



Across the Fence

December 13, 2018

From the Frosty Front Porch

When the word, Tradition, is mentioned, many have images of Tevye from the Broadway musical, *Fiddler on the Roof*, singing about his village of Anatevka and the importance of traditions! Without traditions, Tevye and his neighborhood village would find their lives as "shaky as a fiddler on the roof!" Thankfully, we all have established traditions, some from our childhood or others that are more recent. At this time of year, numerous traditions are part of our seasonal celebrations. I have fond memories of my childhood preparing for the holidays. Each gathering was a lively affair full of good food, laughter and games. No one could cook like my Babcia (Polish grandmother). A pinch of this, a shovelful of flour, a couple of eggs, etc. All of her recipes were stored in her "computer" and based on memory recall.

Now with my own family, we have retained some of the old and created new holiday traditions. One of the most beloved traditions we have continued to follow is making pierogis, from my Babcia's award-winning recipe. Every year, my friends and I gather to recreate my Babcia's well-worn recipe. We roll, stuff, fold, pinch and boil hundreds of pierogis for our traditional Wigilia or Christmas Eve dinner and share oplatek, which is a thin Christmas wafer similar to those used for communion. It is in the breaking of this traditional wafer that we wish each other good health, peace and prosperity. I hope the cherished traditions that you have established in your own families and/or with your friends bring you much joy, peace and prosperity this holiday season.

I want to reassure you that our Village is NOT as "shaky as a fiddler on the roof" and I look forward to working with you in the coming year to continue Palisades Village treasured traditions: relishing the best Pan Handler supported social gatherings; presenting a wide venue of great programs and events; offering stellar volunteers to provide outstanding service to meet your needs; and enjoying a vibrant community where neighbors become friends. Here's wishing you a beautiful holiday season and a very Happy New Year!

Photo Gallery



Author Michael Pultzer



Gloria Kreisman at Summer Picnic



Backyard BBQ



Carrie Carter hosted a birthday party for Malcolm Ross



Solange Klein at BBQ



Talk on Venezuela with
Ambassador Alexander Watson



Judith Reusch and Kate Perry



Go game at the Palisades
Rec Center with Hakan L.



Hospital Discharge
Workshop



Andrea Saccocia and
Carol Lynn Halal at the
Sixth Annual Palisades
Village House Tour



Charles Lanman



The Singing Starobas at the Holiday Luncheon

Telling Stories

The storytelling group has been meeting for several years, and it's been very enjoyable, fun, and rewarding. Mostly, we've told stories about ourselves, family members, or friends. Our membership, after a time when a dozen or so people tried it, settled into a core group of five or six. We heard about growing up in Brooklyn, over the father's hardware store; traveling to wherever in the world the next total eclipse of the sun would be; life in Brazil as a youngster; owning two race horses; intelligence work in the U.S. Army; the

baby that threw up on the Pope; and a great deal more. My story about the grizzly bear that nearly pulled me out of a tree in Alaska was inherently riveting-it didn't matter how well or poorly I told it.

But now some members of our core group have moved out of town, have poor health, or some other problem. Those of us who remain feel like we're running out of stories. We need new blood. Please consider joining us. I think you'll be glad you did. You can be as self-revelator as you want to be. We want to hear your stories, and your presence will inspire us to keep dredging up new stories ourselves.

By Napier Shelton

Editor's Note: The Storytelling group meets on the second and fourth Tuesday of the month at 3 p.m. in the parlor at the Palisades Community Church (5200 Cathedral Ave., NW). Come join them!

Soups On!

The Palisades Pan Handlers are an amazing group of dedicated chefs. The luncheons they cater are truly impressive and mighty tasty. Watching them in action, supporting one another, is a joy to behold.

But you don't have to be a Palisades Pan Handler to help us. And you don't have to put on a multi-course meal. Your culinary skills can be put to use making soup and cookies for those in need. A batch of cookies is so appreciated at one of our educational events. Light refreshments for an author talk or other event in someone's home are always needed. Someone just home from the hospital would enjoy a home-cooked meal.

Our larder is bare of chicken soup and the winter is upon us. Can you help? Please let the Palisades Village office know.

Member Profile



Judith Clark Travels the World

I met with Judith Clark in her stately red brick home on W St. near the Palisades Library. It is beautifully decorated with mementos of her many years overseas, heavily influenced by her love of things Japanese: artistic sensibility, block prints, ceramics, and cuisine. Her home is also filled with oriental rugs and beautiful furniture from China, India, Korea, and Egypt.

Judith Riley grew up in Weed near Redding in Northern California; she met William Clark when they were both students at San Jose State University. Over time, she earned a teaching certificate and also an MA in Japanese studies from Columbia University. She and Bill stayed in touch and eventually married. Meanwhile, he had passed the foreign service exam and they went off to his first assignment in Sierra Leone.

Their foreign service life spanned 30 years, most of them spent in Asian countries, 14 years, cumulatively, in various cities in Japan. They began their time in Japan with two years of language training (the wives of foreign service officers were allowed to take the language training courses at the Foreign Service Institute). Notably, on one of their postings in Japan in 1972, Bill worked on the post-WWII reversion of the trusteeship of Okinawa back to Japan. Their son, Jared, was born in Japan and spent his early years there. At four years of age, he proudly announced to his grandfather that he was Japanese American. Now 48 and a lawyer, Jared lives in New York with his wife, Jessica, an interior designer.

In addition to posts in Japan and Sierra Leone, they served in South Korea, Egypt, and India, generally in 3-to-4-year assignments. Their last overseas posting was in India, where Bill was appointed the American Ambassador. When I asked her about her experience as the wife of the ambassador, Judith replied with characteristic humor and candor, "Somebody's got to do it." She particularly appreciated the opportunities the position afforded her ("as long as one doesn't get involved in local politics," she noted): the access to culture, getting to know people, entree to embassy functions, and the special perks of the office, such as openings of art exhibits and travel all around the country.

Along the way, Judith taught Business English and English as a

Second Language to Japanese and Korean students. She also spent a year at the Sorbonne, where she studied French, a language she still enjoys and speaks, reads, and writes fluently.

When they returned to the US between overseas assignments, Judith worked for various DC firms until she was hired at the State Department in 1987 and served, cumulatively, 13 years there as a program officer in the Bureau of Population, Refugees, and Migration, working with agencies that help resettle refugees in this country.

Early in their marriage, Judith and Bill lived in Georgetown, but when the family was enlarged with the addition of their son, they decided it was time to look for a larger home. They found a lovely home with a child-friendly back yard in the Palisades. Forty years later, she still loves the location of her home, with the restaurants, shops, and library all nearby.

On their final move back to DC, Judith resumed her work in refugee resettlement with the State Department and Bill became the Assistant Secretary for East Asia and Indian Affairs. He later served at the Center for Strategic and International Studies (CSIS), and then became the president of the Japan Society in New York City. While Bill lived in New York and Judith lived and worked in DC, they enjoyed what she called their "yuppie marriage" of romantic weekends in New York. After they both retired, they traveled for several years - to Europe, Viet Nam, and Japan - until Bill's death 10 years ago.

Judith was one of the early members of the Palisades Village. Membership in the Village appealed to her, returning from overseas after so long away and not knowing many people in town. She appreciated the social aspect of the Village long before she started taking advantage of our transportation service. Usually happy to drive herself around town, she uses Uber when she doesn't feel like driving and finds our driving service "a good help, on occasion." She enjoys foreign films and is an avid reader; she reads "everything." She also enjoys theatre and restaurant outings with the Village and is active with the Sibley Seniors, the Cosmos Club, the Chevy Chase Club, and the Asian American Forum.

Her love of and facility in language led her recently to take up the study of Latin, but much as she enjoyed it, she finally decided that Latin distracted her too much from French, which kept calling her back. She maintains her language skills with a weekly French class. But much as she loves French food, culture, and language, Judith

loves Japanese food, culture, and language even more. She is fluent in and enjoys reading in Japanese. She nurtures old friendships in Japan with visits there, most recently three years ago. And she still loves to travel! On her bucket list are Martha's Vineyard and return visits to Japan, Europe (particularly Paris), and Canada. In between her travels, look for Judith at our social events and outings.

By Jude Michaels, Palisades Village Associate Member and Volunteer

Charitable Deductions and Taxes for Donors over 70 ½ years old

We know that our donors give to Palisades Village primarily for reasons other than tax savings, but we want to make sure our donors know that recent changes in tax law may impact some benefits of charitable giving. One important change is the doubling of the standard deduction. As a result of this change, more people are expected to take the higher standard deduction rather than itemize deductions, including for charitable gifts. What has not been as widely reported is that there are still tax savings by giving to charities directly from an IRA after age 70 ½, even for people who take the standard deduction. This is known as a qualified charitable distribution (QCD), which is a tax strategy that has been around for years and remains in place under the new tax law.

Making a QCD as opposed to a normal charitable gift has some two tax advantages. First, a QCD can count toward satisfying the individual's required minimum distribution for the year. Second, the QCD is not included in the taxpayer's income. For those over 70 ½ who own an IRA, a QCD is a way to still get an income tax-reducing charitable deduction even if the taxpayer does not itemize deductions.

However, if deductions are itemized, this may not be the best strategy because the QCD would not be included in the deductions. Consult your tax preparer to determine if this strategy works for your individual situation and to learn how to implement the strategy. You may also be able to indirectly use this strategy on required minimum distributions from a defined contribution retirement plan, such as a 401(k) or Thrift Savings Plan, by first completing a partial rollover of these funds to an IRA and then making a QCD from the IRA.

Beware Hospital Outpatient Status

Picture this: You're 80 years old and you suffer a fall that lands you in the hospital for a week. At the end of your stay, you are

discharged to a rehab facility for three weeks of rehabilitation and skilled nursing care. The time you spend in the hospital and at rehab is stressful, but you rest assured knowing that you have Medicare coverage. Weeks later, the bills start pouring in, and you learn that Medicare has covered almost nothing. You now owe both the hospital and the rehab facility several thousand dollars. How did this happen?

Three words: Outpatient observation status. Hospital patients and their families are often blindsided by the effect of these words. Outpatient observation status is a billing code hospitals use to protect themselves from penalty by Medicare for admitting patients for treatment which Medicare believes should have been provided on an outpatient basis. Use of this code is on the rise, having doubled between 2006 and 2014, according to The Center for Medicare Advocacy. Unfortunately, this can result in Medicare patients who do not have Medicare Part B paying entirely out of pocket for their the full cost of their hospital stay, hospital prescriptions, and/or nursing facility (rehab) care following a hospital stay. The financial effects can be devastating. Use of the word "outpatient" in this context is misleading. You may spend the night (or several nights) in a hospital and technically still be classified as outpatient. It has nothing to do with where you receive the care or what kind of treatment you receive.

To address the issue, Congress passed the Notice of Observation Treatment and Implication for Care Eligibility Act in 2015. The NOTICE Act requires hospitals to notify individuals who receive observation services as an outpatient for more than 24 hours with written and oral notification of the classification within 36 hours after they begin receiving the services. The notice must explain the individual's status as an outpatient and the reasons for the classification. It must explain the implication of that status on services furnished, particularly the implications for cost-sharing requirements and subsequent coverage eligibility for services furnished by a skilled nursing facility. It must be written in "plain English" and be provided in the individual's own language, and the individual or a person acting on his behalf must sign to acknowledge receipt of the notification. If the individual or his representative refuses to sign, the hospital staff who presents it must sign.

If you or a loved one is classified as outpatient observation status during a hospital stay, fighting the classification can be extremely difficult. The Center for Medicare Advocacy recommends the following:

- At the BEGINNING of a hospital stay, have a proactive discussion with the hospital about your classification. Don't wait to receive a written notice; try to prevent the use of outpatient observation status from the start.
- Ask the hospital doctor to admit (or reclassify) you as an "inpatient," based on needed care, tests, and treatments; then have your primary care physician call to support this request.
- File an appeal with Medicare if your nursing home (rehab) coverage is denied.

File a complaint with your state health department if you did not receive a notice about outpatient observation status.

Reprinted from ElderLaw News.

Editor's note: Mark your calendars: Wednesday, February 20, 2019 at 2 p.m. Cheryl Smith, Community Benefits Advocate from George Washington University Law School, will speak about Medicare.

DC Resources

MPD Announces New Safe Exchange Zone Locations For Online Purchases, Reducing Risk of Robbery

The Metropolitan Police Department (MPD) has designated Safe Exchange Zones to combat the increase of robberies stemming from online platforms such as Offer-Up, Let Go and Craigslist. These designated areas serve as a safe place for residents and visitors to exchange and complete transactions of online purchases. In several cases, individuals in the District have been targeted after using mobile marketplace applications to buy or sell items. Afterwards, when the victim arrives, a pre-staged robbery occurs. MPD strongly encourages the public to make use of the exchange zones, and be especially wary of meeting people who refuse to meet at a Safe Exchange Zone location.

The Safe Exchange Zone designated location for the Second District is: 3320 Idaho Avenue, Northwest.

MPD would also like to remind the public of these safety tips when selling or purchasing items from strangers:

- Never meet anyone alone
- Never list your home address, phone number, or any other identifiable information
- Never meet at night

MPD will continue to focus significant resources on reducing robberies across the city. If you have any information related to a robbery or would like to submit information, you can anonymously text us at 50411 or call 202-727-9099.

Update: Wards 2 and 3 Health and Wellness Needs Assessment

Thank you to those who participated in Iona's "Health and Wellness Needs Assessment" survey for Wards 2 and 3 in Washington, DC, or attending one of our Advisory Committee meetings.

Iona was very pleased to receive over 510 responses to our survey. This information helps to determine what is important to older adults. Findings include:

- 68% of respondents currently participate in walking, and would like to increase their participation in strength and conditioning (58%) activities and more yoga programs (45%).
- 67% of respondents are not currently part of a gym or fitness center, but if given a voucher or coupon, 76% would be interested in participating.
- The most requested health/ wellness activity was brain health/memory training.
- The most requested social/ educational activity was watching or attending movie/ theater/ music.
- The most requested art/ craft activity was drawing/ painting.
- Having a social component in activities was seen as "somewhat important."

Iona is working on a user-friendly website that will map out and aggregate the many activities that are targeted to serve older adults in this area. Testing on the website will begin soon.

In addition, Iona plans to add a few more of the requested activities in popular locations in Northwest DC. The most common desired locations for future activities included Iona Senior Services, Department of Parks and Recreation (DPR) sites, faith communities, and the University of the District of Columbia. Iona intends to partner with these sites to add fitness programs, art and craft classes, and lunchtime discussion groups.

In Memoriam

ANNE CLARA FIELDING "ANNELI" (1926-2018)



Palisades Village member Anne Clara Fielding died October 16, 2018. She was born in Basel, Switzerland on May 10, 1926 to Martin Jakob Widrig and Rosa Klara Schneider. After attending school in Switzerland, she worked, during WWII, for the Sandoz Pharmaceutical Company. She arrived in the United States on January 1, 1947. Anne worked for 42 years in the Insurance business with New York Life and for 28 years she devoted her time to the World Bank Claims Office handling Foreign Claims. She was fluent in four languages. Anne was a co-founder of the Swiss Folklore Group and enjoyed singing and folk dancing. She was a long time member of the Swiss Club of Washington, DC. Her only son, Paul Holder, Jr. died in 2012. She is survived by her sister Klara Stork of Carrera, Australia; a nephew Thomas Stork of Dubai, UAE; her granddaughter Patti Harrill-Sloan of Aptos, CA; two adopted grandsons, Jeff Kaplan and Rob Timmins of Washington, DC. She will also be dearly missed by her beloved cat, Ashley. A private memorial service will take place at a later date.

It Takes a Village

Palisades Village is a community filled with compassionate and dedicated volunteers who willingly help neighbors enjoy a full menu of services and offer numerous opportunities to participate in Village social events and activities. The reviews have been overwhelming positive from our members and volunteers. Here are a few:

"The village has been nothing short of amazing for my Mom."

"Thanks so much for organizing such a memorable day. Our guide was just fabulous! The lunch was terrific only made better by sharing it with the excellent company of Palisades Village members!"

"I volunteer for Palisades Village and think they are an incredible organization for people who want to age in place in their homes. I meet some of the most fascinating, grateful people and come away with such a feeling of gratitude every time I volunteer."

This week you received an annual appeal letter from Palisades Village. We hope that in this season of giving and gratitude, that you carefully consider making a gift to support Palisades Village. Please click here to make a [donation](#). We appreciate your help in reaching our goal and being able to help us Age Better. *It Takes a Village To Make Our Village!*



This is a bulletin board for Villagers to share interests and information: Have a milestone birthday coming up? Have a sketch or poem you want to share? Do you want to share some important news? Submissions can be made by calling the office at 202-244-3310 or by clicking [here](#).

Welcome new members: **Janice Stango, Sharon and Frank Timmerman, Claudia deColstoun and Roberto Werebe, Jean Pierre and Helga Schwartz and Leonard Egan** and new volunteers: **Helen McConnell, Maria Acebal, Mimi Castaldi, Panisa Nunsakul, Sharon and Frank Timmerman, Lauren Glickman, George Michael Pyatte, Bill Iverson and Jan Steele.**

You know the benefits of belonging to Palisades Village. Do you have ideas of how we can encourage our neighbors to join Palisades Village? Please consider joining the **Membership Committee**.

Every month the Avalon Theatre shows a film on the third Thursday at 10:30 a.m. The cost for seniors is only \$5. This month's Senior Cinema is **Green Book**. It will be shown on Thursday, December 20. Ann Hornaday at the *Washington Post* loved this film.

Did you miss the Kojo Nnamdi show on **Aging in Place**? Listen to it here: <https://thekojonnamdishow.org/audio/#/shows/2018-09-17/aging-in-place-without-breaking-the-bank-or-compromising-your-health/112749/@00:00>.

Member and volunteer, **Jan Smart**, is collecting coats again for the Native Americans on the Pine Ridge Reservation in South Dakota. Avie and Cecile, the owners of Palisades' fabulous hairdressing and nail salon, Le Reve, have again kindly welcomed a collection box for new and gently-used hooded **coats for children and adults**, and new baby blankets, for native Americans living on Pine Ridge Reservation. Pine Ridge residents are in great need of warm clothing: winters are bitterly cold and homes mostly consist of trailers with little insulation. LeReve is located at 5439 MacArthur Blvd, almost on the corner of Cathedral Avenue. They are open Tuesday-Friday 10-6 and Saturday 9-5. Pilámayaye! (Thanks so much!) to Avie and Cecile and our ever-generous Palisades Village members and volunteers. The collection continues through January the end of January.

Member **Pat Nicolette** has a new book out in his Nick Mercante Mystery series--*Murder In The Blood*. It is available on

Amazon.com.

Member and volunteer, **Greg Mize** talks about his new book, *Tough Cases: Judges Tell the Stories of Some of the Hardest Decisions They've Ever Made*, on the Kojo Nnamdi show. Listen to it here: <https://thekojoannamdishow.org/audio/#/shows/2018-11-28/a-day-in-the-life-at-d-c-superior-court/113187/@00:00>.

Did you see **Margaret Lewis** in this week's *NW Current*? You can read about her here: <https://currentnewspapers.com/a-longtime-realtor-in-the-palisades-reflects-on-her-gratifying-career/>.

Member **Saul Shampain** was honored at the Pearl Harbor remembrance on Friday, December 7.

Know of a great house in **Berkley**? We are scouting homes for the 2019 House Tour.

Caregivers are needed to participate in a Catholic University research study. Looking for adult children of any age who are currently caring for parents aging in place (parents residing either in their home or with adult children) to participate in an interview. The goal is to learn about the experiences of caregivers. Your valuable insights will help nurses develop ways to help older adults and their caregivers. Contact Kemi for further information at 26opanubi@cua.edu or **(240) 515-1752**.

The Palisades Office will be closed for the holidays on December 24-26 and 31 and January 1.

Happy holidays and here's to a peaceful and healthy New Year!

Thank you to all who supported the House Tour!

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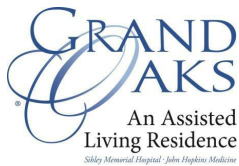
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