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Features

How to Protect Yourself from Scammers

By Kimberly Blaker

It's impossible to know every potential scam out there. So the most effective way to protect yourself from being victimized is to be aware of methods scammers employ. The following are a few common scams that target people of all age groups, and seniors in particular, and how to protect yourself.





Women Who Mean Business

Meet these successful women entrepreneurs who have the courage to own who they are and have applied their vision to positively impact the world. These woman in business know the importance of continual learning and have grown to achieve balance and perspective in all aspects of their lives.

Solo Sports for Introverted and Shy Kids

By Kimberly Blaker

Team sports aren't for everyone. Many kids, particularly those who are introverted or shy, struggle with or lack interest in team sports. When kids aren't into team sports, parents often get caught up in an endless battle-with their kids kicking and screaming to every practice and game.



In Teelana

Top Five Things to Do in Iceland

By Jeannine Bottorff

I've sent many clients over the years, but I finally got the chance to see it a few years ago! We traveled in spring 2019 and explored the natural beauty of this little island gem. I worked with a travel supplier who specializes in Iceland. This expert help me create an itinerary that was exciting and included activities for the seasonwhich is still quite chilly.









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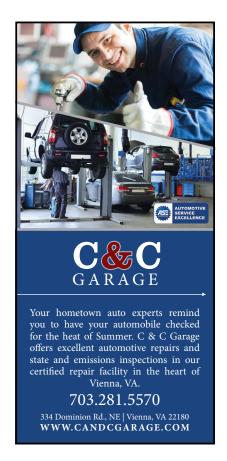
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ON THE COVER

Featured Women in Business Suzanne Nader and Dalia Hidayat from Craving for Chocolate.

Photo credit: Andrea Salazar
Photography











THE BARNS AT WOLF TRAP CONCERTS

1635 Trap Rd, Vienna, VA 22182

www.wolftrap.org

JOHN LLOYD YOUNG'S BROADWAY!

Music Direction by Tommy Faragher 11/11 8:00PM

TIX START AT \$37

Tony Award winner John Lloyd Young originated the role of iconic singer Frankie Valli in Jersey Boys on Broadway. In his signature passionate and thrilling style, Young interprets the spine-tingling, soul-bearing showstoppers that shaped his earliest Broadway aspirations in a concert featuring songs from Jersey Boys, The Wiz, Chicago, Hair, Dreamgirls, and more.

SPANISH INSPIRATIONS

Chamber Music Society of Lincoln Center Chamber Music at The Barns 11/12 7:30PM

TIX \$44

Members of Chamber Music Society of Lincoln Center and Wolf Trap Opera Alumnus (baritone) Will Liverman explore several centuries of Spanish and Spanish-influenced music, including the Turina Piano Quartet and Sarasate's Navarra for Two Violins and Piano.

STORM LARGE 11/17 8:00PM TIX START AT \$52

Pat Benatar, Cole Porter, and Black Sabbath—powerhouse singer/songwriter Storm Large can sing them all and more! Whether performing with Pink Martini, at a cabaret, or with a rock band, this sassy yet classy artist with an edge knows how to bring the house down.



CALIFORNIA GUITAR TRIO TRACE BUNDY 11/18 8:00PM TIX START AT \$32

Celebrating 30 years! Experience the guitar wizardry of the California Guitar Trio as they perform everything from unique originals to dazzling, cleverly arranged interpretations of music from Queen and the Beatles, to Bach and Beethoven. They are joined by Trace Bundy, fan-dubbed the "Acoustic Ninja." Bundy is an internationally-acclaimed guitar virtuoso whose music is like poetry in motion, using harmonics, looping, and multiple capos that delivers an unforgettable live concert experience.

BOURBON & BUBBLES 11/20 6:00PM

VENUE: The Pavilions at Wolf Trap National Park

You're invited to a spirited evening beneath the stars supporting Wolf Trap Foundation's arts and education programs! Experience distinctive bourbon, unique champagnes, and handcrafted cocktails by award-winning mixologists while noshing on gourmet fare at the new open-air Pavilions at Wolf Trap. You'll top the night off with roasted gourmet s'mores at our festive fire pits.

This beloved event has become a Wolf Trap tradition that offers something for everyone, from the knowledgeable adult beverage enthusiast to the casual dabbler. And, the entire event takes place safely (and warmly!) outdoors at America's only National Park for the Performing Arts.

IOAN OSBORNE 11/20 at 8PM and 11/21 at 7PM TIX START AT \$42

Grammy-nominated singer/songwriter Joan Osborne is best-known for her soulful recording of Eric Bazilian's "One of Us." She's graced the stage with America's most iconic musicians, such as The Dead and Bob Dylan. A spitfire of talent, Joan Osborne performs songs tinged with pop, soul, R&B, blues, and country.

Newmyer Flyer Presents: TIME LOVES A HERO: A TRIBUTE TO LITTLE FEAT

11/27 8:00PM TIX START AT \$27

Little Feat has been one of the world's greatest and most unique bands since Lowell George and Bill Payne formed the group as the 1970s dawned. Offering up an otherworldly blend of funky, soulful music all wrapped around their beautifully crafted songs, Little Feat established itself by releasing eight classic albums between 1971 and 1978. Songs like "Dixie Chicken," "Rock & Roll Doctor," "Willin'," "Fat Man in the Bathtub," and "Oh Atlanta" blasted out over FM radio airwaves. This show features an all-star group comprised of DC's finest performers including Eric Scott, Patty Reese, Tommy Lepson, Bill Starks, Brian Simms, Tony Denikos, Chuck Underwood, Paul Bell, Chuck Sullivan, and Tom Fridrich.

AN ACOUSTIC CHRISTMAS WITH **OVER THE RHINE**

12/2 8:00PM TIX START AT \$27

Fall under the spell of talented husband and wife duo Linford Detweiler and Karin Bergquist as they celebrate over 30 years of expertly crafted Americana tunes and holiday favorites. Over the Rhine is a band "with no sign of fatigue, whose moment has finally arrived" (Rolling Stone).

CHRISTMAS WITH CANTUS

Lessons and Carols for Our Time Chamber Music at The Barns 12/3 7:30PM

TIX \$44

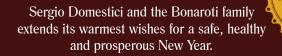
The ethereal vocal ensemble Cantus returns to The Barns for an evening of holiday favorites. From Latin hymnody to Spanish folksong, from Sacred Harp to Irving Berlin, this is the perfect way to kick off your holiday season.



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www.thestatetheatre.com

THE HACKENSAW BOYS WITH JORDAN TIME 12/11 7PM

TIX START AT \$17

For almost two decades, the Hackensaw Boys have plowed the asphalt bringing their raw, gritty American vernacular sounds to the music halls and streets across the world. Twenty years later, the group continues their burning hot vision of American roots music into a new age, fueled as much by a rowdy punk spirit as by the traditional masters that first inspired them.

EYES OF THE NILE: A TRIBUTE TO IRON MAIDEN W/VATALLICA

12/12 8PM

TIX START AT \$12

Iron Maiden tribute, Eyes of the Nile, with Metallica tribute, VAtallica, all under one roof!

"Pics and vids couldn't capture the magic I witnessed last night. Awesome show Eyes of the Nile - Iron Maiden Tribute!"

"The most convincing Bruce Dickinson I've ever heard vocally...Dude NAILED it. Best vocals/frontman performance I've ever seen from a Maiden tribute show."

THE SLACKERS 12/16 8:30PM

TIX START AT \$20

The Slackers are self styled masters of Reggae, Ska and Rock'n'Roll from New York City. Since 1997 the



Slackers have released 11 more studio albums (The Question, Wasted Days, Slackers & Friends, Close My Eyes, Slackers in Dub, Peculiar, Boss Harmony Sessions, Self Medication, Lost and Found, The Great Rocksteady Swindle, and The Slackers [self-titled, 2016]) 3 live albums (Live at Ernestos, Upsettin Ernestos, Slack in Japan), several EPs (International War Crimminal, My Bed is a Boat), and numerous singles and compilation tracks.

IOHNNY FOLSOM 4 A TRIBUTE TO JOHNNY CASH! 12/18 9PM

TIX START AT \$20

From A Boy Named Sue to Ring of Fire, the Johnny Folsom 4 pays tribute to the legendary Man in Black. Lead singer David Burney brings a lilting southern baritone to Cash's

classic songs which hits the mark well enough that you will wonder if Johnny, himself, is in the building. David Gresham more than meets the challenge of filling in for Luther and Carl Perkins on those classic guitar licks. And Tom Mills (bass) and Randy Benefield (drums) provide the hallmark, train-like driving rhythm the whole world loves. And when the boys are living right, the remarkable Miss Eleanor Jones joins in on those classic Johnny and June duets - it's hotter than a pepper sprout!

KENNY G THE MIRACLES HOLIDAY & **HITS TOUR** 12/20 8PM

TIX START AT \$75

A phenomenally successful instrumentalist whose recordings routinely made the pop, R&B, and jazz charts





during the 1980s and '90s, Kenny G's sound became a staple on adult contemporary and smooth jazz radio stations. He's a fine player with an attractive sound (influenced a bit by Grover Washington, Jr.) who often caresses melodies, putting a lot of emotion into his solos. Because he does not improvise much (sticking mostly to predictable melody statements), his music largely falls outside of jazz. However, because he is listed at the top of "contemporary jazz" charts and is identified with jazz in the minds of the mass public, he is classified as jazz.

MCLEAN COMMUNITY CENTER EVENTS

1234 Ingleside Ave., McLean, VA 22101 mcleancenter.org

"JOY TO THE WORLD: A CHRISTMAS MUSICAL JOURNEY" WITH DAMIEN SNEED 12/1, 7PM

\$30/\$20 MCC district residents

We can finally reconnect... and no one brings people together like Damien Sneed. "Joy to the World" takes the listener through Damien Sneed's original arrangements of gospel, jazz and classical favorites. As a multi-genre recording artist and instrumentalist, Sneed is a pianist, vocalist, organist, composer, conductor, arranger, producer, and arts educator whose work spans multiple genres. If you missed our 2020 Martin Luther King Jr. concert, here's your chance for a do-over. (Don't you wish you could do that with all of 2020?)

"Damien is an extraordinarily talented, intelligent and well-rounded musician as well as a human being of depth and passion." - Jessye Nor-

If you would like to purchase tickets at the box office please email Patron Services Manager Evelyn Hill at evelyn.hill@fairfaxcounty.gov to set up an appointment.

"A KLEZMER HANUKKAH" WITH SETH KIBEL AND THE KLEZTET

12/11, 7PM

\$20/\$15 MCC district residents

Hanukkah comes early this year, but Seth Kibel and the Kleztet keep the party going with festive Klezmer tunes and a little jazz thrown in. Chag Sameach!

LIGHT UP MCLEAN: HOLIDAY DECORATING CONTEST

Registration for House Decorators: Aug. 9–Dec. 10

Contest and Voting: Dec. 20–Jan. 2 Activity No. 4707.221

The Light Up McLean Holiday
Decorating Competition is your opportunity to show off your home in
all its holiday splendor! Think your
holiday decorations are the best?
Enter the competition and prove it!
Your McLean neighbors will vote for
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categories:

- BEST OVERALL: Features an exceptionally attractive, unique and complete design that utilizes space and resources well.
- MOST CREATIVE/ORIGINAL: Features exceptional use of creative ideas and lots of originality is evident in the design.
- BEST HOLIDAY THEME: Features eye-catching decorations that clearly communicate a fully conceptualized theme.

Register online by clicking the Activity No. link above or by calling OFC at 703-448-TEEN (8336).



Vienna Merchants













any parents today never experienced a world where computers weren't a standard household fixture, let alone a world without the Internet. When the World

Wide Web first became available to the public in 1991, it was archaic compared to today. Yet at the time, it was quite the phenomenon. But the rapid speed of technological progress over the past couple of decades will resemble the crawl of a tortoise in another decade or two as technology continues to advance at an exponential rate.

In fact, according to Ray Kurzweil, a world-renowned inventor, thinker, and futurist, "We won't experience 100 years of progress in the 21st century—it will be more like 20,000 years of progress (at today's rate)." If you have any doubt, Kurzweil has a remarkable thirty-year track record of making accurate predictions.

This means the rapid change in recent years is nothing compared to what's to come. The world in which tomorrow's young adults will enter will be startlingly different from the one in which we live today. That's because our world is increasingly dependent on robotics, technology, and now artificial intelligence (AI).

But what is AI? It's machines or programs with the capabilities of human intelligence.

AI capabilities include learning, presenting knowledge, reasoning, problem-solving, planning, perception, manipulation, and motion. Right now, AI is in its infancy, and much of

what's purported to be AI is actually pseudo-AI. Whether imitation or the real thing, there are several current AI technologies: chatbots, Tesla, Siri and Alexa, Facebook feed, and Pandora, to name a few—and AI is on the brink of changing the world as we know it.

But with all good things come drawbacks. Within the next 20 years, AI will result in a loss of anywhere between 9 and 47 percent

of jobs, according to various studies by Oxford University and other institutions. So kids must be fully prepared for our vastly changing world and careers of the future.

How To Prepare Kids For The Future Job Market

Bolster interest and enthusiasm in STEM. Science, technology, engineering, and math (STEM) skills are one of the gateways to job opportunities in a world dependent on AI. But to many kids, 'science' and 'math' spell boring with a capital "B." This is in large part because kids can't always see how these disciplines apply to life. So unless your child already expresses genuine interest



in one or more of these disciplines, discussing STEM may be met with resistance.

The trick is to provide kids with everyday experiences that put the fun in learning or provide kids experiences that are a natural part of life. Once you've gained their interest, then explain its relationship to STEM. That way, your child has a positive perspective on the discipline and recognizes its purpose and value.

Stimulate spatial awareness. This is an integral part of STEM learning and provides kids the ability to visualize their end product, says David Lubinski, a psychology professor at Vanderbilt University. He is the lead author of a study published in Psychological Science journal, July 15, 2013. Researchers found spatial ability is a predictor of the development of knowledge and innovation in STEM fields.

When kids play freely,

they experiment, explore,

and dismantle (things,

scenarios, and concepts)

to understand how the

world works.

Encourage free play and out-of-the-box thinking. Play fosters imagination, creativity, and resilience to deal with challenges. These traits will be necessary to succeed in an ever-advancing world of AI. When kids play freely, they experiment, explore,

and dismantle (things, scenarios, and concepts) to understand how the world works. So play is one of the best ways for kids to learn and develop skills.

Develop kids' ability to deal with the real world. Dave and Helen Edwards, cofounders of Intelligenstia.ai, an AI research firm, point out there will still be careers in the future that are dependent on human capabilities. In "The skills your kids should cultivate to be competitive in the age of automation," the Edwards explain humans will still be needed for jobs that require: interpersonal skills, applying math to business problems, management of our physical world (environmental science and engineering), as well as health care jobs. People will remain ahead of robots in these areas for some time.

Foster social skills and teamwork. These will be valuable assets in the future workforce. Collaboration requires a combination of skills and traits: emotional intelligence, humility, communication, listening, conflict resolution, goal setting, prioritizing, decision making, and framing problems.

Emotional intelligence is particularly crucial to the development of excellent social skills and teamwork. Both interpersonal and intrapersonal skills are the framework for emotional intelligence. Interpersonal skills include social awareness and relationship management, while intrapersonal skills include self-awareness and self-regulation.

Cultivate entrepreneurial characteristics and skills. Even though automation and technology will reduce the need for laborers, people will always be needed to develop and manage companies. Add to this, the growing trend toward companies outsourcing and hiring independent professionals for a broad range of needs is likely to continue and become

> more common. Some essential entrepreneurial skills kids should develop are financial literacy, goal setting, problem-solving, creativity, and good work habits.

> Promote tech skills. Greg Satell says the tech skills of tomorrow will be vastly different from today, in his article, "These Are the

Skills That Your Kids Will Need for the Future (Hint: It's Not Coding)." By the time kids grow up, computer programming will no longer be based on current coding languages. It'll be based "more on quantum laws and the human brain," he explains. But because the future of computer programming is unknown, there's no way to teach it to kids. So Satell recommends kids learn more about quantum dynamics, the logic of code, and genetics, on which future systems will be based.

Still, learning to code has its benefits. It's true learning a coding language of today will unlikely be of any use in the future. But learning how to learn a code can make learning future codes easier. Coding also helps kids develop problemsolving skills. Finally, it's an excellent way for kids to discover a career path and boost their selfconfidence in a STEM discipline. �

Kimberly Blaker is a freelance writer. She also owns an online store, Sage Rare & Collectible Books, specializing in out-ofprint, scarce, signed, and first editions; fine bindings; ephemera and more at sagerarebooks.com



Lucy Lee

Name and occupation.

Lucy Lee

Chief Executive Officer and Vice

<u>Chairwoman</u>, HS Manufacturing Group

What is your biggest beauty splurge that you deem necessary?

Monthly facials with microdermabrasion

What is the beauty product will you would not leave the house without?

SPF – I always use a moisturizer with SPF 30 or 50 (in the summer).

What is your workout pick?

Weekly routine of 1x hot yoga (great way to stretch and let your body breathe), 2x cardio (running or elliptical), and 1x walking 2-4 miles.

What is your view on diet?

Quality vs. quantity—and balance is key but you also have to let yourself enjoy and have fun with food. So I am fine with occasional splurges but I try to make it count (quality!).



Hair styling: Dolce Vita Salons Make up Artist: Tousif

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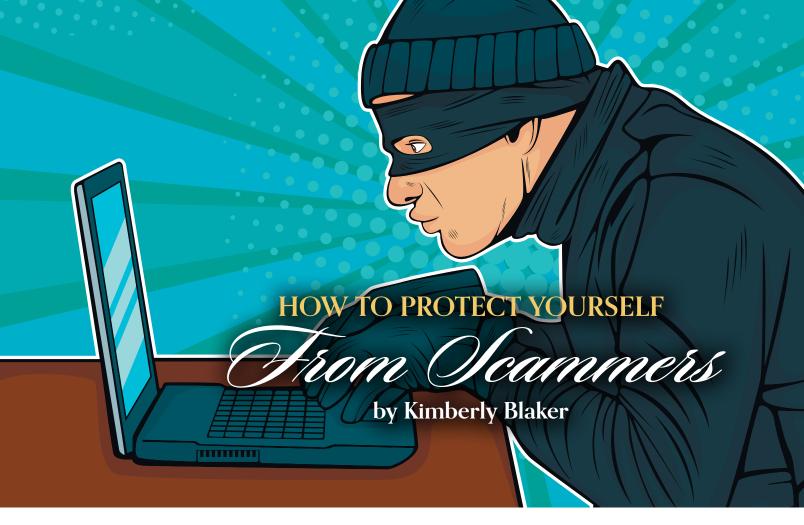
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www.nostosrestaurant.com







ccording to the United States Senate Special Committee on Aging, seniors lose an estimated 2.9 bil-

lion dollars a year to con artists perpetrating scams. But older Americans aren't the only ones targetted and susceptible to scans. The percentage of millennials who are victims of scams is nearly double that of seniors. The Federal Trade Commission reported in 2018 that 40% of millennials surveyed ages 20-29

said they had lost money to fraud, as opposed to only 18% of seniors over the age of 69.

Scams run the gamut from shop-at-home and catalog sales to sweepstakes and lotteries, business and job opportunities, travel and timeshares, counterfeit checks, and telemarketing scams, to name a few.

It's impossible to know every potential scam out there. So the most effective way to protect yourself from being victimized is to be aware of methods scammers employ. The following are a few common scams that

> target people of all age groups, and seniors in particular, and how to protect yourself.

(that will never come), you need to pay a comparatively small amount of money or provide

To secure the award

bank or identification

information. ble because they weren't born

innovation is accelerating, bringing with it new ways of scamming people out of their hard-earned money. Seniors may be particularly suscepti-

and raised around modern technology. But the ongoing onslaught of new strategies of scammers makes it difficult for people of any age to keep up with and be prepared for their gimmicks.

Generally, internet scams work by using email, popups, or fake websites to elicit money or information, such as login credentials, from the victim. For example, an email may appear to be from a legitimate source

INTERNET SCAMS The pace of technological



and ask you to respond with sensitive information or open a link directly from the text.

But scammers have ways of making an email or website look legitimate to trick victims into entering sensitive information or passwords.

Pop-up ads can also be used to trick someone into thinking they have a computer virus. When you click the ad, you may get tricked into paying for fake antivirus software. Alternatively, you may

get connected to a fake tech or computer expert who requests sensitive information to stop the purported virus.

How to Protect Yourself

- ✓ When you receive an email requesting personal information, check the email address and research it to see if it's legitimate.
- Don't respond directly to an email with sensitive information, even if it appears to be from a legitimate source. If you believe it may be a legitimate request from a known source, open a new email, and input an email address you know is legitimate. You can find this by checking your address book or the company's website.
- ✓ Don't click links directly from an email or enter your login details or other information on the page that opens. If it's from your bank or another familiar company, open a separate web page and go directly to the site yourself.
- Use pop up blockers and legitimate antivirus software when you're on the internet or computer and don't click on popups.
- Check with a younger, technologically savvy family member or friend before engaging in something online that seems suspicious.

TELEMARKETING SCAMS

Phone scams generally focus on offering victims a great opportunity or impersonating an official to get sensitive information.

A common telemarketing scam is when someone calls pretending to be from the

Some scammers even

threaten there's a war-

rant out for the victim's

arrest, and the only way

to avoid it is to pay up,

often by wire transfer or

IRS. The caller informs the victim they owe taxes and must pay immediately. Some scammers even threaten there's a warrant out for the victim's arrest, and the only way to avoid it is to pay up, often by wire transfer or in the form of a gift card. Some callers cite obscure taxes that don't exist to alarm the victim.

callers cite obscure taxes that don't exist to alarm the victim.

computer Scammers also try to sell fake products or services over the phone. They use tactics like offering free trials that require your credit card information or limited-time offers to

How to Protect Yourself

pressure you into a quick decision.

- ✓ Know that most government agencies and legitimate businesses like banks won't ask for sensitive information over the phone.
- ✓ To verify who's calling, hang up and call back the phone number that called you. If it seems legitimate, take an extra precaution. Find the contact number for the company or group online, then call it to ask if it was a valid communication.
- ✓ Hang up or otherwise remove yourself from the situation. Con artists use many tactics to keep you on the phone or engaged. They often impart a sense of urgency or alarm to confuse their targets and increase the likelihood their target will fall for the scam.
- ✓ If you don't recognize a phone number, let it go to voicemail. Scammers may not leave a voicemail. If they do, you can search the number online to see if others have reported it.
- ✓ Be aware that caller IDs and numbers displayed on your phone aren't always accurate. Scammers can manipulate what shows up on your screen when you receive a call.



MEDICARE AND HEALTH INSUR-ANCE SCAMS

Since all US citizens over 65 qualify for Medicare, scammers have an easier time taking advantage of this system. Con artists will pose as official representatives from Medicare or health insurance companies to attain the victim's personal information. Then they use it to bill for services falsely.

How to Protect Yourself

Don't give out any information to a Medicare or health insurance representative who contacts you. If you feel it may be legitimate, they should have no problem with you calling them back. Return the communication using an email or phone number that you know is legitimate.

ROMANTIC SCAMS

Scammers try to take advantage of people who are vulnerable because of their loneliness. Con artists use dating sites or social media to form an emotional connection and build trust with the target. Once established, con artists use the relationship to extract money from their victim for an 'emergency' or 'travel expenses' to come to visit.

How to Protect Yourself

- Don't send money to anyone you haven't met and don't know very well in person.
- Be wary of entering a relationship with someone online or by phone, especially if it seems too good to be true.
- Don't hide any romantic relationships. Be open with friends or family, and be skeptical of anyone who wants to keep your relationship a secret.

SURPRISE WINNINGS SCAMS

Some fraudsters use compelling circumstances like winning a lottery or free vacation to lure potential victims. These scams are appealing because it feels good to win something. You'll receive a call or notification that you've won a prize. To secure the award (that will never come), you need to pay a comparatively small amount of money or provide bank or identification information.

How to Protect Yourself

- Be wary of an unusually great deal. If it seems too good to be true, it probably is.
- ✓ If you didn't enter a contest or haven't

heard of the opportunity you've allegedly lucked into, it's likely a scam.

Don't give any money or information to someone requesting it to secure your prize.

GENERAL TIPS ON DEALING WITH A POTENTIAL SCAM

- Be aware when someone is using emotional appeal or emphasizing time sensitivity or another type of urgency. Giving you vague or ambiguous information or trying to get you to supply information is also a warning sign. These are common tactics to manipulate people into falling for a scam.
- Don't be afraid to ask questions, for confirmation, or to talk to a superior. Be skeptical, and if you're not satisfied, don't give out any information.
- Talk to other friends or family members to see if they have any knowledge about what the person has asked of you and whether it's above board before you give out any information.
- Stay aware of popular schemes by following the news and resources such as the Federal Trade Commission Consumer Information scam alerts or US Senate Special Committee on Aging's Fraud Book.

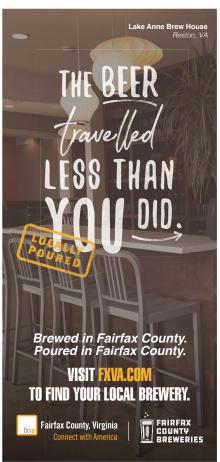
Scams often go unreported. This makes it more difficult to stop those perpetrating the crimes. If you believe you've been scammed, or have experienced an attempt, report it to the Federal Trade Commission by calling 877-FTC-HELP or visit the FTC website to report it online www.ftc-complaintassistant.gov §

Kimberly Blaker is a freelance writer. She also owns an online store, Sage Rare & Collectible Books, specializing in out-of-print, scarce, signed, and first editions; fine bindings; ephemera and more at sagerarebooks.com



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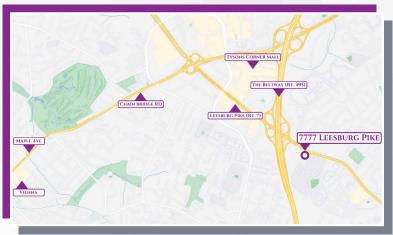




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A MORE INCLUSIVE CIRCUS

Coming to Tysons

By Keith Loria

mnium Circus was created to promote inclusivity and diversity and showcase it in a way unmatched by almost any other live entertainment company.

"The genesis of it is, after years of working at Big Apple Circus, and watching kids who could only come one day a week to the circus, or who had to be left at home because there weren't accommodations for them, I just started dreaming," says Lisa Lewis, founder and executive director of Omnium Circus. "I wanted to create a show that's accessible to every kid all the time so no one is left behind."

It also occurred to her that as these children were looking at the incredible circus performers, they very rarely saw themselves represented.

"We can be our best selves if we can see ourselves represented," Lewis says. "That added on to the dream."

When the pandemic happened, and all the major circuses shut down. Lewis saw it as her opportunity to make the dream a reality.

It started during the pandemic as a virtual showplace production, which included people of all abilities and it was watched by more than 30,000 people.



"The next logical step was, 'can we do this for real?' and have a live production that embodies all the elements in our production in terms of complete accessibility and complete inclusivity, allowing everyone to showcase their own brilliance," Lewis says.

That's now happening, as her dream circus will be performed at Tysons III in Tysons, Va., from Nov. 18 through Jan. 9.

Omnium Circus currently has more than a quarter of its cast, crew, front of house staff, executive team and vendors come directly from the disability community. That far exceeds the standard set by the federal government requiring that seven percent of the federal workforce be qualified individuals with disabilities.

"This is an incredible, phenomenal, world premiere performance with a circus that includes performers who have been in the circus business for eight generations and many who have performed all over the world," Lewis says.

For the Tysons shows, a great number of front of house staff have been hired through partnerships with Down Syndrome Association of Northern Virginia, Best Buddies, National Federation for the Blind and similar organizations, providing many of those with disabilities an opportunity to find meaningful work around the upcoming holiday season.

"From the boardroom to the box office to center ring, Omnium is leading the way in inclusivity and we are proud to announce we have such a high percentage of disabled employees in the Omnium family," Lewis says. "The circus has traditionally always been a place of diversity and acceptance and all are certainly welcome under our big top."

Naturally, the circus ring itself will showcase an incredibly diverse multi-racial, multi-ethnic and multi-abled cast of circus superstars, several from the disability community themselves, who push the limits of what is possible.

For instance, aerialist Jen Bricker-Bauer, who was born without legs, soars above the ring, defying gravity and stigma while on the ground. This is her first-ever circus ap-

pearance and Lewis notes that she's just as excited as audience members will be watching her.

Then there's D.C. local deaf dancer and Cystic Fibrosis advocate Bailey Ann Vincent, who shines under the spotlight as part of the dance team.

Other great acts include the Wheel of Destiny, a mystifying crossbow act, a silk act, and an aerial pole act.

"We just have an incredible company of performers and it's totally inclusive," Lewis says. "We want our guests to feel comfortable and safe, and be themselves and enjoy the show the way they want. People will have a really great time."

Omnium Circus is also the first-ever circus to welcome multi-abled audiences by creating comprehensive accommodations at all shows including an innovative relaxed seating area allowing people to enjoy the circus however they choose. These include ASL; Audio Description; ADA seating for service animals and mobility challenges; Assisted Listening Devices; designated Calming Areas; Braille programs, Social Story and STEAM Study Guides at every performance.

Omnium Circus runs at Lerner's Tysons III, 8025 Galleria Drive from Nov. 18 through Jan. 9. Tickets range from \$35-\$95. For more information, visit www.omniumcircus.org.











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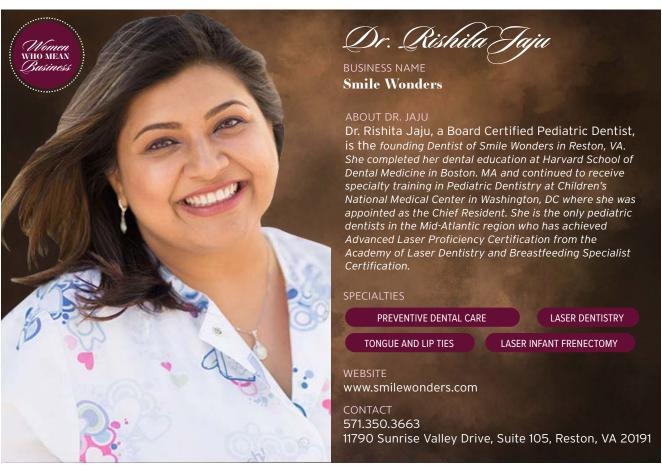


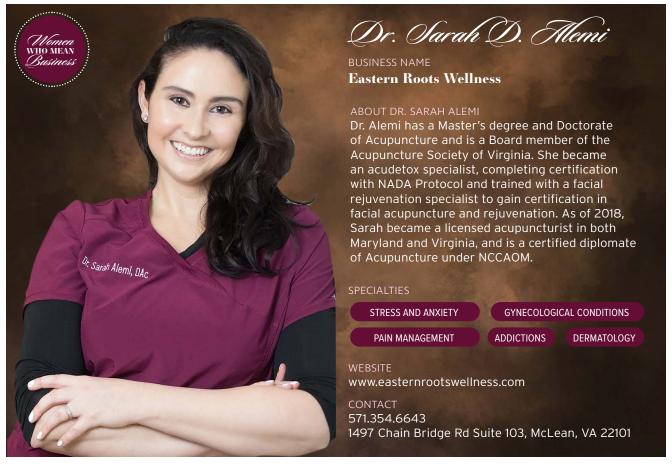




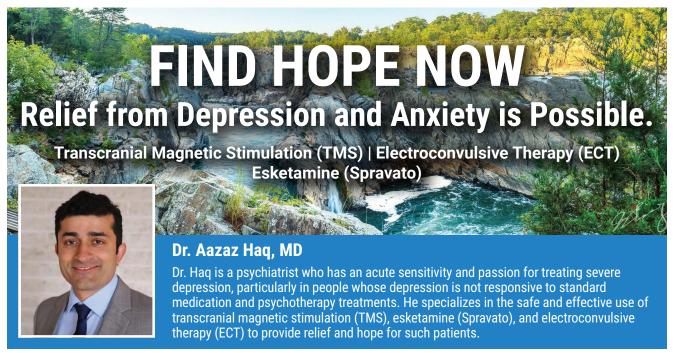


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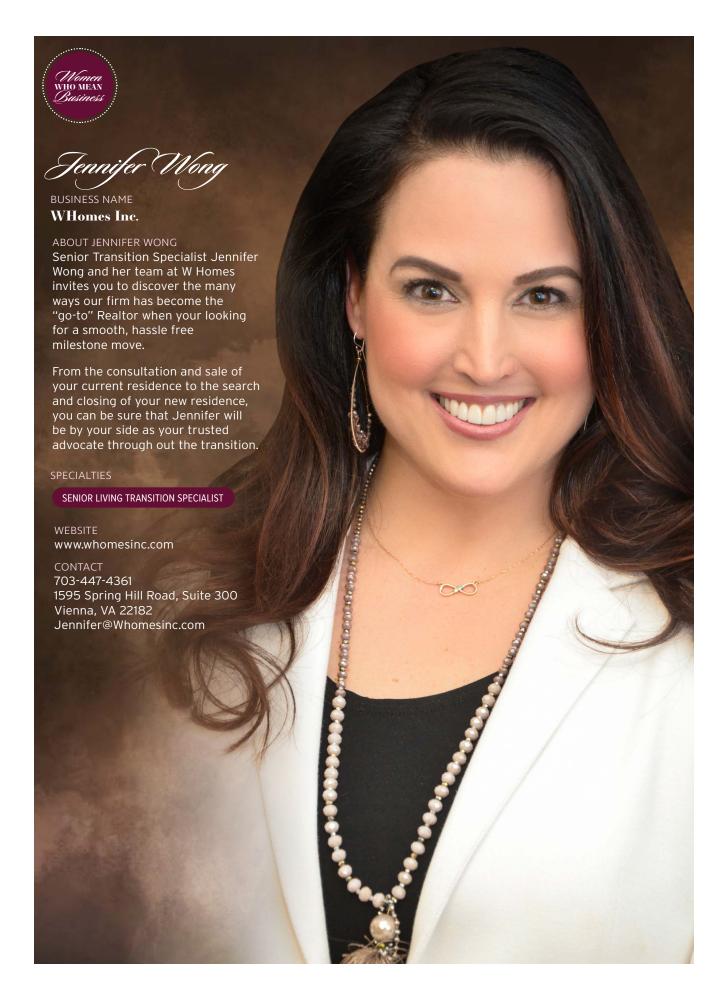
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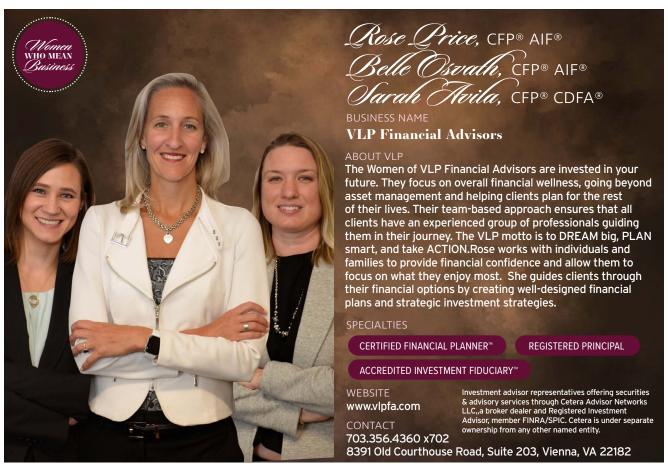


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here's no doubt; team sports offer kids an array of benefits. Team sports provide opportunities for kids to develop friendships, work as a team, problem-solve, learn good sportsmanship, and much more.

But team sports aren't for everyone. Many kids, particularly those who are introverted or shy, struggle with or lack interest in team

sports. When kids aren't into team sports, parents often get caught up in an endless battle-with their kids kicking and screaming to every practice and game.

So the question is, should parents push their unenthused kids into team sports if their kids are adamant they want no part of it? Encouraging kids to participate in some form

of extracurricular activity is undoubtedly a good idea. Such activities can provide kids valuable learning opportunities while also keeping them fit. But if your child is introverted, social or group experiences can be particularly stressful and mentally exhaust-

So what can you do to help your child get in some fitness and develop motor skills while still allowing your child to be true to himself or herself? There are plenty of

> sports and physical activities that aren't as mentally taxing, yet they provide kids plenty of benefits.

SOLO SPORTS

Martial arts. This sport is divided into the categories of wrestling, striking, grappling, and weaponry. Many disciplines use a combination of these categories, so it's a good idea to look into several disci-

plines. Then let your child help decide which style to try. Some of the most popular forms include judo, Tai-Chi, karate, kickboxing,

Although archery might appear to be a passive sport, it offers several benefits, including improving balance, coordination, upper body strength, and mental focus.





wrestling, Taekwondo, Aikido, and Jiu-Jitsu. Through martial arts, in addition to learning self-defense, kids learn self-discipline and fine-tune their motor skills.

Gymnastics. The most popular form of gymnastics is artistic, which includes floor exercise, balance beam, vault, uneven bars, still rings, and parallel bars. There's also rhythmic, which combines dance and gym-

nastics moves to music. Aerobic gymnastics is yet another form. Gymnastics improves strength, flexibility, balance, and cognitive functioning, among other benefits.

Ice Skating. Speed skating is one form of ice skating your child can learn. But there's also

figure skating, which includes single skating, pair skating, ice dancing, and synchronized skating. This sport provides a cardiovascular workout while improving flexibility, balance, and endurance. It's also a great way to develop leg muscles.

Skateboarding. This solo sport has numerous forms, including, but not limited to, slalom, freestyle, street, off-road, vert, and park. Skateboarding offers many benefits including overall fitness, endurance, precision, and as many a skateboarder will attest, increased pain tolerance.

Bicycling. This is an excellent form of exercise that improves strength, coordination, and flexibility. There are several forms of bicycling that might appeal to your kids, such as distance endurance cycling, mountain biking, and stunt riding.

Archery. Although archery might appear to be a passive sport, it offers several benefits, including improving balance, coordination, upper body strength, and mental focus. Also, during competitions, archers get plenty of exercise as they often walk up to five miles.

Dance. Many people argue dance isn't a sport. Nonetheless, it offers many of the same benefits as sports. Dancing builds self-confidence, provides exercise and develops balance, stamina, and strength. Forms of dance include tap, ballet, jazz, modern,

hip-hop, swing, Latin, contra, Irish step dance, and more.

Swimming and diving. Either of these might appeal to your introverted child. Swimming builds strength and endurance while improving cardiovascular fitness. Diving improves agility, strengthens the upper body, particularly the arms, and improves mental focus.

Gymnastics improves cour strength, flexibility, is ar balance, and cognitive It al functioning, among other benefits.

Golf. For those who walk the course and carry their bag, golf is an excellent form of exercise. It also reduces stress and stimulates the brain. Unlike most sports, it has a low risk of injury, providing parents peace of mind.

Running. As straightforward as running may sound, there are several forms from which your kid can choose. There's adventure running, cross country, road, mountain, track and field, races, and marathon. Whatever the form, it's an excellent cardiovascular workout. It also builds endurance, releases stress, and is a powerful antidepressant.

Skiing. Downhill or cross-country skiing, as well as water skiing, improve endurance while strengthening the lower body and improving balance. The drawback is its feasibility, depending on your proximity to snow and hills or water.

Climbing. If you have a tree climber on your hands, rock climbing might be the perfect sport. It may sound dangerous, but certain forms of climbing are less risky than several other sports such as hiking, sledding, and snowboarding. This is according to a study reported in the Journal of Wilderness and Environmental Medicine, volume 19, #2, 2008. Climbing is an excellent cardiovascular workout, tones and strengthens muscles, and improves mental focus.

Inline skating. Although rollerblading first gained popularity with hockey, it's been enjoyed equally as a leisure or solo sport. Inline skating offers nearly as much cardio and muscle-building benefits as running but without so much impact on the joints. ❖





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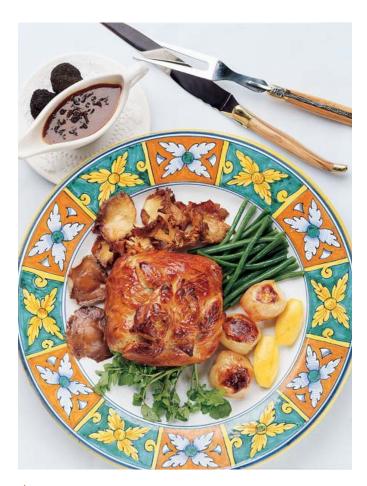


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ve sent many clients over the years, but I finally got the chance to see it a few years ago! We traveled in spring 2019 and explored the natural beauty of this little island gem. I worked with a travel supplier who specializes in Iceland. This expert help me create an itinerary that was exciting and included activities for the season—which is still quite chilly.

Iceland has become one of the most popular destinations in the world, is very small and has limited numbers of resources. Planning in advance is highly suggested. To give you an idea of what there is to explore in Iceland, here are 5 of the most popular things to do in

Iceland, but if these don't work for you there are dozens of other activities that will!

Whale Watching Tour

There are many tours available that allow you to see whales as well as puffins. You can engage with Naturalists and experience rare sightings that will leave you in awe. It is best to whale watch in the summer months, preferably April through September. Minke whales are the most common in Iceland. We did this while there and it was exhilarating. Whales breaching close to us was one of my favorite memories ever!

Blue Lagoon Spa

This mineral rich attraction is minutes from the Keflavik International airport. There are many spa options available due to the geothermic forces and many natural elements. The lagoon is manmade and renewed every two days with fresh water. Many people do the Blue Lagoon on their way from the airport or on their way back. It makes a nice way to end your trip relaxed and happy.

West Fjords

Located in a popular peninsula, the Fjords are breathtaking. You need to plan well and leave time to really explore all this area has to offer. You can visit a myriad of special



sites, such as the Icelandic Sea Monster Museum or the famous Látrabjarg cliff. There is much to experience in this mountainous remote area.

Skogafoss

The perfect place for you to get a shot with a double rainbow, Skogafoss is the most scenic fall in Iceland. With a drop of over 60 meters, the view is spectacular. There is also a legend of gold that lies within the falls. Take your chance and search if you dare...

Silfra

Silfra is an amazing diving spot located in Thingvellir National Park. It is the crevice between the tectonic plates in North America and Eurasian continents. It is the only place in the world where you can dive between two tectonic plates that shift roughly 2 cm every year. The shifting of the earth creates new caverns and tunnels. There is plenty of wildlife to see on your dive/snorkel; the three main dive sites are; Silfra Hall, Silfra Cathedral, and Silfra Lagoon; the maximum depth is about 207 feet. The water is the purest in the world, and you can feel free to take a sip while diving. Don't worry, you will be suited up to stay warm because it is pretty cold year round.

During our week there, we also explored Reykjavik restaurants and bars—they love their beer and their warm and cozy foods...and, believe it or not...Ice Cream!!! We also visited museums, went snowmobiling and hiking the "Smoky Creek."

If you are adventurous, Iceland is for you! ❖







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Mark Goedde

QUALITY REAL ESTATE SERVICE

Mark Goedde has been exceeding his clients expectations in quality real estate service throughout Northern Virginia. Mark has the financial and investment experience to help you make smart decisions concerning your home and/ or your real estate portfolio, representing YOU when you're ready to either buy or sell a home. He can assist you with multi-million dollar homes and mid-level properties and has been serving residential real estate needs for over 30 years in Fairfax, Loudoun and Arlington Counties and the Cities of Alexandria, Fairfax and Falls Church. Mark is a full-service Realtor with mortgage, insurance, property manangement and title partners to serve your every need.

Specialties:

Investment Property, New Construction, Works With First Time Home Buyers, Specializes in Relocations, Resale Residential, Single Family Homes and Townhomes, Associate Broker, Luxury



c: 703-850-8129 w: 703-790-1990 markgoedde@LNF.com www.markgoedde.com





Sari Dajani

THE WEICHERT/
TEAM DAJANI DIFFERENCE

Sari Dajani and Team's over 50 years of experience with residential and commercial real estate in northern Virginia and the Washington DC metro area have proven beneficial to their clients. Team Dajani's diverse background (speaking several languages) help them to understand the needs of both buyers and sellers in this cosmopolitan region and offer them negotiation edge. Together Team Dajani provide seamless service, creative marketing and support 7 days a week. Team Dajani's commitment to help coupled with Weichert's many resources can save you valuable time and effort in securing home financing, insurance, and home connections.

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With Weichert unlimited support Team Dajani ensures maximum online presence through SEO marketing and online campaigns.



Weichert

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Lee Brady

ACCOMPLISHED REAL ESTATE AGENT AND INVESTMENT CONSULTANT WITH EXPERTISE IN CONCEPTUALIZING SOLUTIONS THAT **EXCEED CLIENT EXPECTATIONS**

Recognized for his strong work ethic and analytical competencies, Lee Brady is a seasoned market leader in luxury real estate, land development, and investment consulting. Throughout his career, he has leveraged his market knowledge to represent clients from diverse backgrounds and negotiate contracts that deliver maximum financial value for his clients.

Over the years, Lee has established an international client base and developed strategic partnerships with local, regional, and national builders. He has a passion for delivering top-flight customer service which has enabled him to be the recipient of several national awards for exceptional marketing.

Today, Lee is the Team Lead at Casey Margenau Fine Homes, a boutique brokerage specializing in contriving tailored marketing strategies to ensure the financial success of its clients. Here, Lee spearheads a team of top-performing professionals to offer the ultimate real estate experience, resulting in transactions of over \$75M in 2020.

CaseyMargenau Fine Homes & Estates

c: 703-801-0025 lee@margenau.com www.caseymargenau.com/ team/lee-brady/



Gloria Adams

TRUSTWORTHY. NEIGHBORLY. **TENACIOUS!**

Top Producer Gloria Adams has been listing and selling homes in the upscale markets of Fairfax for over 20 years building a reputation for ser vice that exceeds one's expectations. Gloria received the NVAR Diamond Top Producer Award in 2018 from the NVAR Top Producers Club and is a Life Member of the NVAR Million Dollar Club. In 2017, Gloria also received a TTR Sotheby's Special Achievement Award for Sales Accomplished. Gloria moved to McLean, Virginia 25 years ago from the Texas/ Oklahoma area. Prior to starting her career in real estate, she worked for the Congressional Budget Office on Capitol Hill, the Brookings Institution, and two Presidential Commissions, solidifying her grasp for the markets she serves so well. She developed a love for the real estate business and her reputation among her peers and customers alike is a testament to her desire to go that "extra step" to ensure a satisfied client.

> Specialties: Negotiation Expert, Resale Residential, Rentals

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6723 Whittier Ave #101, McLean, VA 22101 www.sothebysrealty.com



Ginger P. King

BEST REAL ESTATE AGENT AND TOP PRODUCER

Designated Best Real Estate Agent by Washingtonian Magazine 2015 and #4 in the Company Top Ten in 2014, Ginger is a Life Member Northern Virginia Association Top Producer. She is a native and resident of Vienna, VA, and as the daughter of a builder, she loves residential real estate marketing and sales. Ginger is a licensed realtor in Virginia and Florida and specializes in residential real estate sales in Northern Virginia-especially, Vienna, Fairfax, Oakton and nearby. She has a number of real estate designations and enjoys tennis and golf.

Specialties: Accredited Buyer Representative (ABR), Accredited Staging Professional (ASP), Graduate Realtor Institute (GRI), Senior Real Estate Specialist (SRES)



ginger.king@cbmove.com 703-477-8793 465 Maple Ave West Vienna, VA 22180





Richie Hanna

REAL ESTATE CUSTOMER SERVICE EXPERT

Richie is an award winning sales professional that has worked in the sales/ customer service industry his entire adult career. Over 20 years of sales experience perfected his skills needed to not only achieve his client's expectations but exceed them! Acquiring knowledge of schools, commute, surrounding amenities, and indispensable business relationships supplies him with the ability to help you buy or sell with the utmost confidence.

If you are looking for a Real Estate Customer Service Expert that sets their expectations high, is totally up front with vou, thrives on customer satisfaction, and is a fearless yet effective negotiator then "Real Estate Richie" is the right agent for you. Richie takes great pride in the relationships he builds and always works relentlessly to ensure his clients best interest!

Specialties:

Over 70+ Five Star Reviews on Zillow and Google 99.8% Sale Price to List Price Ratio 12 Days on Market Average 30+ Homes Sold Per Year Integrity - Service - Results



703-655-9585 RE/MAX Gateway www.richiehanna.com



Lori Shafran

OVER 100 YEARS OF REAL ESTATE TRADITION

With over 35 years of career experience in residential real estate sales, luxury home sales and marketing, office leasing and real estate settlement services. Lori has in-depth knowledge and experience in the Northern Virginia housing market and provides her clients with a comprehensive level of

support in buying or selling their home.

In every real estate transaction, her focus is to meet and exceed the needs of her clients. She is committed to providing personalized sales support with attention to detail and responsive service--working closely with each buyer or seller to carefully understand their specific goals and needs of home ownership. Whether the purchase or sale is a single-family home, townhouse or condominium, she provides clients with the information they need to make wise investment decisions in buying or selling a home.

Her background in real estate settlements is a powerful asset to both her selling clients as well as purchasers. With an in-depth understanding of the settlement process as a former settlement agent, she is able to share this knowledge and successfully guide her clients through all phases of selling or buying a home—from contract to closing.



agent: 703-967-0909 office: 703-790-3330 1309 Vincent Place McLean, Virginia 221010 www.lorishafran.com



Kevin Kleifges

SOMEONE WHO KNOWS THIS AREA INSIDE AND OUT!

As an agent who's an expert in this local area, Kevin brings a wealth of knowledge and expertise about buying and selling real estate. Kevin is someone you can trust for up-to-date information who is eager to serve you. If you need to find your next home, Kevin will find you the ideal property at the right price for you, including all the neighborhood amenities that matter.

When it's time to move, Kevin will handle advertising your home, showing it prospective buyers, negotiating the purchase contract, arranging financing, overseeing the inspections, handling all necessary paperwork and supervising the closing. He can take care of everything you need, from start to close. Consult with Kevin on Home Selling Tactics. His experience in home staging can be the difference between a home resting on the market and one that's sold fast.

> Specialties: Find a Home, Sell a Home Consult on Home Selling Tactics

COMPASS

c: 703-346-3783 o: 703-310-6111 kevin.kleifges@compass.com

www.compass.com



Missy Whittington

FASTEST GROWING AGENT

Missy Whittington has lived in Vienna for 50+ years and is trusted and respected within the community. Her finance and accounting background led her to real estate in the fall of 2019, and within that short period of time, she has sold over \$5 Million of homes. She received the "Fastest Growing Agent Award" earlier this year and plans to continue this upward trajectory into 2022. She attributes TRUST as the number one reason for her success saying, "when you hire a realtor to take on the sale of your home or to purchase a new one, you have to trust that this person will get you to settlement in a timely manner without drama and will continue to serve the

client well after the transaction has closed." Missy has grit and perseverance in her DNA and learned this about herself on the softball field as a youth. "When the going gets tough, the tough get going" and I've taken that to heart from the softball diamond to the real estate arena." Let Missy be the one you can count on in Northern Virginia when it comes to your real estate needs. Seize the Day!

SAMSON

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Poppy Cole

EXCEPTIONAL RESULTS... ONE CLIENT AT A TIME

Poppy completely understands that no two transactions are the same. Each transaction involves different people with different driving forces, different seasonal markets, locations, and property features. Poppy's background in nursing with its lessons in assessment, analysis, listening and team management are vital tools in a Real Estate transaction. The ability to bring these tools together and use modern technology in marketing and targeting specific audiences are a winning combination for clients. Having grown up in the Northern Virginia area, Poppy is familiar with the different neighborhoods and what they have to offer. A full-time Realtor since 2002, consistently a top 100 Mid Atlantic Coldwell Banker Realtor, and a Certified Negotiation Expert, Poppy has the experience to deliver successful results for her clients

Specialties:

Certified Negotiation Expert



RESIDENTIAL BROKERAGE

c:703-304-1420 w: 703-938-5600 2070 Chain Bridge Rd Ste №103 Vienna, VA 22182 www.poppycole.com



Dave and Joanne Adams

CERTIFIED LUXURY HOME MARKETING SPECIALIST

After 19 years as a retail business executive with extensive marketing and negotiation skills, JoAnne transitioned into Real Estate. Dave served 21 years with the United States Secret Service before transitioning into Real Estate. His unique knowledge of Northern Virginia and the Washington D.C. area has proven beneficial to their clients. Dave and JoAnne have been Northern Virginia residents since 1991 and work together as a team. They understand the stresses of relocating, having moved several times when Dave worked for the Federal government. Dave's relationships here and abroad, their knowledge of sophisticated database technology, analytical approach to tasks and commitment to service, honesty and integrity are the cornerstones of the Dave and JoAnne Adams Group.

Specialties:

Military Relocation Professional (MRP®) Seller Representative Specialist (SRS) Certified Luxury Home Marketing Specialist (CLHMS®)



dave@joanneadams.com m: 703-963-4491 o: 703-471-7220



Mackenzie Horne

Executive-Level Consulting Experience

Mackenzie (Mack) Horne has over 10 years of executive-level consulting experience with a proven track record of successful sales and business development. She uses her knowledge and experience every day in each of her real estate transactions. Whether she is helping sellers prepare their property and negotiating top dollar, or guiding buyers as they find the right home at the right price, Mack is authentically dedicated to her clients every day of the week. She is known for being organized, focused, and passionate. Mack is a nationally recognized thought leader and a versatile salesperson.

Specialties:
Negotiations
Passionately Committed To Her Clients
Collaboration



mhorne@mcenearney.com m: 571-594-9136 o: 703-738-9577 www.mackenziehorne.com





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8446 PORTLAND PL MCLEAN, VA \$4.000,000

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MCLEAN, VA | \$448,500

Fabulous top-floor penthouse beauty with spectacular views of Tyson's Corner and the Northern Virginia Countryside. Large two-bedroom, two bath home in McLean House that has been completely remodeled with a gourmet kitchen and luxury baths. Hardwood floors, recessed lighting and open-floorplan. Large balcony that overlooks community pool & tennis courts far below. Garage parking and two storage areas. Terrific home and terrific investment.



KINGSTOWNE BEAUTY!

ALEXANDRIA, VA | \$549,000

Wonderful garage townhome right in the heart of the fabulous community of Kingstowne. Upgraded throughout including kitchen with granite, large island with barstool seating, stainless steel appliances and bay window. Remodeled main bedroom bath with granite, double sinks, new flooring and more. Washer / dryer on upper level. Living room with gas fireplace. Two decks. Walk to restaurants, shopping, two community pools and tennis courts.

VIENNA METRO

VIENNA, VA | \$700.000

Terrific three-level end-unit garage townhome located right at the Vienna Metro. Gourmet kitchen with white cabinetry and granite opening to both a breakfast area and the dining room / living room. All baths have been upgraded including THE MOST AWESOME MAIN BEDROOM BATH.... Marble flooring, skylights, new cabinetry, new square soaking tub and a separate shower with frameless glass. Parking for THREE cars.





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The end of the year can be busy, but there are a few things you should review every year to make sure you are making the most of your money. Below is a list of items I review with my clients that you may find helpful as this year draws to a close.

INVESTMENTS

Review Tax Losses—If you have investment positions that have suffered loses, consider selling them to offset gains and reduce taxable income. Remember the IRS only allows \$3,000 of losses per year, anymore will carryforward to next year and beyond until used up.

Rebalance Accounts—If you haven't been regularly reviewing your investment accounts the end of the year is a great time to review your overall investment allocation and make sure it aligns with your goals.

Consider a Roth Conversion-If you're unable to contribute to a Roth IRA directly because you don't qualify, you may benefit from contributing to a Traditional IRA, then converting the funds to a Roth IRA.*

Put Your Investments on Autopilot-If you're not investing automatically for your goals, year-end is a great time to start. Automatic investing is a simple and powerful tool to build wealth. It saves you time, sets aside money before you can spend it, and reduces the temptation of trying to time the market.

HEALTH & BENEFITS

Review Your Employee Benefits-Open enrollment is typically in December if you're employed. Consider taking advantage of all available options, including a flexible spending account, health savings account, life insurance and more.





Check Your FSA—If your employer's Flexible Savings Account (FSA) plan does not allow rolling money over into the next year, make sure you spend the balance on qualified expenses so you don't lose out.

Review Your HSA Contributions—If you are eligible to contribute to an HSA, maximize your tax deduction but putting in the maximum amount. The 2021 HSA contribution limit is \$3,650 for an individual or \$7,300 for a family.

INCOME TAX PLANNING

Adjust Your Withholdings—Adjust income tax withholdings and/or estimated payments to avoid a big refund or tax owed.

Reduce Your Income—Reducing your taxable income can save you quite a bit. If you are eligible, consider contributing more to your retirement plan and HSA.

Prepay Charitable Gifts—Thinking ahead about next year's charitable gifts may allow for a larger tax deduction this year, if you pay out the money this year of course.

RETIREMENT PLANNING

Review 401k and IRA Contributions— Maximizing the amount you contribute takes advantage of available tax deductions and employer matching contributions.

2021 Contribution limits:

401(k): \$19,500 (additional \$6,500 catch up for 50+ years old)

■ SIMPLE: \$13,500

■ IRA: \$6,000 (\$1,000 catch up for 50+ years old)

SEP IRA: 25% of income up to \$56,000

Increase Your Savings—If you are not already maximizing your 401(k) contributions, consider increasing the amount you are contribution by 1% a year until you do. 1% won't make a big difference in your paycheck but can boost your retirement savings in the long run.

ESTATE PLANNING

Review Beneficiaries—Double-check that changes or updates are not needed on your accounts. It's all too common to leave an ex-spouse, for example, assigned accidentally.

Review Estate Plan—Ensure your overall estate plan, including your will, trust and health care power of attorney, are current.

Review Insurance Policies—Review your home, auto and life insurance policies to determine if you have enough coverage or if deductibles need to be adjusted.

Give Gifts—You can give someone up to \$15,000 per year and it won't impact your lifetime estate tax exemption amount. Couples can double this amount to \$30,000 if they file for joint gifting.

COLLEGE PLANNING

Medica—Have your adult child sign a Medical Directive in the event a major health issue happens at college.

College Funding—Open and fund a 529 account or make contributions if you have a 529 currently.

Track Expenses—Keep record of all college expenses and reimburse from 529.

Plan strategically—Consider contributing money to 529 plan before paying college directly for state tax deduction.

OTHER

Review Your Spending—Time flies and so does money. That's why regularly reviewing your spending is a great habit to develop. The end of a year is a great time to reflect on your spending and create a plan for next year.

Plan for Life Events—A job change, home or car purchase, surgery or other life event requires financially planning ahead, if possible.



Establish a Financial Plan-It is tough to know if you are making smart financial choices if you are not making them with respect to achieving your specific financial goals. If you don't have a financial plan to serve as the basis of your financial decisionmaking, it is a good idea to get one.

The most important decision you can make as the year comes to a close is to speak with a financial professional to ensure everything is in order with your overall financial situation. There is still time left in the year to take action if needed, but time is running out. �



Author: Daniel P. Lash, CFP®, AIF® is a partner at VIP Financial Advisors and the former President of the National Capital Area Chapter of the Financial Planning Association (FPA). He believes that strategic planning is the key to creating,

protecting, and growing wealth. Visit VLP Financial Advisors online at: www.vlpfa.com.

Have a question for an Advisor?

Email info@vlpfa.com

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*Converting from a traditional IRA to a Roth IRA is a taxable event. A Roth IRA offers tax free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal or earnings, a Roth IRA must be in place for at least five tax years, and the distribution must take place after age 59 ½ or due to death, disability, or a first time home purchase (up to a \$10,000 lifetime maximum). Depending on state law, Roth IRA distributions may be subject to state taxes.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax

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WELCOME TO House Hunt!

Peppermint the Elf has visited and brought 10,000 synchronized lights to make the neighborhood smile! Beloved characters, peppermint lollipop light shows, candy cane lanes, snowmen, penguins and even Santa's sleigh rest among the singing, dancing lights and peppermints. Neighborhood children write to tell us that no matter how their day has been, the light displays make their hearts happy. And that is the best reason of all to decorate – to spread Christmas cheer!

Come get in the Christmas spirit with The Hunts at 13204 Stone Heather Drive, Herndon, VA. Tell them Peppermint the Elf sent you.





Tysons Update



Gone but not Forgotten Transit-oriented development changes the view

By Marcia McAllister

hange has indeed come to the north side of Leesburg Pike along Westpark and Greensboro drives in Tysons since the arrival of the Silver Line in 2014.

Once dominated by office structures and the landmark West Park Hotel-which has been demolished and serves as a parking area while awaiting redevelopment-the area is quickly becoming a strong example of transit-oriented development.

The centerpiece is The Boro, billed "as a place for everything" with an emphasis on being neighborly in its "walkable downtown experiences."



Within easy walking distance to the Greensboro Metro station, it includes condos at Verse, and apartments at Rise and Bolden, both offering spectacular views. The apartment buildings are 32 stories and 13 stories tall, while the condo building is 25 stories. There are office structures, shopping, restaurants, a theatre called ShowPlace and outdoor entertainment areas that attract crowds. And, there's a Whole Foods Market. Not far away are Tysons Corner Center and Tysons Galleria.

Now, The Boro is expanding to the west side of Westpark Drive and taking over the old site of the headquarters of National Automobile Dealers Association (NADA). Now only remnants remain of the old mid-century modern NADA building that once dominated the skyline of this part of Tysons. NADA long ago moved to the newer office building along Leesburg Pike at Westpark Drive.

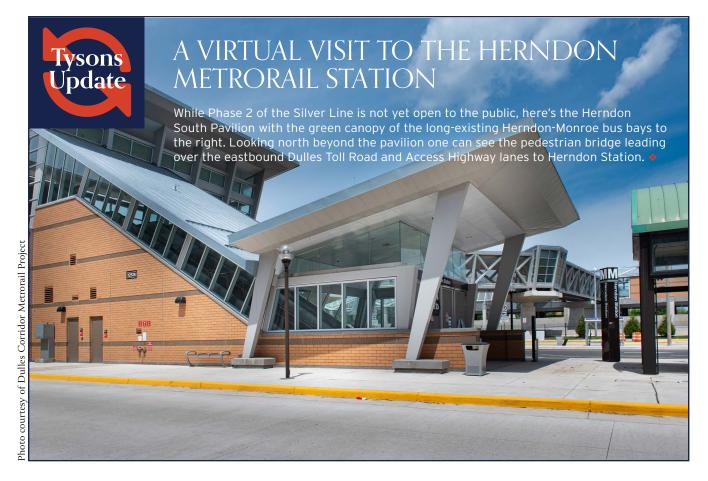
The Meridian Group, developers of The Boro, plan to build more mixed-use properties, including residential units, a continuing care facility and ground floor retail spaces. The new development would also include a public park.

Elizabeth Baker, a land use planner with Walsh Colucci recently told Tysons Reporter, "The vision is to extend The Boro development across Westpark Drive to continue the transformation of Tysons from a suburban office park to an urban center."

The Boro, like other new and proposed projects near the Silver Line stations in Tysons, fulfills the goals of those who long advocated for rail service to Tysons. Those goals included consolidation of adjacent properties to encourage coordinated redevelopments and expanding the number of residential units available close to jobs.



Photocredit: Walsh Colucc





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