



The Navigator

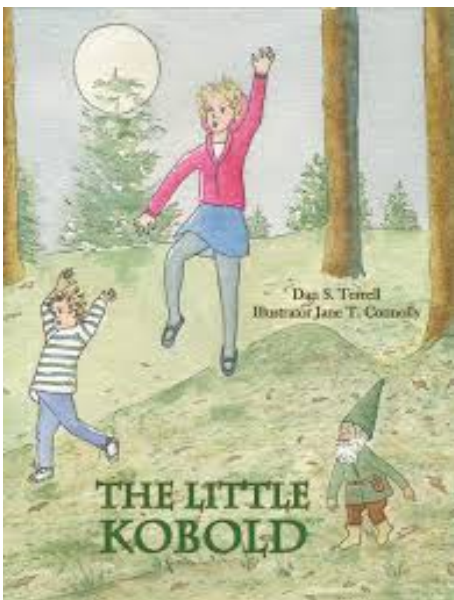
A neighborhood-based membership organization
of paid staff, volunteers, and vendors
supporting Southwest Waterfront and Navy Yard residents
who wish to age in place.

Issue 46 - December 2020

Village Member Illustrates New Children's Book

Just in time for the holidays, a children's book illustrated by Village member Jane Connolly and written by her brother Dan Terrell is hitting bookstore shelves. *The Little Kobold* is a beautiful book reminiscent of the classic fairy tales, perfect for children familiar with the Brothers Grimm and their Disney counterparts.

Jane said the effort was a family experience. After a visit to Germany and a stay with his wife's relatives in the Ore Mountains, her brother wrote a book for his young granddaughter, Annika, who he hoped would illustrate it. He showed the story to Jane, and she fell in love with it. When it was evident that Annika was too distracted with school and friends and with her blessing, Dan turned to his sister and asked if she would be interested. She leapt at the chance.



"I had wanted to do the illustrations when I first heard about the book," Jane said. "It was fun to do because Dan's writing is very descriptive, and I am very detailed in my illustrations."

The book is set in southern Germany and begins reliably like so many classic stories, and then veers off into its own modern-day tale. A sister and brother, visiting their grandparents' house, wander into the dark, dangerous woods and discover that kind, loving creatures are looking out for them.

One of them is the Little Kobold named Albrecht. Kobolds are small forest gnomes who secretly help the humans in their valley. He rescues Annika and Martin and brings them to shelter with his family in their magical oak tree home. They are welcomed and protected, but the Green Witch waits outside, and she seems angry. The adventure continues from there.

Jane enjoyed painting with watercolors as a child, but when she settled into Washington as an adult, she took classes and trained at the Torpedo Factory, the County arts center in Alexandria. Recently Jane has painted large watercolors for her grand niece and nephews depicting woodsy scenes of animals inspired by inside jokes familiar to all the family members or bowing to their particular recreational interests or fondness for certain animals, such as a fox birding with a pair of binoculars or a bear making a tomato and mozzarella pie in the kitchen tree house. Total flights of fancy.

Within her paintings, Jane always depicts herself as a frog painting a picture on an easel due to a running joke she had with her brother. In the book, she painted a frog in just one of the illustrations as a subtle nod to Dan.

While working on the book, which is the first of a three-part series, Jane said she had fun adding family touches into the illustrations. In one illustration, she added a miniature stove she used as a child to the kitchen of the Kolbold's tree house. In the illustration of Albrecht's wood carvings, she couldn't resist putting in a Segway and a Smart Car along with older car models Albrecht had carved over the years.

Jane will be discussing the book and her experiences as an illustrator at a special book event at 2:00 p.m. on Thursday, December 10 via Zoom. Please register for this event by logging into the Village website and selecting the Events tab.

Village Presents Slate of Holiday Programs

During the month of December, the Village will provide a nice mix of the old and the new in its holiday programming. Beginning on Wednesday, December 9 at 4:00 p.m., a panel discussion with three leaders of faith communities will identify how the pandemic has impacted their ministry, what they have done to respond and meet the needs of their communities, and what it means for the holiday season.



On December 10, Village member Jane Connolly will discuss the children's book which she illustrated and her brother Dan wrote (see above). On Sunday, December 13 at 7:00 p.m., Morris and Susan Klein will host a special Hanukkah event. An evening of holiday music is planned for Christmas Eve. To close out the year, the Village will host a New Year's Eve happy hour to get your evening moving in the right direction.

A few other events and holiday surprises are also in the works but are not yet scheduled at press time. Check the Events tab on the Village website frequently in December to make sure you don't miss any of our special holiday activities.



Seminar Tackles the Cost of Long-Term Care

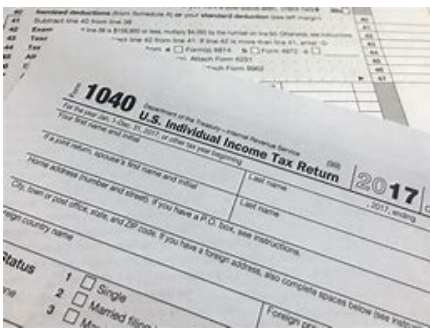
Planning ahead for healthcare costs – including long-term care expenses – can offer peace of mind, knowing that you and your family are prepared for whatever needs may arise. To assist you, the Village will host Right Size Law on December 14 at 2:00 to discuss different approaches for addressing this critical need.

Of Americans age 65 or older, approximately half will need long-term care services at some point, according to the U.S. Department of Health and Human Services. Long-term care is a general term for a wide range of services that you may need if you're chronically ill, making you unable to independently perform at least two of the six activities of daily living: bathing, continence, dressing, eating, toileting, and transferring (for example, getting in and out of a chair or a bed).

Despite efforts to promote long-term care insurance during the last several decades, only about 10 percent of Americans have private long-term care policies. Because few people purchase long-term care insurance, and because public insurance that covers long-term care is means-tested, the cost of long-term care represents a significant financial risk for older people and their families. According to a March 2018 report by AARP, the annual average cost for long-term care services is about \$140,000. "Most people simply cannot afford to pay for this level of care 24 hours a day, seven days a week which would keep them in their homes," said David Taylor, the founder and an attorney with Right Size Law.

Given the high cost of long-term care, finding a way to afford that care is critical. One way to pay for long-term care is with one's own income and savings. Unfortunately, the cost of care is so high as to render this disastrous for most people. Long-term care insurance is another way, which only about one-tenth of the U.S. population has. But there is another way to pay for long-term care, specifically Medicaid and other government benefits. Many people use both long-term care insurance and government benefits. Although it may seem counterintuitive that the government rules permit planning to protect assets and income, they do. This seminar will explain how that works in the District of Columbia and how you can do it while living in your own home.

"Far too often people mistakenly believe they must be completely impoverished to get any government assistance," Taylor said, adding "I want them to know while that far too often is the result for the uninformed, you can pay for long term care without going broke."



CARES Act Encourages Gifts to Nonprofits

The CARES Act, which was signed into law this spring, included a "partial above-the-line deduction" for charitable contributions.

Recognizing that many nonprofits would be challenged by the economic crisis resulting from COVID-19 shutdowns, Congress included

the provision to encourage middle income taxpayers to support nonprofits organizations, like Waterfront Village.

The law allows people who take the standard tax deduction — which is \$12,400 for single filers and \$24,800 for married-filing-jointly in 2020 — to claim a deduction of up to \$300 in donations to nonprofit organizations. Previously, only those who itemized their deductions were able to deduct their contributions.

If you would like to take advantage of this new \$300 deduction by making a donation to Waterfront Village, log into the Village website and hit the Donations tab, or call 202-656-1834 for assistance.

CALENDAR OF EVENTS

Meditation for the Masses Mondays at 11:00 a.m.

Join respected meditation leader Anandaroopa for an hour of stress relief through a series of simple breathing and contemplative meditation exercises. Open to members at all physical levels, although ability to hear directions is necessary.



TED Talk Tuesday Tuesday, December 8 at 11:00 a.m.

Watch thought-provoking TED talks and participate in lively discussions with your fellow members.





Chair Yoga with CHV Thursdays at 4:00 p.m.

Chair Yoga is a version of Yoga that does not depend as much on balance and strength but still provides movement and flexibility exercises. With Capitol Hill Village.

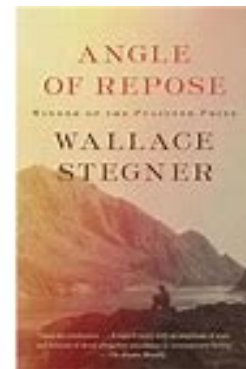


Technology Boot Camp Wednesdays, Dec. 9 & 23 at 3:00 p.m.

Lacking confidence in your ability to use videoconferencing platforms, or hoping to use your smart phone for more things? Join the Village for helpful hints on how to use computers, smart phones, televisions, and tablets. Group discussions will give you great advice and assistance.

Book Club: *Angle of Repose* Thursday, December 17 at 2:00 p.m.

Wallace Stegner's Pulitzer Prize-winning novel is a story of discovery—personal, historical, and geographical. Confined to a wheelchair, retired historian Lyman Ward sets out to write his grandparents' remarkable story, chronicling their days spent carving civilization into the surface of America's western frontier. But his research reveals even more about his own life than he's willing to admit. What emerges is an enthralling portrait of four generations in the life of an American family.



Village Happy Hour Fridays at 5:00 p.m.

Village Happy Hour returns this month. After a long week, come unwind with your neighbors over drinks, snacks, and gossip.

Three easy ways to register for and attend WFV events:

1. Log into our website and hit the Events tab to learn more, and then RSVP online*
 2. Email your request to: events@dcwaterfrontvillage.org
 3. Call the Village at 202-656-1834
 4. Check the Village's daily email for Zoom meeting links.
- *Call 866-457-2582 weekdays 8:30 am - 7 pm for help with your online registrations



Thank you to our members renewing during the month of November:

Susan Axelrod
Hara Bouganim
Darryl Eaton
Barbara Ehrlich
David Ehrlich
Laurie Frankel
Patricia Graham
Bonnie Harris
Gene Harris
Michael Hindi
Nabiha El Hindi
Susanne Lind
Louisa Rowland
Joann Scott
Deborah Sherwood
Ellen Spencer
Kathy Trickey
Gary Young

Are you planning to purchase your holiday gifts online this year?

When you use smile.amazon.com, Amazon will make a donation to Waterfront Village for many of your purchases from their website.

Click below to learn more.

Help bring joy this season

Buy your gifts at smile.amazon.com
or with AmazonSmile ON in the app
and Amazon donates
[amazon smile](https://smile.amazon.com)



For Causes You Cherish

While it's understandable to not want to talk about legacy plans, getting your inheritance wishes in order is one of the greatest gifts you can bestow upon your loved ones. If Waterfront Village is a cause you cherish, please click [here](#) to access information about the Village Legacy Society and planned giving opportunities.



Waterfront Village is a member of the DC Villages collaborative and the Village to Village Network,
operating under the guidance of the
District of Columbia Department of Aging and Community Living.

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