

## April LLI Forum

**Wednesday, April 2, 2014, at 10 a.m.**  
**(Social Time at 9:30 a.m.)**

***Older Americans are Often Targets  
of Consumer Financial Fraud.  
How does the Federal Government  
Assist in Combating this Issue?***



Nora Eisenhower

The Dodd-Frank Wall Street Reform and Consumer Protection Act requires establishing an office within the Consumer Financial Protection Bureau (CFPB) to address the needs of older Americans. That office, the Office of Financial Protection for Older Americans, is dedicated to helping older

consumers protect their assets; avoid financial abuse; and make sound financial decisions about issues such as retirement, home equity, or long-term care planning. The agency has already taken decisive actions in mortgage servicing, fraud and abuse in debt collections, fraudulent credit card enrollment tactics, and recovery of some damages to people who lost their homes through illegal foreclosures.

Our speaker, Nora Dowd Eisenhower joined the CFPB to serve as the Assistant Director of its Office for Older Americans in August 2013. Prior to her current position, she served at the National Center for Benefits Outreach & Enrollment at the National Council on Aging. Her experience in working with older Americans extends to state and private levels, where she worked as Secretary of the Pennsylvania Department of Aging; as

## Seeking Forum Topics/Speakers

Your Forum Committee welcomes suggestions about topics and speakers that would have widespread appeal for future Forums. Please contact Joseph Pincus (703-569-0973 or [joseph@pincus.org](mailto:joseph@pincus.org)) with those ideas. If we cannot use your idea for a Forum, we will pass along the information to the LLI Curriculum Committee.

Executive Director for AARP Pennsylvania; and earlier in her career, at the Center of Advocacy for the Rights and Interests of the Elderly and as deputy attorney general in the Bureau of Consumer Protection for Pennsylvania. She began her legal career as a staff attorney at the Federal Trade Commission in Washington, D.C. targeting telemarketing fraud and other matters involving consumer fraud.

Gain insight into many consumer financial issues, with emphasis on those facing senior Americans, and bring your questions and concerns regarding consumer fraud for Ms. Eisenhower to address. We appreciate her finding time to reschedule with us after the weather cancellation of the February Forum.

**Please Note:** *Parking is available in the parking garage (\$2/hour). Parking in B and C lots is by permit only. If no garage slots are available, a \$12 daily permit for the B lot is available at the office to the right just inside the garage entry gate.*



# Calendar of Events



## April

- 2 Forum
- 11 Board meeting
- 11 May newsletter deadline
- 21 May newsletter mailing

## June

- 4 Forum
- 13 Board Meeting

## July

- Retreat

## August

- 8 September newsletter deadline
- 18 September newsletter mailing

## May

- 7 Forum
- 9 Board meeting
- 9 June newsletter deadline
- 19 June newsletter mailing



## IMPORTANT: Report Address / E-Mail / Phone Number Changes

Laura Charron, Administrator

To be assured of receiving important notices concerning classes and trips, **please remember** to notify the LLI office as soon as possible of a new e-mail address as well as a change in mailing address and/or telephone number. Notify the office by phone at (703) 503-0600, or e-mail at [llinova@juno.com](mailto:llinova@juno.com).

### LLI Board of Directors

**President:** Ed McKnight  
**Vice President:** George Chalou  
**Secretary:** Karren Scott  
**Treasurer:** Charles Hulick  
**Past President:** Paul Hopley

**Members:** Ray Bednarsky 15 \*, Louise Blakely 14, Phil Centini 15, George Chalou 15, Pat Harrison 14, Nancy Jerdan 16, Phil Myers 16, Scott Pinckney 16, Phil Runge 14, Arline Sachs 16, Gina Trapp 14

\* year term ends

**Administrator:** Laura Charron

### Newsletter Staff

**Newsletter Editor:** Lynda Brittain 703-425-8240 [brittains@cox.net](mailto:brittains@cox.net)  
**Assistant Editor:** Bev Portman, 703-560-6740 [firse@juno.com](mailto:firse@juno.com)  
**Graphic Design/Desktop Publisher:** Alfred Brothers  
**Mailing Coordinators:** Bob and Merry Huley

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## Members

Louise Blakely 703-451-2084  
[blakely001@gmail.com](mailto:blakely001@gmail.com)

**Welcome, New Members! We hope you will participate in our classes and volunteer your time and talent.**

### New Members

**Peggy Bestrain**, 8616 Shadwell Drive, Apt. 65, Alexandria, VA 22309, (703) 780-1493, [pbestrain@msn.com](mailto:pbestrain@msn.com)

**David Drachsler**, 3313 Carolina Place, Alexandria, VA 22305, (703) 549-5670 (H), (703) 732-2017 (C), [ddrachsler@comcast.net](mailto:ddrachsler@comcast.net)

**Betsy Raymond**, 3215 Prosperity Ave., Fairfax, VA, (703) 573-2763 (H), (571) 213-6979 (C) [eliswayray@cox.net](mailto:eliswayray@cox.net)

### Updates

Louise Blakely, [blakely001@gmail.com](mailto:blakely001@gmail.com)

Phil and Kathy Myers, [pandkmyers@verizon.net](mailto:pandkmyers@verizon.net)

Mary Underwood, 1244 Arbor Rd, #B-204, Winston-Salem NC, [maryunderwood29@gmail.com](mailto:maryunderwood29@gmail.com)

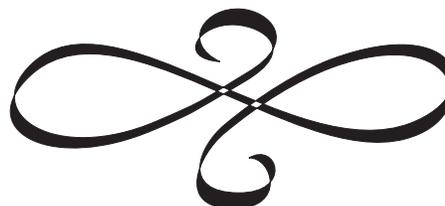


## Volunteer Opportunities

LLI always needs volunteers to help with a variety of activities. For a list of these activities please contact one or more of the LLI Coordinators listed below. Match your talents with an area in which you can contribute your time and energy. Join other volunteers, support LLI, and have fun!

**Volunteer Coordinator:** Phil Centini, 703-658-1545, [barry.centini@verizon.net](mailto:barry.centini@verizon.net)

**Speaker Forum Committee:** Joseph Pincus, 703-569-0973, [joseph@pincus.org](mailto:joseph@pincus.org)



## President's Message

**O**ur Lifetime Learning Institute website (<http://lli.nova.org>) contains a great deal of information, such as details of the current catalog's ongoing classes and announcements of current and future Forum speakers. From time to time, you may find pictures of our members, involved in any number of LLI sponsored activities. You can find out what the Special Interest Groups are doing and whom to contact if you need further information. Sid Sachs administers this website and does nothing short of a superb job. That being said, what is missing?

I'm willing to bet that the VAST majority of you used a website to conduct some financial business within the last sixty days. You bought something from Amazon or sold something on eBay. You took care of the MasterCard or Visa bill electronically and you may have even paid your property taxes through the locality's website. You donated to a charity using their website or ordered theater tickets. The point is these are all interactive websites and virtually all of us use them. But, currently, we can do none of these with our LLI website. This will be changing.

Last year, I asked Ray Bednarsky to determine what is needed to make our website interactive. During our 2013 LLI Retreat in July, he reported to the Board that he began by identifying our requirements and then identifying the necessary steps to meet those requirements as inexpensively as possible. With the concurrence of the Board, Ray formed a team based on the specific needs of the project. The following have all been involved in some aspect of this effort: Karren Scott, Gina Trapp, Bob Huley, Buck Myers, Anna Dixon, Paul Hopley, Kathryn O'Toole, and of course, Sid Sachs and Ray Bednarsky. Others will be invited as skill sets and needs present themselves.

In a nutshell, the group has outlined requirements, researched other "LLI-like" group websites, obtained a URL unique to us (Think of a URL as the street address for a website.), explored companies and organizations that build and support websites, and met with LLI-Manassas to ascertain the methods used to launch their website. That visit alone created the possibility of sharing tasks and expenses to help both organizations. Our goal is an interactive website

## Community Outreach

Carol Weber, [caroljeanweber@hotmail.com](mailto:caroljeanweber@hotmail.com)  
Marianne Moerman, [mcmoerman@juno.com](mailto:mcmoerman@juno.com)

Let's try one more time to help stock the food pantry of Providence Presbyterian Church. The current needs remain the same so perhaps you already have items on hand. They are: **cereal, dried beans, rice, canned vegetables and fruits, pasta, pasta sauce, tomato sauce, pancake mix, and syrup.**



About 58 families/individuals come twice each month for food to supplement their diets. Volunteers keep the pantry stocked and organized and staff distributes the food. Clint Hall will deliver our donations this month. As always, we thank you for your generous donations which help the needy in our community.

## Cancellations Due to Inclement Weather

If the Fairfax County Public Schools (FCPS) cancel school for the day due to inclement weather, all LLI classes, special interest groups (SIGS), and Forums are cancelled regardless of location. LLI morning activities are cancelled if the FCPS announces a 2-hour delay in class openings; LLI afternoon activities are cancelled if the FCPS announces early dismissal. Trips and social events will take place unless cancelled at the leaders' directions.

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that allows members to register for classes, receive class approvals, pay membership dues and any class fees; and enables non-members to join our organization.

The future website is just that, in the future. However, we believe you should see early signs of our new direction this summer. The plan is to move slowly, staying within our capabilities, and grow as needed into a fully integrated website that meets the needs of our membership. We owe nothing less to future members who know nothing BUT interactive websites.

*Ed McKnight*

# Special Interest Groups



## LLI Bridge Group

Bob or Merry Huley, 703-534-4819 or  
703-489-9045 [roberthuley@cox.net](mailto:roberthuley@cox.net)

**Time:** 10:00 a.m. — 2:00 p.m.

**Location:** Mason District Governmental Center,  
6507 Columbia Pike

**April/May Play Dates — Wednesdays, April 9,  
April 23, May 14, and May 28.**

Bring a bag lunch. You do not need a partner because we rotate partners so you will play with everyone. We are always looking for new players, and all levels of players are welcome in this very friendly game. Please call or email me if you would like to attend (or for more information) so that we can provide sufficient card tables.

**Recent Results** — Recent results include our game on February 26 where the top four players were: **Betty Yeary, Jack Acey, Lynda Brittain, and Bob Huley.** For our game on March 12, the top four players were: **Jessica Burmester, Victoria Blackman, Raymond Burmester, and Carole Compton.** Congratulations to all.



## LLI Current Events Group

Marion Jacknow, 703-698-8702  
[mjacknow@aol.com](mailto:mjacknow@aol.com)

**Date/Time:** Friday, April 4, 10:00 a.m. — 11:30 a.m.

**Location:** Small Conference Room, Mason District Governmental Center, 6507 Columbia Pike

The Current Events Group meets monthly for interesting and educational discussions. Topics reflect the current social, political and worldly events surrounding the time of the meeting. Please join us to share your ideas and/or learn more about current events — whatever is your pleasure. For more information, please contact Marion Jacknow.

*Deadline for the  
May issue is  
April 11.*



## LLI Favorite Books Club

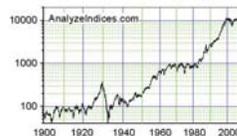
Lynne Smaldone, 703-525-9623  
[smaldonega@hotmail.com](mailto:smaldonega@hotmail.com)

**Date/Time:** Thursday, April 17,  
11:30 a.m. — 1:00 p.m.

**Location:** Braddock District Governmental Center,  
9002 Burke Lake Road (in back of King's Park Library)

Our selection this month is *The Persian Pickle Club* by Sandra Dallas. It's the 1930s in Harveyville, Kansas. For Queenie Bean, a young farm wife, a highlight of her week is the meeting of the Persian Pickle Club. This group of local ladies is dedicated to improving their minds, exchanging gossip, and putting their quilting skills to good use. When a new member stirs up a dark secret, the women must band together to support and protect one another.

Come join us! For further information contact Lynne Smaldone.



## Financial Discussion Group

Doug Johnson, 703-628-3115  
[llinovadoug@gmail.com](mailto:llinovadoug@gmail.com)

**Date/Time:** Fridays, April 11, 1:30 p.m. — 3:00 p.m.

**Location:** Braddock District Governmental Center,  
9002 Burke Lake Road (in back of the King's Park Library)

In these confusing times many of us are wondering what should I do? Join your fellow LLIers to discuss our options. Hope to see you there.

For further information, please contact Doug Johnson.



## LLI French Conversation Group

Lois Czapiewski, 703-578-7562  
[loiszap@gmail.com](mailto:loiszap@gmail.com)

**Date/Time:** Tuesdays, April 1  
and April 15, 10:00 a.m. — noon

**Location:** Goodwin House, Media  
Room, 3440 S. Jefferson St., Falls  
Church

Under the expert guidance of Al Brothers, we will continue to increase our French language skills and also our appreciation of French culture with the program "French in Action", Leçon 23 and 24.

For more information, please contact Lois Czapiewski.



## LLI Gourmands

Linda Cyr 703-750-1257,  
linda.cyr@verizon.net  
Patti Volz, 703-892-6124,  
pattivolz@verizon.net

**Ciao, Gourmands!** Please join us at **Trattoria Villaggio** at 7145 Main Street, Clifton on **Thursday, April 24** at noon. Mindy Rojahn is our hostess at this new casual Italian trattoria. Please RSVP by April 9 directly to Mindy (703 631-1304 or [mindyroj@cox.net](mailto:mindyroj@cox.net)). Mindy can also assist with directions. **Buon Appetito!**

March marked the 10-year anniversary of the first Gourmand event. We would like to thank long-time LLI member Louise Soustk, who is no longer able to participate with us, for starting this enjoyable Special Interest Group.



## LLI Photography Group

Buck Myers,  
703-532-3726 [hbm@hbmphoto.com](mailto:hbm@hbmphoto.com)

**Date/Time: Friday, April 18,**  
10:00 a.m. - 12:00 p.m.

**Location:** Braddock District Governmental Center, 9002 Burke Lake Road (in back of the King's Park Library)

Members have a wide range of photographic abilities and interests and share a common desire to hone existing skills or learn new ones. Meetings center on a specific topic, area of interest or theme decided by the group. Recent meetings have focused on getting the most out of your camera, editing and organizing techniques for digital pictures. Meetings currently include lessons from "The Art of Travel Photography" courses, part of the curriculum offered by The Great Courses. Each lesson is presented as a video and includes a small assignment to practice the information taught, which we review at the following meeting. Come join the group if you have an interest in photography.

For further information, please contact Buck Myers.

Please remember to wear your name badges as this is now a requirement for many facilities where classes are scheduled. It is also the best way for new members to get to know others and a way for established members to welcome new members. If you have lost your badge, just contact Laura Charron at the LLI office and she will send you a new one; a replacement lanyard has a fee of \$1.00.



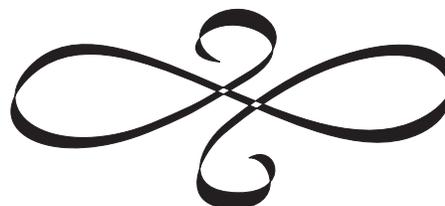
## LLI Walkabouts

Merry Macke, 703-451-3248, cell phone:  
978-505-9506  
[merry.macke@verizon.net](mailto:merry.macke@verizon.net)

**Date/Time: Fridays** at noon — **If the temperature is below freezing or the roads are icy, the walk will be cancelled.**

**April 11: Lake Barcroft** area, Falls Church. We will have to stay on the road, but there are lovely homes and the lake in the back. Turn onto Sleepy Hollow Rd. from Columbia Pike then left onto Fern Lane, parking as soon as you can. We will meet at the corner of Fern and Sleepy Hollow. Remember to wear your LLI badges.

**April 25: Ellanor C. Lawrence Park**, Chantilly. It's a 30 minute drive, but easy to reach. Take I-66 west to Rte. 28, turn right and then almost an immediate right to Walney Rd. You can also take the Franconia/Springfield Parkway to I-66, and go west. The next exit will be Rte. 28. Turn right and then right to Walney Rd. On the left, you will find the Visitor's Center, about 1 mile ahead.



## LLI Newsletter Reminder

Our monthly newsletter is generally available on the LLI website earlier than you will receive it through the mail. In light of recent extended delivery delays by the Postal Service, you may want to keep <http://lli.nova.org> in mind. Any pictures and/or graphics will also be in color on the website.

## NVCC Newsletter

The Northern Virginia Community College, Annandale Campus, issues an electronic community newsletter. Goals of the newsletter include providing information regarding activities and events on campus and addressing community concerns. If you would like to receive this newsletter, send your request with your email address to [rhull@nvcc.edu](mailto:rhull@nvcc.edu).

## LLI's Friendship Connection

Pat Harrison, 703-550-7530, [pjharris80@msn.com](mailto:pjharris80@msn.com)



One of the benefits of LLI membership is making friends. We like to show support for fellow members by sending a card to anyone who is ill or has suffered a loss. If you would like a card sent to an LLI member or

spouse on behalf of the LLI membership, please contact Pat Harrison. Be sure to include sufficient information so an appropriate card may be selected.



## Campus Parking for the Handicapped



NVCC does not issue special permits for using the parking spaces designated for the handicapped on the Annandale campus. Appropriate parking permits issued by any state and the District of Columbia are honored. The permit must be properly displayed and used only by the person or persons to whom it is issued.

## Membership Renewal Reminder

The mailing label on each newsletter includes your membership renewal date. You must renew and be a member in good standing in order to register for courses and to participate in LLI's many other activities. Complete the membership form (last page in the current course catalog), check "renewal," indicate any new information, and mail it to the LLI office with a check in the amount of \$110 for each person wishing to continue membership with LLI.

Please print clearly to help ensure that your information is entered correctly. **It is important to include the form with your check, for ease in crediting your membership renewal in our database.**



## From the LLI Scrapbook



*Gourmands celebrate 10 years of dining out with a festive St. Patrick's Day luncheon.*



April 20

Happy Easter

# Course Catalog

## Additions and Corrections

**14W19P — LLI: The Organization and How it is Run** — scheduled for Wednesday, April 9, from 1:30 p.m. to 3:00 p.m. — has been cancelled.

**Course Title: The First Phone call from Heaven: How Humans Need the Afterlife** — Wednesday, April 30, 2:30 p.m. — 4:00 p.m. in the Accotink Room, Greenspring Village Square. Rabbi Bruce Aft will present a lecture based on the Mitch Albom book. While formal registration is not required, the class coordinator, Ellen Gale, has asked that members call or email the office (703-503-0600, [llinova@juno.com](mailto:llinova@juno.com)) of their intention to attend the session. The course size is unlimited. See Winter-Spring 2014 course catalog for driving directions.

### Space Still Available

**14W12P — Beekeeping** — Tuesdays, May 20 and June 3 at 1:30 p.m. — 3:00 p.m.; Ernst Cultural Center, Seminar Rooms C & D. Please notify the coordinator Anna Dixon (703-503-5463 or [njoi2day@aol.com](mailto:njoi2day@aol.com)) if you would like to attend but did not register earlier in the year.



## Punographics

- I changed my iPod's name to Titanic. It's syncing now.
- When chemists die, they barium.
- Jokes about German sausage are the wurst.
- I know a guy who's addicted to brake fluid. He says he can stop any time.
- I stayed up all night to see where the sun went. Then it dawned on me.
- This girl said she recognized me from the vegetarian club, but I'd never met herbivore.
- I'm reading a book about anti-gravity. I just can't put it down.
- I saw a theatrical performance about puns. It was a play on words.
- They told me I had type-A blood, but it was a Type-O.

## Study Travel

Once again, bad weather cancelled Study Travel's March meeting to plan for the 2015 trip. However, using an email straw poll, we achieved our goal of reducing the number of potential destinations to five finalists: Sicily and Southern Italy; Switzerland and Austria; Scotland; California State/National Parks; and Mississippi River cruise. The Study Travel Committee is currently analyzing, in depth, available tours to these five destinations.

The analyses and recommendations will be presented to interested members at a planning meeting after the April Forum. We hope to narrow the choices, or even select the final destination at this meeting. If you are interested in participating in the 2015 trip selection, please join us after the April Forum. We may also supplement the April meeting with an email poll for those who cannot attend. In addition, if you are interested in joining the Study Travel Committee, contact Terry Brittain (703-425-8240 or [terry\\_brittain@cox.net](mailto:terry_brittain@cox.net)).

Meanwhile, our July 10 departure date for our Northwest National Parks trip draws closer, as do the dates for our Study Travel courses to help prepare for the trip. This year's trip has been fully booked for months, with 40 LLI members participating. Happy traveling!



## Reminders

**LLI Handbook and Membership Directory** — Please review the October 2013 Directory listing to ensure that your contact information is correct. Notify the office (703-503-0600 or [llinova@juno.com](mailto:llinova@juno.com)) of any additions or corrections. The latest edition will be issued the week of April 4.

**Purchases for LLI** — If you make a purchase for LLI, you *must* submit the receipt and the LLI form entitled "Check/Payment Request" as soon as possible. Forms are available in the LLI office, CG Building, Room 216D. Both the Form and the receipt are required before reimbursement can be made.

Established 1996



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Merrifield, VA

Change Service Requested

Time Sensitive Material
Please Deliver by
March 25, 2014

Look at the date on this label.
Is it time to send your dues?



Happy
Easter



April 20



HAPPY
PASSOVER



April 14-22



April 2014

