Your Own Village — was held Oct. 26 at Gallaudet University, and drew people from around the country, both those with villages in operation and those working to initiate them.

There was palpable excitement among the 220+ participants, all of whom are working to make a reality of the growing desire to stay in our homes throughout life. The creativity of how to make that happen was demonstrated throughout the day. The conference featured opportunities for participants to exchange ideas.

Eight associated with Capitol Hill Village attended, many in conference leadership roles: Board of Directors President Mary Procter, founding Board President Geoff Lewis, Board Assistant Secretary Margaret Crenshaw, Board member Jim Hardin, Capitol Hill Village News Editor Diane Brockett, volunteer and part-time Office Assistant Pam Weiss, staff Director of Community and Social Services Katie McDonough, and Executive Director Gail Kohn.

It was evident that Capitol Hill Village has become a national



Margaret Crenshaw and Geoff Lewis were among the CHV members who led talks during the Village conference.

model. However, other villages had intriguing ideas, particularly about membership building and fundraising, which CHV leaders are examining. The contrast between Beacon Hill Village and Capitol Hill Village was brought into focus in one presentation.

Kohn appeared in a session on "Finding a Balance between Volunteers and Paid Staff" with Judy Willett, her counterpart executive director at Beacon Hill Village in Boston. Beacon Hill is considered the first "Village," created in 2001.

The Capitol Hill and Beacon Hill Villages have the same purpose. In the words of Beacon Hill's home page, they allow a "growing and diverse group of ... residents to stay in the neighborhood as they age by organizing and delivering programs and services," enabling members "to lead safe, healthy and productive lives in their own homes."

However, the session highlighted the two villages' differences: Beacon Hill is based on staff providing services and activities for members; for some requests,

volunteers are offered as an option. Capitol Hill is based on Volunteers First, which means that members and other volunteers provide most of the services and shared activities with village members.

Willett, in her presentation, emphasized Beacon Hill's own volunteer board. A recently written BHV history highlights a volunteer theme. Yet, paid staff remain the major source of Boston member services. Willett said a staffer is needed for every 100 members, and, as their membership has dropped recently, staff also has been reduced.

"Our Village's volunteer-first philosophy is just right for us," Kohn said. Eight of every ten members' requests (for rides, fixing a small appliance, snow shoveling, help understanding a bill or a computer problem) are fulfilled free of charge by volunteers. Hired help appears when the requested service is too specialized, as for electrical work.

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CHV Volunteer Policy *continued from page 8*

Volunteers staff the CHV office daily, while Kohn answers the Village phone 24-7.

"Members hear a voice anytime they call," she explains. A crucial underlying purpose is that when a member learns to call the office number for any and all services, she or he will call the number automatically in time of crisis.

Providing rides to members is a key member-draw for both villages. "Beacon Hill has a cadre of drivers our members find very useful," Willett said. Their charge, paid by members, is \$20-per-hour. Rides are the most popular service for Capitol Hill members, also, Kohn said, but volunteers provide them free, with conversation their reward.

Activities for CHV members also are free (unless it is a play with discounted tickets). Beacon Hill Village has charges for most activities.

If necessary, Kohn says, she quietly seeks a member donation. For instance, a popular exercise class for men is covered with a donation, "and thus free to all, low income or not." The much-varied backgrounds of CHV members lead to special guided tours of popular museum exhibits, monthly pickups of hazardous waste, regular (and popular) potluck dinners, a weekly game of Pentaque.

Membership growth and serious aging needs led to Kohn hiring a fulltime social worker in July 2009, but even much of that employee's work involves monitoring assistance provided through volunteers. Beacon Hill launched with three fulltime equivalent employees, demonstrating Beacon

Hill Villages' desire to leave administration to a staff.

Another important building block, Kohn continued, is that "volunteers find they receive more than they give." About half of CHV members also are active volunteers. Homebound members are good at making a series of phone calls for the office, when needed. Nearly a third of CHV volunteers are younger people, new to the area and looking for ways to meet neighbors, as well as students with service points to earn.

Both villages vet all volunteers and all professionals (such as electricians, painters, plumbers) hired by members through their village. When a commercial service or firm is requested, CHV and BHV connect the approved worker or firm with the villager.

On Village financing, neither 9-year-old Beacon Hill Village nor 2-year-old Capital Hill Village is self-sustaining. Both are reliant on charitable contributions to cover 35 percent of annual expenses.

Willett said that Beacon Hill charges an annual fee of \$600 for individuals and \$890 for couples, adding that payments can be monthly or quarterly.

Kohn said that, while CHV members can pay annually or via Pay Pal monthly, "We ask members to consider multi-year payments." CHV charges \$530 for individuals and \$800 for couples. "We aspire to grow our membership sufficiently to cover expenses with dues, supplemented by contributions and grants for low-income members."

Eleanor Ginsburg of AARP, conference keynote speaker, observed that Villages are the "embodiment of" the wishes of a vast majority of

older citizens — "I like where I'm living and I want to stay in place."

Ginsberg observed, "The Village Movement truly is a grass roots movement. More support is coming for the 90 percent or so of older adults who want to stay where they are." Nationwide, 48 villages are operating, and none are identical.

Greg Case with the US Administration on Aging suggested at the conference that villages should be more active in seeking federal and state grant monies. "State offices need to know you are a player, and it is your advocacy efforts that will" redirect funds from nursing homes to home care and aging in place, Case said.

Village-to-Village Network, the conference sponsor, introduced its plan for launching early next year. The Network aims to serve as a communications connection among villages, provide information for the creation of new villages, and research the impact of villages on social and health issues. Network membership will cost Villages \$350 annually.

VtV Network also will offer villages the opportunity to participate in a village specific website for its own data management and interested persons communication. Costs for a participating village will be a charge to create a link to the website, then a monthly fee based on membership size.

VtV Network was created by a partnership between Beacon Hill Village and nonprofit NCB Capital Impact, which is involved in many community-building projects.

Making a List, Checking it Twice: Writing Your Own End-of-Life Documents

By Jim Hardin

Editor's Note: This article represents the personal experiences of the author and should not be construed as legal advice from Capitol Hill Village.

Do De-clutter

When I bought my house on C Street in 1993, the home inspector could not certify that all was right with the basement. It was so full of stuff, he barely could find a passageway through. Fortunately, the basement had been emptied by the time I moved in, and I do not share my predecessor's packrat style.

My mother lived alone well into her eighties. She was reluctant to throw anything away, and the house was full of artifacts from the farmhouse across the street where she had been born, as well as things added over her lifetime. There were many wonderful things that I am grateful to have — and many not so wonderful. Eventually, my brother and I carted trash bag after trash bag of extraneous stuff to the dump.

Our homes become cultural museums, our things imbued with meaning. It's hard to step back and say, this or that must go. But consider the words of the Apostle Paul: "For we brought nothing into this world, and it is certain we can carry nothing out" (1 Timothy, 6:7).

Get rid of clutter, from the basement, attic, every room and closet, until what's left is only stuff you can't do without. There are many trash-removal companies ready to help, local and national. I used College Hunks Hauling Junk (1800junkusa.com; 800.586.5872), in part because they promise to donate and recycle when possible.

Last Things First

When the roll is called up yonder, you won't be around to help your personal representative sort things out and do battle with DC Probate Court (consult an attorney for advice on title adjustments, trusts, and other ways to avoid probate). But right now, you can put your house in order and ensure that your end-of-life documents are complete and up-to-date. I delayed preparing a will, thinking that I lacked information about how to go about it and that I was uncertain how to divvy up the goodies.

Having a surviving spouse or partner may simplify the process, or not, depending on whether there are former spouses, or children who may or may not get along. Yet, a single person also must make numerous decisions about who gets this or that — or whether to donate all your worldly possessions to the World Wildlife Fund or Capitol Hill Village.

In 1986, my best friend died, and I became the personal representative (executor) for his estate. His family was in Puerto Rico, so the work fell to me. Fortunately, he had had a will prepared by a DC attorney. That was the good news. The bad news was the attorney took an interminably long time to settle the relatively small estate, constantly filing for extensions.

I had been given power of attorney a few months before his death, so I was familiar with my friend's financial arrangements and had been writing and signing checks. Even so, imagine being handed keys and told that you are responsible for selling a house and



Jim Hardin with the 1790 American tall-case clock from the Hudson Valley farmhouse where he was born.

disposing of the things contained therein — while also keeping up with mortgage payments and utility bills, selling a car, and finding a home for two dogs.

After the dust settled, I decided to prepare my own will using my friend's as a model, paragraph by paragraph, but filling in the information about my own beneficiaries and wishes, *mutatis mutandis*. I asked a former colleague who is a lawyer to review the document, and he judged it adequate for my circumstances. A will in DC must be signed by two witnesses but need not be notarized — although notarization is an easy precautionary measure. When I updated my will this year, I followed the same model.

Persons with complicated estates should consult an attorney, but if your circumstances and wishes are reasonably simple (and your heirs reasonably agreeable), you may want to prepare your own end-of-life documents.

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End of Life Documents *continued from page 10*

There is a great deal of helpful information online. Google “write your own will” or “Letter of Instruction.” One website, “Legacy Writers,” takes you step-by-step through the process of writing a will (or Living Will or Power of Attorney) that is good for the District of Columbia. The fee is about \$25.

Consider Those You Leave Behind

So, it’s the holiday season — get started “making a list,” or rather several lists. In addition to a will, you should have Letters of Instruction and Information, more personal documents that can be time-consuming to compose. These are not legal documents per se, but are important

Remember, the Letter of Instruction shouldn’t be in conflict with the will itself, as this may be the basis for litigation. It should amplify, elaborate, be written in your own words.

The Letter of Information includes the name, location, and account numbers for banks, credit unions and brokerages, safe deposit boxes, credit cards. It lists the location of important documents such as birth and marriage certificates, tax returns, auto records, property deeds and insurance policies. Specify debts for which your estate may be liable.

Describe your bill-paying system (by check or online) and note automatic deductions from credit cards (e.g., gym and Netflix

on my computer. They are hand written on my personal copy, kept in a file drawer in my office. My designated personal representative also has this information.

Inventory Household Contents

An inventory of household goods takes time but can be fun to prepare, in part because it’s a trip down Memory Lane. For obsessive-compulsive organizers, like me, it’s a satisfying project. I have an eclectic mix of things: 200-year-old antiques, samplers, and family portraits from the Hudson Valley farmhouse where I was born; furniture from the outdoor market in Columbia, Md.; items purchased at Woodward & Lothrop. The inventory categories I used are Furniture; Pictures and Art work; China, Silver, and Crystal; Books; and Knickknacks. I listed items by room location under each category.

Some possessions have sentimental value, some intrinsic value, some are utilitarian. I want my heirs to know which is which, and the story attached to items that have a story. That information became part of my inventory. It’s all just stuff, but all stuff is not equal.

Preparing these documents takes time. It’s easy to get hung up on small items or decisions. Perhaps a favorite niece failed to send a birthday card this year, and in retribution you consider withholding the diamond brooch you know she covets. But you don’t need to do everything at once. It’s really an ongoing project; you should review and update your end-of-life documents every few years. Just get started. Your heirs will be grateful, “eternally.”

It’s really an ongoing project; you should review and update your end-of-life documents every few years. Just get started.

to your family, friends, and personal representative.

You may wish to prepare these “letters” before writing your will, since they require you to survey your assets, gather pertinent information, and think through your wishes.

The Letter of Instruction includes persons to be notified at the time of death, specifications for funeral arrangements and burial plot, the disposal of particular items to particular persons, what to do about pets, charities that might receive donations in your name “in lieu of flowers,” and special requests that will help your personal representative do his or her job.

subscriptions). Provide details about home management (utilities, repairmen, etc.), since your personal representative will be responsible for up-keep of the house until it is sold or goes to a beneficiary. This lucky person also must file an income tax return for you at the end of the year, and for your estate each year until the estate is settled.

Finally, provide a guide/outline describing your home filing system.

Security note: I prepared Letters of Instruction and Information using my PC, but I didn’t enter account numbers and passwords on the electronic file, nor do I store them

Harriet Rogers Opens the Wonders of the Jefferson Building

By Larry Molumby

In another example of the talent pool that is Capitol Hill Village and its volunteers, Harriet Rogers conducted a spirited and enlightening tour of the Jefferson Building of the Library of Congress for fellow CHV members. Harriet was a founding Board Member and the first Secretary of the Village.

The November 10 tour began with an introductory film giving an overview of the amazing breadth of the Library's collections. Then Harriet led us on a witty, but information-heavy, walk through the original Library building, opened in 1897 to house the collection formerly held in the U.S. Capitol. The original book collection of 740 books has grown to 135 million, due in part to the requirement that a copy of every book copyrighted in the US must be placed in the Library.

The variety of subject matter reflects the view of Thomas

Jefferson, who sold his personal library to Congress in 1814. When someone questioned why Congress should purchase his collection of books that included subjects like beer-making, he responded that there is no subject that might not, at some time, be of interest to the members of Congress.

Jefferson's original collection of over 6,000 books, many of which were lost in a fire after coming to the Library, are kept together in a special exhibit that was intended to be temporary. But Harriet said it has become so popular that it likely will remain on display. Many of the books lost to fire have been replaced through donation and purchase; only 197 remain missing.

Much of Harriet's presentation dealt with the building itself. The Great Hall, she said, has been called the most beautiful public space in the world with its paintings, mosaics and sculptures



Photos by Larry Molumby

by American artists. Many of the artists had been assembled to work on the Chicago World Exposition of 1892, celebrating the 400th anniversary of the arrival of Columbus.

Located at one side of the Great Hall is one of three extant perfect copies of the original Gutenberg Bible, which took about 12 hours to be printed using moveable type. At the other side is the Great Bible of Mainz, hand copied by a monk scribe, which took 18 months to produce. Both are treasures in themselves, but together they illustrate the importance of the printing press in the more rapid dissemination of information.

Harriet pointed out paintings high on the walls of the room,

(continued on page 13)



Harriet Rogers (second from right) tells the wonders of the Great Hall, termed "the most beautiful public space in the world" to Patricia Molumby, Lynne Holland, Michael Canning and Pam Weiss.

Spaces Available in Honduras “Sustainable Harvest” Trip

By Mary Procter

Capitol Hill Village members Betsy and Collie Agle are leading a trip to Honduras on February 6–15, 2010. Think about joining their group of 12–15 people, who will be carrying out projects in remote villages to improve nutrition and sustainable agriculture for families there. My husband, Bill Matuszeski, and I already have signed on.

Sustainable Harvest (www.sustainableharvest.org) will be planning the work projects.

Those, like me, who joined last year’s February trip of 14 women (led by Betsy) felt we had worked



El Tule villagers decorating frames



hard on useful projects—planting new trees, building fuel-conserving stoves, and making low-cost organic fertilizer. We also brought materials for significant craft projects—decorating photo frames and tote bags—which the villagers loved.

The trip is getting organized after a hiatus to let the Honduras political situation become clearer. Sustainable Harvest tells us that politics is not

Susan Pinkerton, Assistant Rector of St. Mark’s, and other Capitol Hill volunteers on February 2009 trip.

affecting the villages where we would be working.

The cost is \$1,300 to Sustainable Harvest (much of it deductible as a charitable donation) and about \$250 airfare. I encourage anyone interested to call Betsy or Collie Agle on 202-546-0269 or e-mail betsy@agle.net.

Jefferson Building Tour *continued from page 12*

illustrating milestones in the means of communicating knowledge, from primitive trail markings, through hieroglyphics, writing on vellum, monastic scribes, to the printing press. Harriet commented that if another panel were to be added, it should feature Bill Gates or Steve Jobs. As a matter of fact, about 15 million items in the Library collection already have been digitized and much is available online at www.LOC.gov.

The grand Main Reading Room of the Library is viewed from a high balcony. Looking down, one sees the desks of researchers arranged in a large circle around a central desk. Looking across, one sees figures carved in white stone representing areas of knowledge like history, poetry and religion. Below each of the white figures are statues of two persons illustrative of each discipline: for example, Herodotus and Gibbon for history; Shakespeare and

Homer for poetry; Moses and St. Paul for religion.

Harriet became a docent earlier this year after an extensive training program. Her enthusiastic and informative presentation showed why she is called a docent (teacher) rather than a tour guide. Although some of us had visited the Library many times before, Harriet opened our eyes to much we previously had missed.

Have a Mammogram Regularly, Click Daily (read to the end and you will understand)

By Dr. Deborah Edge

Women often wonder whether they should get that “annual mammogram.”

First, I want to emphasize, that the guidelines below are for the woman with no breast cancer risk or breast concerns. If you have breast disease, a breast mass or lump, a breast discharge, or a family history of breast cancer, then these guidelines may not be for you. You should discuss your personal needs with your physician.

Every year, there is more information, and now is no exception. The United States Preventive Services Task Force has just come out with new recommendations regarding mammogram frequency, but it is yet to be seen whether the American Cancer Society or other medical/oncology organizations will agree. However, before going into details, there are some things that are well agreed on by all, which makes regular mammograms a “must” for every woman over 50.

1. **Women who get regular mammograms are less likely to die from breast cancer.** That is the goal of screening!
2. **Women who get regular mammograms are less likely to need aggressive treatment for their breast cancer** — meaning that they may not need chemotherapy in many circumstances, and that breast conserving surgery (not mastectomy) usually is used.

3. **Mammogram is a well-tolerated study.** The discomfort associated with it is low and acceptable. It does NOT cause cancer.

4. **Mammograms are imperfect.** They do not detect every breast cancer. If a woman has a suspicious lump or change in her breast, then she may need a biopsy, even if the mammogram is normal.

5. **Breast biopsies** now are needle biopsies allowing diagnosis prior to more definitive surgery, in most cases.

stopping. This, of course, depends on the woman’s personal history and needs.

The take-home is that we women all should be getting periodic mammograms — every 1-2 years — at least starting at age 50 and continuing at least until age 75, and maybe longer (a personal decision with your physician). This clearly saves lives and helps women diagnosed with cancer need less aggressive treatment.

Yet, there are those who cannot get a mammogram — they do not enjoy the benefit of having health

The take-home is that we women all should be getting periodic mammograms — every 1-2 years — at least starting at age 50 and continuing at least until age 75, and maybe longer

Our current general guidelines for mammograms, from the American Cancer Society, Breast Cancer Specialists, and others, are to have a mammogram every year for women starting at age 40. This is covered by all insurances.

There has been controversy regarding when to start screening and how often to do it over the years. New guidelines that have just been published this week — from the US Preventive Service Task Force — are for less frequently or every two years from age 50 to age 75, and then

insurance. Here is where the Daily Click enters.

There are services that can help provide this — and one of them is via the link at the Breast Cancer Site — <http://www.thebreastcancersite.com/clickToGive>.

Clicking on this site every day leads to other women getting free mammograms. It is easy to do, and cost you/us nothing. So, I urge you to go there, click on the site each day to help others, as I am doing. And send this message to your friends so they can join us.

Upcoming Events and Programs *continued from page 1*

Wednesday, December 2 • 7:30-8:30 pm
Frances Taylor Center, 750 6th Street SE

Swing Dance Classes

Gottaswing will present a series of four swing dance lessons free to CHV members, to prepare everyone for the January Village Gala. Lessons will be on Wednesdays, Dec. 2 and 9 and Jan. 13 and 20, from 7:30-8:30 pm. Space is limited, so call office **NOW**.

See story on page 2 for more details.

[Current and prospective CHV members.]

Thursday, December 3 • 11:00 am-12 noon

Knit a Stocking

CHV member Ann Schmidt is well known to friends and neighbors as the lady who knits Christmas stockings as soon as she learns of a new baby being born. Fellow knitters, come to Ann's house to learn how she makes these delightful presents, which are personalized with the child's name. Call the office to sign up and learn the address. Knitting instructions and a list of supplies will be sent to those who sign up. Limited to 5 knitters. Follow-up class is Dec. 10.

Next month, Ann is willing to teach beginning knitting classes. Please let the office know if you are interested. For either socks or beginning lessons, call 202.543.1778.

[Members only]

Friday, December 4 • Beginning at 9:00 am
Your Home

Hazmat Pickup

This is the periodic pickup day for hazardous materials and personal papers at CHV members' homes that will be delivered to the District's safe disposal site. Personal papers (medical records or financial files) will be shredded at the drop-off site, viewed by the CHV delivery team to insure they are destroyed.

Hazardous wastes for pickup include paint, house cleaners, batteries, old medicines, televisions, video equipment, and others not accepted in weekly home trash pickup. For list of accepted wastes, see the DC Hazardous Wastes web site.

Call 202.543.1778 or e-mail info@capitolhillvillage.org to request a pickup or volunteer to assist with the drive.

Wednesday, December 9 • 7:30-8:30 pm

Swing Dance Class

See December 2 listing

Thursday, December 10 • 11:00 am-12 noon

Knit a Stocking

Follow-up to class on December 3.

Sunday, December 13 • 2:00 pm

Studio Theater, 1501 14th Street NW

The Solid Gold Cadillac

In this farcical Cinderella story, business meets it's match when an insignificant stockholder takes on the big, bad board of directors. A hilarious David and Goliath story, this forgotten classic percolates with contemporary resonance.

Tickets are SOLD OUT to this performance, but call the office to be put on the waiting list, in case someone who purchased tickets can't attend.

Sunday, December 13 • 3:00 pm

Celebrate the Holidays with Capitol Hill Village

Enjoy festive decorations and seasonal savories while chatting with interested non-members about the Joys of Capitol Hill Village. Nonmembers and members will be eligible for door prizes!

Home of David and Nancy Maguire, 1315 Independence Avenue SE, Unit 14 (Bryan School Condos). RSVP: Capitol Hill Village, 202.543.1778

Please RSVP to all events, and also let the Village Office know if you need a ride, by calling 202-543-1778, or by e-mailing info@capitolhillvillage.org

Upcoming Events and Programs *continued*

The Theater Committee recommends for December

Besides The Solid Gold Cadillac at Studio Theater, there are several plays on in December which members of the theater committee suggest you consider:

August: Osage County at the Kennedy Center, Eisenhower Theater—"A hit on Broadway...an extended clan reunites at their rural Oklahoma homestead for a big, juicy family showdown that's as hilarious as it is shocking."

A Christmas Carol at Ford's Theater with one of DC's favorite actors, Ed Gero, as Scrooge.

As You Like It at the Shakespeare Theater.

Wednesday, December 16 • 12:30 pm

Café 8, 424 8th Street SE

Lunch at Café 8

Join us for lunch at this Mediterranean eatery on the east side of 8th Street SE (fire house block).

We have arranged for a \$14 fixed-price lunch that includes your choices from the menu of: appetizer, sandwich (pide), dessert, and soft drink. The price includes taxes and gratuities. Alcoholic beverages are additional, and will be charged individually. For information about this restaurant and its menu, go to www.café8dc.com.

Let us know you'll be joining us by noon on Monday, December 14, so that the restaurant can be prepared for our group.

[Members and their guests]

Please RSVP to all events, and also let the Village Office know if you need a ride, by calling 202-543-1778, or by e-mailing info@capitolhillvillage.org

Save the Date

Thursday, January 21, 2010 • 9 am – 4:30 pm
American Legion Post #8, 224 D Street SE

AARP Driver Safety Class

CHV again will sponsor an AARP Driver Safety Class. This program has been so popular with CHV members, this will be the third session. Here's your chance to review current rules of the road, defensive driving techniques, and how to operate your vehicle more safely in today's driving environment. You'll learn adjustments to accommodate common age-related changes in vision, hearing, and reaction time. There is no test at the end of the class, but you must attend the full day's program in order to qualify for a discount with your auto insurance carrier. (Check with your insurance company about this discount.) The class is conducted by an AARP certified instructor. Cost: \$12 for AARP members; \$14 for non-AARP members. For further information:

http://www.aarp.org/family/articles/why_take_a_driver_safety_class.html

To attend, you must register through Capitol Hill Village.

[Open to all]

Sunday, January 31 • 3:00 pm

Atlas Theater on H Street NE

WAM (Wolfgang Amadeus Mozart)

The InSeries, which has some of the most imaginative programming in the DC area, presents WAM (Wolfgang Amadeus Mozart). Young stars of the Washington Ballet's Studio Co. and the star opera singers of the InSeries join to explore the miracle of Mozart's childhood and the glorious explosion of his music, from *A Little Night Music* and *Figaro* and more. Directed by Septime Webre, David Palmer and Carla Hübner. Information about tickets will be in the January newsletter.

Continuing CHV Events: *Remember to check schedules around the holidays!*

Mondays • 2:30 pm

Garfield Park, S. Carolina Ave. at 3rd Street SE

Capitol Hill Petanque

Join a group of Capitol Hill game enthusiasts each Monday for a friendly game of Petanque. Beginners are welcome, no personal equipment needed, and instruction will be provided. Game continues except on snowy days. *[Members, volunteers and friends]*

Every Tuesday • 12:15 to 1:15 pm

St. Mark's Yoga Center, Arts Studio, 301 A Street SE

Class Offering: Easy Does It Yoga

Yoga is an outstanding form of exercise for seniors, and is encouraged by the American College of Sports Medicine. Its benefits include increased flexibility, improved breathing, better balance and nerve function, and relief from a number of ailments. The classes are designed to strengthen, stretch, and restore body, mind and spirit. Your first class is free, and yoga mats and blankets are available at no cost. Consult the web site for details on these affordably-priced classes: www.stmarks.net/arts/yoga.html, or call Christine Romero at 202-544-6356. *[Open to All]*

Every Tuesday • 3:00 pm

Every Wednesday • 7 am

Le Pain Quotidien, 7th and Pennsylvania Ave SE

Stammtisch / MorgenStammtisch

"Stammtisch" is German for a local restaurant table reserved for friends who meet there regularly. Lively discussion with other CHV members and friends — and delicious teas, coffees, and pastries. *[Open to members and friends—no sign-up necessary]*

You DO NOT need to RSVP for continuing events, but let the Village Office know if you need a ride, by calling 202-543-1778, or by e-mailing info@capitolhillvillage.org

Tuesdays and Thursdays • 10:00 am

Capitol Hill Presbyterian Church

4th Street and Independence Ave SE

Class Offering: Chi-Gong

The gentle but powerful Chinese movement exercise known as chi-gong [pronounced chee gong] is offered for Capitol Hill Village members by Joni Bell (the classes began in May). Joni, herself a CHV member, has practiced this discipline for the past ten years. Her strength and balance have improved remarkably, and she credits the activity with helping her as a 30-year patient with multiple sclerosis. The twice-weekly classes are free and last 30-40 minutes. *[Open To Members Only]*

Monday–Saturday • See times below

Corner Store, 9th Street and S. Carolina Ave, SE

Corner Store Phys Ed

The Corner Store Phys Ed offerings continue with:

- Monday, Wednesday and Saturday 8:00 am, **Walk** for 1 hour through Capitol Hill
- Tuesday & Thursday 8:30 am, **Workout** with Ariel
- Wednesday 6:30 am, **Yoga Flow** with Pattie
- Wednesday 11:30 am, **Gentle Pilates** with Katherine

For more information, please call 202-544-5807 or visit <http://cornerstorearts.org>. *[Open to all]*

Every Saturday • 8:00 to 9:00 am

Lincoln Park, 13th Street and East Capitol Streets

Tai Chi Practice

Practice Tai Chi outdoors on Saturday mornings at Lincoln Park, weather permitting. Another gentle form of exercise for all ages, and especially useful to seniors. It promotes strength and balance, as well as deep breathing and relaxation. It has been described as "moving meditation." Under the direction of Dr. David Walls-Kaufman, tai chi is not difficult to learn, and can be performed at whatever physical level one brings to it. For additional information, call Capitol Hill Chiropractic Center at 202-544-6035. Consult the web site for details on the classes: www.capitolhilltaichi.com. *[Open to All]*

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Easy Does It Yoga , 12:15 pm Stammtisch , 3 pm Literary Club , 6 pm, see page 1	2 See p. 17 for: Morgenstammtisch , 7 am Neighborhood Walk , 8 am Swing Dance Lessons , 7:30 pm, see page 15	3 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Knit a Stocking Lessons , 11 am, see page 15	4 Pick up of Hazardous Materials & Personal papers for shredding , 11 am, see p. 15	5 See p. 17 for: Tai Chi , 8 am Neighborhood Walk , 8 am
6	7 See p. 17 for: Neighborhood Walk , 8 am Petanque , 4:30 pm Nat'l Pearl Harbor Remembrance Day	8 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Easy Does It Yoga , 12:15 pm Stammtisch , 3 pm	9 See p. 17 for: Yoga Flow , 6:30 am Morgenstammtisch , 7 am Swing Dance Lessons , 7:30 pm, see page 15	10 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Knit a Stocking Lessons , 11 am, see page 15	11 Hanukkah begins (begins at sundown)	12 See p. 17 for: Tai Chi , 8 am Neighborhood Walk , 8 am
13 The Solid Gold Cadillac , 2 pm, see page 15. SOLD OUT Celebrate the Holidays with Capitol Hill Village , 3 pm, see page 15.	14 See p. 17 for: Neighborhood Walk , 8 am Reserve space for Nov. 16 Lunch at Café 8 by 3 pm today!	15 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Easy Does It Yoga , 12:15 pm Stammtisch , 3 pm	16 See p. 17 for: Yoga Flow , 6:30 am Morgenstammtisch , 7 am Lunch at Café 8 , 12:30 pm, see p. 16	17 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am	18	19 See p. 17 for: Tai Chi , 8 am Neighborhood Walk , 8 am
20	21 See p. 17 for: Neighborhood Walk , 8 am Petanque , 4:30 pm	22 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Easy Does It Yoga , 12:15 pm Stammtisch , 3 pm First Day of Winter	23 See p. 17 for: Yoga Flow , 6:30 am Morgenstammtisch , 7 am Neighborhood Walk , 8 am Gentle Pilates , 11:30 am	24	25 Christmas Day	26
27	28 See p. 17 for: Neighborhood Walk , 8 am Petanque , 4:30 pm	29 See p. 17 for: Workout , 8:30 am Chi-Gong , 10 am Easy Does It Yoga , 12:15 pm Stammtisch , 3 pm	30 See p. 17 for: Yoga Flow , 6:30 am Morgenstammtisch , 7 am Neighborhood Walk , 8 am Gentle Pilates , 11:30 am	31	1 New Year's Day	2 Kwanzaa Begins Boxing Day

For more information about any event, call the CHV office at 202-543-1778, or e-mail info@capitolhillvillage.org