



CAPITOL HILL VILLAGE



September 2008

The Capitol Hill Village News will be sent to you every month to catch you up on what's happening, alert you to who's who and ask your participation in other features. We are interested in your feedback. To reach us: info@capitolhillvillage.org; www.capitolhillvillage.org; 202.543.1778. To unsubscribe, please send a message to unsubscribe@capitolhillvillage.org.

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LISTING OF EVENTS AND PROGRAMS September 2008

Please RSVP to all events, and also let the Village Office know if you need a ride 202.543.1778, or email info@capitolhillvillage.org.

<p>Tuesday, August 19, 6:00 pm</p> <p>406 8th Street SE Old Siam Restaurant</p>	<p>Be Prepared!</p> <p>Enjoy a delicious Thai meal in the company of fellow members, followed at 7:00 by an interesting talk by Gail Kohn, CHV executive director, on the topic of being properly prepared for an emergency situation.</p> <p>[CHV members only. RSVPs must be received at Village Office by Tuesday, August 12!]</p>
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<p>Thursday, September 4, 1:00 pm</p> <p>Rumsey Pool North Carolina Avenue SE at 7th Street SE</p>	<p>Tour of Swimming Pool</p> <p>CHV member and volunteer Pam Weiss will provide an orientation of the Rumsey Pool. Meet at the pool's entrance and discover how to exercise close by home and very inexpensively, as use of the pool is free for DC residents!</p> <p>[CHV members and their guests]</p>
<p>Tuesday, September 9, 10:00 am</p> <p>National Building Museum 401 F Street NW</p>	<p>Tour of the National Building Museum</p> <p>Jacqueline Aamot, CHV member and docent at the Building Museum, will give an insider's tour, which will include the fourth floor-- accessible to the public only on a tour. Learn the background of the building's 65-year-old architecture, and why it was commonly called the "Italian Palace." The tour will last about 45 minutes.</p> <p>[CHV members only, then their guests--tour is limited to 15 persons. For anyone who has difficulty walking and climbing stairs, the tour can be adapted by notifying the CHV office in advance.]</p>
<p>Thursday, September 11, 10:00 am</p> <p>VFW Hall 3rd & D Streets SE (Use D Street entrance)</p>	<p>Internet Basics</p> <p>Matt Wade and his wife, Martha Huizenga, own and operate DC Access, a local Internet Service Provider here on the Hill. In 2003, DC Access started providing broadband wireless services to residents and small businesses.</p> <p>Matt will talk about Internet basics. Topics will include: Options for getting online on the Hill Internet tips and tricks Blogs, wiki's and websites</p> <p>Feel free to bring any Internet-related questions or topics that you'd like to discuss.</p> <p>[CHV members and their guests]</p>

<p>Thursday, September 11, 6:00 pm</p> <p>407 Constitution Avenue NE</p>	<p>Literary Club</p> <p>Mark your calendars to meet with Edith Lanum and Mary Procter to explore the possibility of creating a Literary Club. We need your ideas in order to make this activity fun and exciting. Come join us.</p> <p>[CHV members only]</p>
<p>Thursday, September 18, 3:00-5:00 pm</p> <p>William Penn House 515 East Capitol Street SE</p>	<p>The Politics of Aging</p> <p>The speaker will be Laura Feldman of the National Committee to Preserve Social Security and Medicare.</p> <p>[Open to all]</p>
<p>Tuesday, September 23, 11:30 am</p> <p>National Gallery of Art, West Building</p> <p>Meet in the Rotunda</p>	<p>Meet the Masters: Face to Face with Da Vinci and Rembrandt</p> <p>Come join us for a tour of the world -renowned Italian Renaissance and Dutch and Flemish collections led by an expert docent of the National Gallery of Art.</p> <p>The National Gallery has the <i>only</i> painting of Leonardo DaVinci in North America, and one of only three surviving female portraits by this master.</p> <p>The National Gallery has a significant collection of works by Rembrandt, including a profoundly psychological self-portrait of this master nearing the end of his life, after his own financial ruin.</p> <p>The National Gallery houses 4 paintings by Vermeer, renowned for the quiet intimacy and detailed perfection of his work. Many of his works, such as <i>Woman Holding a Balance</i>, contain allegorical lessons as to the “proper” conduct of a Dutch life. Similarly, the beautiful Dutch floral still contain “messages” about the nature of life.</p> <p>Depending upon your interest, this is the first of what we hope will be a series of such tours. For example, we hope to arrange a special tour of the much-awaited special exhibition <i>Pompeii and Roman Villa</i> in late fall.</p> <p>[Open to CHV members and their friends. Sign up now and no later than September 18. If fewer than ten people sign up, this tour will be cancelled; instead, we will join the daily tour at 10:30 am, which is a high quality tour of the West Building highlights.]</p>

<p>Saturday, September 27, 8:00 am</p> <p>Meet in front of Eastern Market (7th Street and North Carolina Avenue SE)</p>	<p>Walk to the National Arboretum</p> <p>Join Edith Lanum and Mary Procter for a 6-mile scenic walk through neighboring communities to the National Arboretum. After the return walk, enjoy lunch at the Café Roma on Pennsylvania Avenue.</p> <p>[CHV members and their guests]</p>
<p>Sunday, September 28, 2:00 pm</p> <p>The Corner Store 900 South Carolina Avenue SE</p>	<p>The Importance of Medical Advocacy--Mike and Sharon Ambrose</p> <p>The Ambroses will discuss their recent experiences with Sharon's serious and prolonged illness, and Mike's role as caregiver and medical advocate. Mike will talk about key lessons he learned in representing a patient (his wife). Sharon will describe the importance to her, in psychological as well as medical terms, of medical advocacy and family support.</p> <p>There will be time for questions and a discussion of the general topic, including Capitol Hill Village's services and counsel in this area.</p> <p>[CHV members and their guests]</p> <p>(See Page 11 for Ambrose's Story.)</p>

MESSAGE FROM THE EXECUTIVE DIRECTOR

Here we are at the end of the summer.

And, we know more about what CHV members like about Capitol Hill Village and what they want to have available in the future. Nearly 80 percent participated in our recent survey. Members can compare their survey responses to those of others in the *preliminary* results summary sent via snail mail this past week. Any who want to see the results, question by question, may contact me at gkohn@capitolhillvillage.org or 202.543.1778.

In the next few weeks, more members are expected to add their views in telephone interviews with our volunteer survey administrator, Kathy Hardy. If she calls you, please thank her for her work. (Kathy has more survey responses than names of members who participated. She kept track of members who said they responded via e-mail or by recording their snail mail return address before separating the envelope from the survey. So, if you did not let us know one way or the other that you responded, you will receive a call.)

We want ALL CHV members to participate. It is important to know what you think of us and what we can do to please you. A revised summary of the 2008 survey results will be published in our annual report early next year, along with a description of how we changed CHV to address your recommendations.

If you have not yet joined CHV, we are interested in your views and how they compare with CHV members. You, too, will have an opportunity to respond to our questions this fall.

Membership dues are going up January 1, as a recent letter to members explained. We want to do more for you and we want to be able to demonstrate to you and others (including foundation and government funding sources) that CHV will be around in the future.

Members are aware they can extend CHV membership at the current rates (\$500 for individuals/ \$750 for households) for up to three years if they pay their membership dues for one or more years before the end of this year.

If you are a CHV supporter, join. Do so before year-end and save. Dues for Membership Plus, the deeply discounted dues program for lower income neighbors, will remain unchanged (\$100 for individuals with incomes \$40,000 or less; \$200 for households with incomes \$50,000 or less). With their renewals, these members again will receive gift certificates (\$250 for individuals; \$375 for households) for home or personal services. Certificates are for use when a volunteer is not available to fulfill a request.

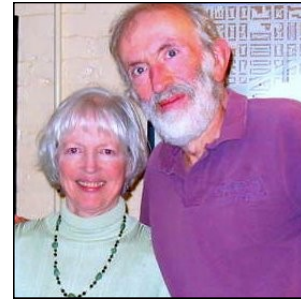
I hope to see you this fall.

--Gail Kohn

FIRST ANNIVERSARY OF CAPITOL HILL VILLAGE BRINGS LEADERSHIP CHANGES

Capitol Hill Village, the organization, is coming on its first birthday and also has some changes in leadership under way.

The top leadership change this Oct. 1 – long scheduled – is that CHV President Norman Metzger will be replaced in the top spot by Vice President Mary E. Procter. Metzger will continue as a board director. A new vice president will be selected from current board members by the board during September.



Mary Procter and
Norman Metzger

Metzger assumed the presidency, temporarily, last February when the first president and initiator of the creation of Capitol Hill Village, Geoff Lewis, stepped down. Lewis also continues to serve as a director.

In assuming the post, Metzger promised to put his energies toward ensuring the young organization continued to expand its membership and be in good financial shape.

Capitol Hill Village officially opened its doors October 1, 2007, with 88 single and household (mostly couples) memberships, involving 132 individuals. This September, the membership totals 169, involving 249 individuals.

Metzger noted that accomplishments during his term were done with the energies of his fellow board members, a reflection of the board's policy statement that requires that the board "insofar as possible...arrives at decisions through consensus."

"I've been delighted with the experience during these months," Metzger added.

The Board of Directors recently appointed three new members, Faith Brightbill, Ann Grace and Bob Guttman. Board terms are for three years, and a member can serve two terms. However, Grace was appointed to fill a recently opened seat, so her first term will end July 2010.

The board was established with 15 directors, but this is the first time all 15 seats have been filled. (Seats can be filled by an individual or a couple). Initially, the officers and board were 12 friends whom Lewis brought together in March 2006 to talk about creating a neighborhood village.

The next board vacancies are expected when terms expire July 2009.

Also this summer, Capitol Hill Village has published a manual of its Policies and Procedures.

The collection is the work of Capitol Hill Village member Jim Harden, who has put in nearly a year gathering information, asking others to contribute sections, and then personally writing the final version.

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Plans are underway to produce a printed version that will be sold for \$300. Among those interested in obtaining copies are public groups from around the United States that are contacting Capitol Hill Village to explore creating their own village.

Harden also is working on a CHV member handbook that will be available in the near future.

Harden was writer-editor of the America Folk Life Center within the Library of Congress.

Following are biographies of the new members of the Capitol Hill Village Board of Directors:

FAITH BRIGHTBILL

Faith Brightbill holds a BA degree in sociology from Manchester College, Indiana; a Masters in social work from the University of Illinois; a post graduate certificate in gerontology from Yeshiva University, New York City; and is New York State certified in administration and supervision.

Faith retired from 25 years in the New York City school system in 1996, having served in numerous positions, including social worker, director of clinical staff development and social work supervisor.

She is active in First Congregational United Church of Christ, serving on several committees. Activities in the Capitol Hill community include: Friends of Southeast Library, the Capitol Hill Garden Club, the Red Hat Society, and Capitol Hill Village.

Faith has lived on Capitol Hill for 20 years. She enjoys kayaking, bird watching, quilting, theatre and spending time with her six grandchildren.

ANN E. GRACE

Ann E. Grace was born and raised in El Salvador. She moved with her family to Washington, D.C., in 1967, and has been in the area ever since. Ann moved to Capitol Hill with her husband, Michael Grace, in 2005. Michael spent 27 years as an officer with the U.S. Coast Guard; Ann retired from the Department of Justice in 2007.

BOB GUTTMAN

Bob Guttman holds an A.B. degree from Harvard University and an L.L.B. degree from George Washington University. His career began in 1942, delivering papers for the *Los Angeles Advertiser*, and ended in 2007, helping D.C. Councilman Tommy Wells reform the city’s child custody laws.

Bob came to the D.C. area in 1955, and he has worked for the Department of Labor, the Congressional Research Service, and the U.S. Senate. He also has been a volunteer at several agencies, including the D.C.’s child welfare system, the city’s local executive council, and AARP’s National Policy Council.

QUILT WINNER

A Northwest Washington resident, Helen Grant, is the winner of the quilt that Capitol Hill Village used to draw people to an information booth outside Eastern Market this summer. "This is so exciting. I have never won anything in my life," Grant exclaimed when Executive Director Gail Kohn called to inform her.

Drawing tickets for the quilt were \$1. The hand-done piece was donated by CHV members Claudia and Peter Bell as a way "to contributed something nice to the village,"

METRO EASES SENIOR SMARTRIP CARDS

Metro has made it easier to obtain a Senior Smartrip Card, which provides a discount to Metro-rail and Metrobus passengers age 65 and older.

As of July 1, Senior SmarTrip Cards are being sold directly to eligible riders. Previously, enrolling for the senior discount card was a two-step process: participants obtained a Metro Senior ID card, which was mailed to them after they filed a written application, and then they could buy a senior fare card at any of three Metro sales offices.

Now, the senior card can be purchased immediately after a senior citizen fills out an application at the Metro sales outlet at Metro Station, Pentagon Station, or Metro Headquarters at 600 F Street NW. The applicant must have in hand an age ID, such as a driver's license, government-issued photo ID, or passport with date of birth.

The new senior Metro cards are bright yellow, while regular SmarTrip cards are blue and green. Senior discounts halve subway fares and cut bus fares to 60-cents.

Those senior riders who have the original card can use it until it expires, and then must replace it with the special yellow card.

CATALOG REMINDER

With Holiday catalogs about to replace the Fall versions now filling mail boxes, Capitol Hill Village wants to remind members of a free Internet service by The Ecology Center. You are invited to reject catalogs at www.catalogchoice.org.

If you have not enrolled already, have on hand when you contact it at least one undesired catalog (or many), as you will need to indicate how your name appears on the mailing label, plus customer number. The latter is either on the label or inside on an order form.

Or, if you did enroll when the newsletter informed readers about it last winter, don't forget that you can log on and add to your reject list as more catalogs arrive. The center site contacts the businesses you request, but expect it to take at least six weeks to stop mailings.

GARDEN TIPS FOR THE FALL

By Margaret Messiaen

Washington, D.C., falls are times to treasure the beauty of our yards and parks.

But another pleasure of fall is preparing those places for winter, so springtime also is full of garden smiles.

Rainfall this growing season has been normal or above. Newly planted street trees have established root systems that should carry them into the fall without intensive care. Yet, anyone living near a new tree should continue to weed and water during dry spells and replenish the mulch if needed. One bag of mulch is sufficient for a 9' x 4' tree box.

SEPTEMBER: Major tasks for this month include weeding, deadheading, dividing perennials and watering as needed. The weeds in my garden are producing hundreds of seeds that will winter over and return to plague me in the spring. Get them now, before the seeds mature.

Flowering annuals and perennials will continue to produce new buds if old flowers are removed. I do leave coneflowers, because the seeds are a favorite of gold finches. If you are a seed saver, let seeds mature on the plant and dry thoroughly before storing. Crowded perennials should be divided this month. The new plants will need a few weeks of warm weather to establish roots before the soil freezes.

Trees and woody shrubs should not be pruned after early September. Pruning often stimulates new growth that will not have time to harden off before the first freeze. Winter is the best pruning time. Wait until the ground has frozen—usually after the first of the year.

OCTOBER: After the first hard frost, cut perennials to the ground. Leave a few inches of foliage on irises. Try to finish dividing perennials by mid-month. Repot houseplants and prepare to bring them in for the winter. Be careful not to bring in pests, such as slugs and insects. Spray with insecticidal soap if insects are present. If you plan to save cold-sensitive bulbs, such as dahlia, elephant ear or caladium, dig this month and allow to dry before storing.

Every year, I plan to remove the wisteria seedpods before they split and plant hundred of seedlings that I must confront in the spring. Maybe this year I will do it. One thing I always do in the fall is plant garlic. The bulbs will overwinter and start growing very early in the spring. I just harvested a dozen very pungent bulbs from last fall's planting.

NOVEMBER: Planting bulbs and raking leaves are the major gardening activities this month. I rake and compost the leaves that have covered the plants. If you left any tender bulbs in the ground, cover them with a thick layer of leaves. Otherwise leave a thin layer of leaves in the beds and work them into the soil in the spring. Anyone living near a mature oak will be raking leaves all winter. These leaves will not decompose over the winter.

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I hear many reports of squirrels who survive the winter on bulbs. My squirrels love tomatoes, but seldom dig up my bulbs. I plant bulbs a little deeper than recommended, pack the soil down after I finish, and cover with leaves. If all else fails, plant daffodils that are toxic to squirrels. Speaking of pests, I will be watching for rat holes after my neighbors reported seeing rats during the summer.

Clean tools before storing them for the winter. Clean tools are always a welcome surprise in the spring.

FREE BULBS FOR THE COMMUNITY

If Capitol Hill Village members are willing to donate a little energy, Capitol Hill Garden Club (CHGC) is encouraging you to make your block or another special neighborhood spot a little brighter next spring.

Each fall, the Garden Club gives away free crocus and daffodil bulbs to volunteers willing to plant them in public spaces visible from the street – pocket parks, curbside gardens, church and school grounds, libraries, parks and community centers.

Applications for bulbs this fall are due September 15, and the bulbs will be distributed in October. They are pre-packaged, 50 crocus bulbs per bag, 25 daffodils.



Daffodils

And, no surprise, CHV member Vira Sisolak is president of the CHGC.

The application asks where you want to plant bulbs, who will do it, and how many bulb packages you desire, plus your minimum request.

Copies of the application are available from Lynn Tsao, 202.546.0470, or lynnanntsao@yahoo.com.

FREE D.C. ENERGY ASSESSMENT CAN CUT UTILITY BILLS

By Becky Fredriksson

The District Department of Environment’s (DDOE) Energy Office, in partnership with Elysian Energy, will provide free Home Energy Rating System (HERS) assessments to interested D.C. homeowners. The only requirements are that participants be District residents and own a single-family house or townhouse.

How did this originate? In 1999, then-D.C. Council Member Sharon Ambrose was instrumental in getting passed the Retail Competition Act. This act established a Reliable Energy Trust Fund, whereby a monthly surcharge is assessed on every residential electricity bill. DDOE’s Energy Office administers these funds for programs approved by the D.C. Public Service Commission (PSC). One program that passed the PSC guidelines was HERS, likely to be funded through September 2009.

What is involved? You will receive a letter from Elysian Energy outlining the process and requesting that certain information be available at your home the day of the audit by a certified energy rater/auditor. The audit visit will include a brief consultation, walk-through with measurements, blower door test and equipment inspection.

Before leaving, the auditor will explain relatively inexpensive steps that you can take to remedy energy loss. Shortly afterward, you will receive a lengthy written report on your home’s performance, including an energy report card with grades on air exchange, insulation and equipment; steps to improve your grades; plus an analysis of each component measured, depicted by graphs and charts, with estimated annual utility savings if considered improvements are made. In addition, the report provides detailed information on each of the components measured and a description of the methods and tests used, plus a glossary and helpful websites.

How do I sign up? Interested, eligible persons are encouraged to call or e-mail Willie Vazquez at (202) 671-3304, willie.vazquez@dc.gov, or LaKeisha Estep at (202) 673-6733, lakeisha.estep@dc.gov, to schedule a free assessment.

“We couldn’t be more pleased about the opportunity to protect our environment by reducing energy usage,” says DDOE Director George Hawkins. “This partnership is positive for so many reasons, especially helping District residents decrease utility costs”.

SHARON AND MIKE WILL SHARE THEIR SPECIAL STORY

Sharon and Mike Ambrose will be speaking to Capitol Hill Village members on Sunday afternoon, Sept. 28, to tell their troubling, yet rewarding, story of working the District’s medical world to keep Sharon alive.

Mike, serving as his wife’s protector when her illness (in the words of her family) “took Sharon away,” learned how to influence the doctors and facilities around her and force them to keep trying to save her.

“I especially hope members will come listen as the Ambroses share their experiences, and, please, attend not merely because their tale is fascinating,” says Capitol Hill Village Executive Director Gail Kohn.

Mike’s efforts, Kohn continues, can translate for members into understanding what real needs

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—“Sharon and Mike” cont’d pg. 11 —

are when a severe illness strikes, what critical roles family and/or friends can play. And, she added, “we want to imprint on members’ minds how hands within Capitol Hill Village are trained to help you travel more easily and more successfully through hard medical times.”

Capitol Hill Village already provides confidential advocates for members struggling with illness. The Ambrose experiences suggest other ways the Village can provide assistance in difficult times, putting on some of the many hats Mike wore, including exploring related research and locating medical professionals in special fields.

The session will be at the Corner Store, 9th Street and South Carolina Avenue SE, at 2:30 p.m., and questions and a general discussion will follow the couple’s talk.

Sharon was a D.C. Council member representing Capitol Hill at the time her decade-long illness began, and the family has chosen only recently to share their experience to neighbors in hopes others can avoid similar difficulties.

Capitol Hill Village members are encouraged to bring family members and special friends to the session. Please indicate your plans to attend and who will accompany you to the session at info@capitolhillvillage.org or call 202.543.1778.

VOLUNTEERING



Catherine Arnette, Francis Jackson,
and Mary-Kate Rodenbough



Anne Grace



Covey Clunan, Maureen Phinisee,
and Ben Sebastian

Two Capitol Hill Village homeowners were befriended in August by middle-schoolers from the Guilford Park Presbyterian Church in Greensboro, N.C. The young people took on beautifying the yard of Francis Jackson, aided by CHV activist Ann Grace, and serious house painting for Maureen Phinisee.

Their project was part of a five-day trip to Washington, centered on volunteerism, but enhanced with a little touring. William Penn House, working with Quaker Friends, oversees such work tours and frequently gears them to serve Capitol Hill Village.

THE HISTORY OF YOUR HOUSE AT THE LIBRARY OF CONGRESS

Enjoying exploring seems to be the key for Capitol Hill residents who want to find pictures of their homes at the Prints and Photographs Division of the Library of Congress.

“We have been collecting District of Columbia prints and photos for a long time,” but the materials “are not organized by D.C.,” explained Division Director Barbara Natanson in giving Capitol Hill Village members a tour in the Prints and Photographs Reading Room.

Natanson gave the touring group copies of a collection list she had marked with 11 files, collections, catalogs and indexes within the division that might have photos, prints, drawings, and other materials related to their Capitol Hill homes. The marked items included a Stereograph collection, biographical files, war information from the Farm Security Administration, and the Washingtonian Collection.

The division also has books available such as *Washington Photographs* by Katherine Collins, which provides broad overviews and a good index that can lead a researcher to specific Washington spots. Homeowners may find old photos of their actual house, but for others it will be visual information on what was at that spot before their home was built and history of the immediate neighborhood.

It is located at Room 337 of the Madison Building, Independence Avenue SE between 1st and 2nd Streets. The collection is open Monday-Friday, 8:30 a.m. to 5 p.m., but new materials will not be pulled after 4 p.m.

The divisions’ collections hold over 13.6 million images, including photographs, prints and drawings, posters, and architectural and engineering drawings. While the collection is international in scope, the numbers related to Washington and to Capitol Hill are impressive because of the historical importance of the area, Natanson said.

Natanson recommended to Capitol Hill Village members that, initially, they might want to research their home or other issue of interest on the collection’s web site at <http://www.loc.gov/rr/print/>.

But then come to the Prints and Photographs Reading Room for much more, she said, as the Internet site only covers a small portion of the collection’s materials. The division staff members will direct an individual’s research and literally assist in handling especially fragile materials, a fact of life with very old photos.

To protect the divisions’ holdings, the Prints and Photographs Reading Room has unusual rules about with what items a researcher may be equipped. Not allowed in the room are pens, markers and highlighters; any kind of notebook, writing pad, binder or envelope; books; purses; newspapers; and jackets or coats.

Instead, a researcher should bring pencils and loose sheets of paper, zip disks or floppy disks, USP flash drives, laptops removed from cases, or a camera not in a bag. The “not

— “LOC” cont’d on pg. 14 —

allowed” items will be directed to a locker before one enters the reading room.

Photos, or other materials found on the Internet sight can be downloaded. The division does allow visitors to photograph items in the reading room, but Natanson says many find that photos are covered (protected) with plastic or mylan sheets which makes them difficult to photograph. Digital cameras are most successful. The division does provide photo duplications for \$25 and up, and that service takes 4-6 weeks.

This was the latest in a series of tours that the LOC is providing Capitol Hill Village members to educate them on using the library in researching the history of their Capitol Hill homes, family genealogy, and other interests. The tours are arranged by Capitol Hill Village member Kay Elsasser, who retired in 2001 after 29 years as an LOC employee.

For a copy of the Print and Photograph Divisions/ search strategy list, marked with places to look for Washington, D.C., materials, e-mail info@capitolhillvillage.org or call 202.543.1778.

An identification card is required for anyone using materials at the Library of Congress divisions, including Prints and Photographs. Just bring along a photo ID, such as a driver’s license, and make your first task when arriving at the LOC a visit to the Identification Room on the first floor. You quickly will be provided your own Photo/ID library card.

OVERWHELMED WITH MEDICAL BILLS? SUGGESTIONS ON HOW TO ORGANIZE

(Editor’s Note: This story concerns medical *financial records*. Later, a related story on organizing your other personal *health care records* will appear in the CHV newsletter.)

Capitol Hill tax and financial adviser William H. Phillips was skeptical when asked to describe a relatively easy system for Capitol Hill Village members to use in handling their health care financial records.

“A single file folder crammed with paper is the usual system for medical records,” Phillips noted, suggesting that few people are interested in doing more.

Yet, such a system became essential at his own household, he says, when wife, Monica Sullivan, began a lengthy process fighting lung cancer, and medical bills started flowing in.

Phillips agreed to share his working system with CHV members, and discuss how it can make

—“Medical” cont’d on pg. 15 —

life easier at tax time and also offer other benefits. “It’s not a difficult process, just one you have to sit yourself down and do.”

“The system is pretty cut and dried. But do keep up with the process. As you spend the money, and as paper work arrives in the mail, keep up with the process so you don’t have a box full of envelopes,” Phillips said while waving at the several papers awaiting attention on his dining room table.

Phillips, a Capitol Hill Village board member, does investment, tax, and retirement consulting.

The first question, he said, is how to file medical financial papers – by doctor, by illness? No, the key to organizing medical expense records is “by date of service.” Every piece of health care paper has a date on it. Filing by doctor or medical issue can become confusing, he said.

Phillips has his medical finance record system down to three working files, plus a computer Excel spreadsheet that also can be done with pencil and paper.

The first file holds medical bills by date-of-service, the second is for insurance company explanations of benefits or “EOBs” (for those on Medicare, Medicare papers also would be in the second file).

Some doctors require a co-payment during each office visit, others bill a patient for the balance after insurance payments are completed. “When all that is done, including our payment of the balance due, and the bill is zero, I put the doctor bill and insurance EOB together, mark ‘completed’, and put them together in the third file. And each of the files is organized by date of service.”

Phillips’ spreadsheet, which he says provides an easy visual way to keep track of the process, has eight topics across the top. They are:

- * Date of Service
- * Doctor or Service Provider
- * Purpose of Visit
- * Amount Billed
- * Amount Insurance Paid
- * Adjustments Insurance Makes
- * Amount I Owe
- * Check # and Date Paid

Spreadsheet tracking won’t interest people who have few health costs, Phillips adds, but it became important in his situation because, “we are talking about big bucks and a variety of doctors. This tells you the amount you potentially may owe.”

“My purpose in doing this was, first of all, to know where we are financially, know what we may be facing.” Currently, the medical bills have totaled \$53,000, Sullivan and Phillips have paid \$3,802 of that, and he expects to be billed \$806 more by various medical providers.

“And we haven’t gotten the hospital statement or operating room charges,” he added.

And second, Phillips says, “when it is time to do taxes, I already will have this sheet ready. I won’t have to sit there for two weeks and add up those bills.”

However, “for health care to impact taxes, your health care has to be pretty catastrophic,” the financial and tax advisor says. Your out-of-pocket medical costs must be more than 7.5 percent of your adjusted gross income. “You only can deduct what you personally have spent on health care over that amount.”

Financial bills for dental and optical care can be included in your 3-folders-plus worksheet program.

Also, a fourth folder can be wise for prescription records and non-prescription medications (such as aspirin), a place to put all drug receipts.

A less widely known tax write-off expense, for those whose medical expenses exceed the 7.5% rule, is transportation costs to and from medical services. This includes spending on taxis, Metro, buses, or mileage plus-parking costs, if one goes to appointments by car.

“I have one client who comes to Washington for doctor appointments from the western shore of Chesapeake Bay,” Phillips said. “She keeps a copy book and writes in each trip, then hands it to me at tax time.”

Phillips jots down his own running total of transportation costs inside the file folder holding initial medical bills, while another of his clients asks taxi drivers for trip receipts.

“I have not found double or over charges” among the medical bills. We have good doctors and a relatively competent insurance company,” Phillips continued.

However, Capitol Hill Village member Judy Bardacke, says she has found policing her medical bills worthwhile. Under her Kaiser Permanente Medicare Plus insurance, regular doctor visits systematically are covered with a \$10-copay, plus a monthly \$89 Medicare Plus charge.

Then a Kaiser specialist sent her to George Washington Hospital for a bone density test, and Bardacke started receiving bills. After many phone calls, officials concluded that Medicare would make an initial payment, and the Kaiser covered the remainder because the latter had referred her outside the Kaiser program for the test.

Bardacke keeps a separate prescription drug folder. She buys all drugs via credit card, gets some maintenance drugs via mail, and receives a monthly report from Kaiser on “what they’ve paid and I’ve paid” on prescriptions. She keeps all drug purchase information, including receipts, in the folder, so all is ready at IRS time.

Phillips says one factor not usually thought about in the need to keep better health expense re

cords is that, “when a person dies, a personal representative must file a final tax return for the deceased.” Frequently, for an older person, recent medical expenses could mean no taxes owed.

Also, stressed Phillips, keep in mind that, as health problems become a larger factor in your life, Capitol Hill Village volunteers are available to assist you with or take over your medical expense records. “When one person in a couple has Alzheimer’s, and the other is the caregiver or daily visitor to her/him in the nursing home, nothing else will get done.”

“I believe medical costs are a factor that most people experience in stages,” Phillips offered. “A person or a couple have no medical expenses, only need an annual physical and a flu shot. The next thing you know, one partner has one illness and the other something else, you have 15 drugs between you, the calendar includes a doctor visit each week, and for the first time, your medical expenses are huge.”

“By the time you are 60 or so, you don’t know when your invincibility will wear off, but you know the time will be coming.” If nothing else, he added, do start keeping your medical expense file organized by date of appointment. Then, when serious illness strikes, convert to the three-files-plus-spreadsheet, and your medical costs will become a known fact of life.

BARGAIN HOME INSPECTIONS

Two Capitol Hill Village couples used the same terms when detailing recent inspections of their homes by Richard Rashke: “It’s a real bargain.”

Their needs for the inspection were different. One learned the implications of ignoring the problems they already knew existed.

The other is planning a renovation of their 140-year-old house, and “wanted to know if there were any major problems that needed to be taken care of first.” Rashke gave them a list.

The home inspections are a special, half-price (\$200) service that U.S. Inspect and their Capitol Hill resident and inspector Rashke are providing Capitol Hill Village members. The only limitation is that two CHV village members must sign up, and then Rashke spends a full day on the special service.

Typically, home inspections happen when a house is up for sale. But, as these two recent examples show, Capitol Hill Village members are finding it a useful tool to enable their homes to remain as comfortable, and even better, places.

“Richard was very thorough,” says the owner of the 140-year-old house. “He spent three hours doing the inspection, and another half hour putting together his report, complete with color photos of items needing attention.”

A Capitol Hill Village volunteer and real estate agent has offered to contribute to CHV members’ use of Richard Rashke’s housing inspections.

Jason Martin, head of the Jason Martin Group with Keller Williams Capital Properties, will pay half of Rashke’s charge for full paying memberships (leaving \$100 for the member to pay) and the entire \$200 inspection fee for Membership Plus members.

Martin says that, as a real estate agent, he has used Rashke for his own customers many times, and thus knows “this is a worthwhile way I can contribute to Capitol Hill Village.”

“I was most impressed,” noted the other, “that Richard worked up and provided a 20-page written report, including photographs and a CD, before he left the house, and then followed up with an e-mail digital version of the report as an attachment.” In effect, “he provided a roadmap for dealing with our concerns. He’s very thorough.”

On the older house, Rashke found their electrical system was sounder than they feared, but did have two troubled wire connections; the electrical panel for the house, while basically safe, lacked a master switch. Also bricks needed repointing in the basement and garage, and a gap in the garage door welcomes rodents. The report also noted items that should be watched for

later attention, such as an old hot water heater.

As a result of Rashke’s visit, the couple has used the Village’s recommended electrical contractor to solve the electrical issues, the Village’s handy man to repoint bricks, and a new garage door has been installed.

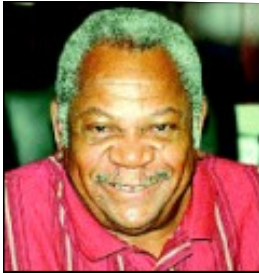
For the other couple, Rashke identified significant items relating to possible water incursions, particularly roof areas. They also learned of a structural support problem in the crawl space, plus “many less significant items that warrant attention.”

There were “no real surprises,” the couple says, but Rashke did guide them on “what might be urgent” and what could be done later, such as “items that could wait until spring or fall when the heating and cooling systems are inspected by our plumbing specialist.” He also specified potential problems “that would require an evaluation by specialists and/or correction by contractors.”

“We’d tell other CHV members not to pass up the opportunity of Richard’s service, especially if they are concerned about serious problems in their own homes,” the couple added.

If you want to learn more about Rashke’s service, or arrange for an appointment, e-mail homeinspection@capitolhillvillage.org or call 202.543.1778.

CONDOLENCES TO HAROLD JAMES GORDON "Hal" FAMILY AND FRIENDS



On Tuesday, August 5, 2008, Harold ("Hal") James Gordon died from a drowning incident at James Creek Marina in Washington, DC.

Gordon and his wife, Janice M. Dessao, are members of Capitol Hill Village.

Gordon was Founder, President and CEO of the Holy Comforter-St. Cyprian Community Action Group (CAG) on Capitol Hill, and was recognized for his passion for helping others.

A member of the Alpha Phi Alpha Fraternity, Harold was honorably discharged from the U.S. Army, after eight years of service. He retired after 31 years working for the federal government, where he characterized himself as a social worker, and then he founded CAG. The non-profit, that Gordon ran for the past 20 years, serves the needs of substance abusers and the homeless.

Gordon's funeral service was held Tuesday, August 12, at Holy Comforter-St. Cyprian Church, 1357 E. Capitol St. SE. The following day, he was buried with military honors at Quantico National Cemetery, Triangle, VA. In lieu of flowers, tax deductible contributions may be made to HCSC CAG, 901 Pennsylvania Ave. SE, Washington, DC 20003.

Along with his wife, Gordon he is survived by his children, Joyce Johnson of Louisiana, Anthony of DC, Cathy and Mark Gordon of Georgia and two stepsons, Eugene of Maryland and Michael Desasso of California; sister, Ruby Armont of Louisiana; brothers, Percy Gordon of DC, Robert Gordon of California and Gary Gordon of Louisiana. His sister, Rudy, preceded him in death. He also leaves 13 grandchildren and one great grandchild.

CONDOLENCES TO PAUL WOODMAN'S FAMILY AND FRIENDS

We are sad to announce Paul Woodman, a member of Capitol Hill Village, passed away. Our hearts go out to his family and friends during this difficult time. His obituary will appear in the October CHV newsletter.