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310 Runner Road, Great Falls \$2,198,550



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11307 Stuart Mill Road, Oakton \$4,895,950



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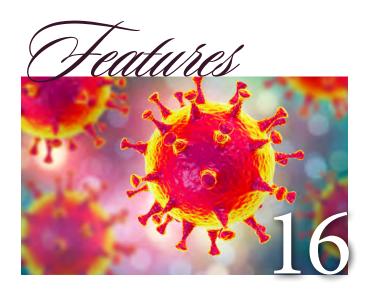
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COVID-19: What it is and What to do

By The Centers for Disease Control

The Centers for Disease Control is responding to an outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named "SARS-CoV-2" and the disease it causes has been named "coronavirus disease 2019" (abbreviated "COVID-19").

Entertaining Beyond COVID-19

By Michael Evans

COVID-19 has affected us all in one way or another, and while we will continue to be impacted by this virus for some time to come, we are hopeful and look forward to when we can move past the quarantines, social distancing and loneliness, and be together again.



Design Your Home Office: Step by Step Guide

By Syntha Harris Interiors

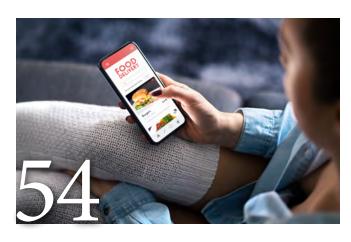
In the last few years, the modern office design has gone through many transformations. Remember cubicles? When they started disappearing, we watched the rise of open floorplans, followed by unconventional and informal spaces filled with bean bag chairs and pool tables, designed to make the workplace more fun.



How to Help Local Restaurants Weather this Pandemic, And Have a Great Meal

By Reneé Sklarew

One thing we residents of Northern Virginia can all agree on
— our restaurants rock! Many of us miss gathering together,
sharing conversation, and taking photos of artfully-plated
dishes. But, of course, staying at home supports our fellow
citizens, helping our most vulnerable stay safe and limiting
community spread of COVID-19.



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10 Out & About

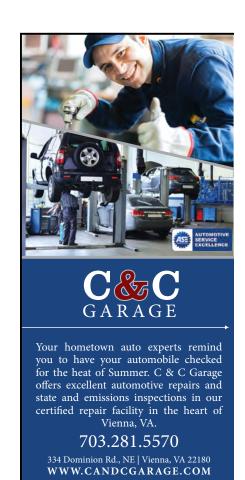
Discover who's playing at local music venues along with other hyper-local events.

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Windscreen to Complete Iconic Look of Airport Metro Station (page 62) and Stormwater Management Facilities Construction (page 64)

Photo courtesy of Wolf Trap











THE MAGAZINE FOR TYSONS | RESTON | ASHBURN | LEESBURG GREAT FALLS | MCLEAN | VIENNA | OAKTON | FALLS CHURCH MAY/JUNE 2020

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ON THE COVER:

11307 Stuart Mill Road in Oakton. See more properties listed by Local Real Estate Expert Casey Margenau on page 41.

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POPULAR Venues

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THE STATE THEATRE 220 N. Wash. St. Falls Church 703.237.0300 www.thestatetheatre.com

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Mother's Day Music Festival: Monica, Joe, Next & Brownstone

Fairs and Festivals are a great way to spend some quality time with your family. Who wouldn't want to join in the fun and enjoy all the spectacular performances live and that too with loved ones? This is why on our website we have tickets to some of the biggest and most popular festivals such as Austin City Limits Festival, Bonnaroo, Boston Calling Music Festival, Bunbury Music Festival, California Roots Festival and Country Jam. At our site, you will always find the latest and the most happening music

May 10, EagleBank Arena, 4500 Patriot Cir, Fairfax, VA, 8pm

Pet Fiesta

Pet Fiesta is a celebration for pets and pet lovers! Featuring over 30 animal rescue groups and on-site adoptions. Event components include a dog walk at 10 am, Dog House of Style Fashion Show, Pawsitively Silly pet contests, pet caricatures, and face painting for kids.

May 11, Reston Town Center, 11900 Market St, Reston, VA

Northern Virginia Fine Arts Festival

The Northern Virginia Fine Arts Festival as a long standing reputation for presenting highquality hand-crafted, one-ofa-kind artwork in a dynamic outdoor setting that draws affluent and knowledgeable clientele. This unique event presented in Reston Town Center and attracts approximately 30,000 patrons annually from the Washington, DC metropolitan region, and beyond.

May 15-17, 11900 Market St, Reston, VA, 10am-5pm, garage parking is free during festival weekend.

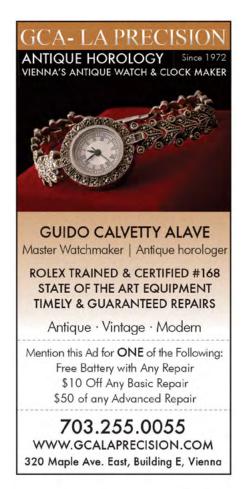
Spring Wine Festival & Sunset Tour

Join Mount Vernon for its most popular event of the year!

Sample wines from Virginia's finest wineries while enjoying delicious food, live music, and spectacular views at the estate. Celebrate the history of wine in Virginia with exclusive evening tours of the Mansion and cellar and appearances by Martha Washington and other people from Washington's world. Bring a blanket, relax on the east lawn overlooking the scenic Potomac River, and sample wines made in Virginia. During tours of the Mansion, visit the cellar where Washington stored his wine and learn about the successes and failures of our Founding Father's endeavors with wine. All proceeds benefit the ongoing preservation and restoration of Mount Vernon and its educational programs.

To accompany the wine tasting, fruit and cheese boxes are available by advance purchase. Outside food and beverages are not allowed. Reserved tables that seat twelve are available. These tables include a fruit,

continued on page 12







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cheese, and meat platter, a dessert platter, three bottles of house wine, and VIP table service. Mount Vernon's Wine Festival & Sunset Tour takes place rain or shine. All sales are final. Early ticket purchase is suggested. Guests must be prepared to show identification for wine service. Designated drivers will receive free Coca-Cola soft drinks. Pets are not allowed.

May 15-17, George Washington's Mount Vernon, 3200 Mount Vernon Hwy, Mt Vernon, VA, 6:00 PM to 9:00 PM, Member tickets start at \$42. Non-member tickets start at \$46. Tables start at \$1100 for members and \$1200 for nonmembers.

Viva! Vienna!

Take part in a family and community oriented celebration of Memorial the Day and greater Vienna Community spirit. Amusement rides, food, crafts, vendors and entertainment - fun for all ages! Vendors include handcraft artisans, retail vendors, professionals, parties political and candidates, and community and non-profit organizations. 50,000 guests and over 300 vendors. 100% of proceeds go to charitable, community and humanitarian organizations.

May 23-25, Vienna Town Green, 245 Maple Ave E, Vienna, VA, Saturday and Sunday 10am-10pm; Monday 10am-6pm

Blast Off!

This year's Memorial Day weekend concert at the Filene Center for the Performing Arts pays tribute to "The Greatest Generation." To mark the 75th anniversary of the end of World War II, the Marine Band offers an entertaining and heartfelt musical homage to the men and women who faithfully served in one of the most consequential wars in our history, with Aaron Copland's iconic Fanfare for the Common Man, several rousing military marches, a special collection of popular songs of the day, and a moving tribute to lives lost in service to their country. As is tradition, the concert will conclude with a performance of Piotr Ilyich Tchaikovsky's immortal 1812 Overture and a medley of the Armed Forces' service songs, followed by one of the best fireworks displays of the year. Don't miss this musical salute to our nation and its heroes!

May 24, The Filene Center at Wolf Trap, 6:30pm, Fireworks viewing areas will open following the performance at approximately 9:30 PM, Fireworks to begin at approximately 9:45 PM, Free

The Head and the Heart Living Mirage Tour Margo Price

Claiming top spots multiple Billboard charts with songs like "Lost in My Mind," "Missed Connection," and "All We Ever Knew," indie-folk collective The Head and the Heart makes its Wolf Trap debut following the recent release of Living Mirage (2019). They are joined by Margo Price, "one of the most compelling country talents to come out of Nashville in recent memory" (Vulture), who kicks off the night.

May 28, The Filene Center at Wolf Trap, 8pm, \$32

MAZE featuring Frankie Beverly Keith Sweat

For over 35 years, Maze and

Frankie Beverly have created distinctive, passionate, and powerful songs to become one of the most influential groups in modern history. Joined by "Twisted" and "Nobody" singer and new jack swing star Keith Sweat, experience an evening of iconic R&B and soul.

May 29. The Filene Center at Wolf Trap, 7:30pm, \$42

Springfield Days Festival 2020

Springfield Davs community wide celebration that takes place the weekend after Memorial Day each year in the heart of Springfield, Virginia. Event includes 5k and 1M Fun Run, Car Show at American Legion Post 176, Taste of Springfields Festival at the Springfield Town Center Parking Lot, Friends Book Sale at Richard Byrd Library, Cardboard Boat Regatta at Lake Accotink Park. Visit www.springfielddays.com for details.

May 30-31, Springfield, VA, Times varv

Te Adoro: Latin Theater Songs with Steven Blier Also featuring Joseph Li & Wolf Trap Opera Soloists

A spicy afternoon of zarzuela and song with Steven Blier and Joseph Li joined by a quintet of Wolf Trap Opera artists. Limited capacity, in an intimate in-the-round setting, with audience and artists on the floor level of The Barns.

May 30 and 31, The Barns at Wolf Trap, 3pm, \$50

Yacht Rock Revue The Hot Dads in Tight Jeans Tour

Yacht Rock Revue is everything the late '70s and early '80s should've been: massive singalong soft rock hits, tight bell-bottom jeans, impeccable

musicianship, polyester shirts, glorious harmonies, sunglasses at night, breezy dancing, and sax...lots of sax. From Hall & Oates, Fleetwood Mac, and Jackson Browne to one-hit wonders like "Brandy" and "Baby Come Back," YRR brings stadium rock energy to the music audiences love.

May 30, The Filene Center at Wolf Trap, 8pm, \$27

Jason Isbell and the 400 Unit David Crosby & Friends

"One of the finest poets working in American music" (Rolling Stone), Jason Isbell and the 400 Unit returns to Wolf Trap with a Grammywinning blend of Americana and Alabama roots. Two-time Rock and Roll Hall of Famer David Crosby of Crosby, Stills & Nash opens the show with some of his greatest hits and new material.

June 4, The Filene Center at Wolf Trap, 7pm, \$42

Philately Show Napex

Philately Show Napex provides the attendees with the opportunity to explore the exhibit of products such as coins, currency, stamps, covers, postcards, gold, silver & platinum bullion & other collectibles etc.

June 5-7, Hilton McLean Tysons Corner, 7920 Jones Branch Dr, McLean, VA, 9am-6pm

Beautiful The Carole King Musical

Beautiful – The Carole King Musical tells the Tony and Grammy Award-winning inspiring true story of King's remarkable rise to stardom. Along the way, she made more than beautiful music, she wrote the soundtrack to a generation. The show features a stunning array of beloved songs by Gerry Goffin/Carole King and Barry Mann/Cynthia Weil including "I Feel The Earth Move," "One Fine Day," "(You Make Me Feel Like) A Natural Woman," "You've Got A Friend," and the title song, "Beautiful."

June 5 and 6, The Filene Center at Wolf Trap, 8pm, \$32

Elvis Costello & The Imposters

For over 40 years, this Rock and Roll Hall of Famer has flipped genres like rock, punk, and new wave on their heads becoming both a "Liverpool legend" (The Washington Post) and an enduring American favorite.

June 10, The Filene Center at Wolf Trap, 8pm, \$37

Andrew Bird Calexico and Iron & Wine Joseph The Great Summer Stroll

Internationally acclaimed multi-instrumentalist, vocalist, whistler, and songwriter Andrew Bird by indie-folk is joined supergroup Calexico Iron & Wine (fresh off 2019's collaborative Years to Burn) for an evening of eclectic and imaginative performances. A trifecta of Wolf Trap debuts!

June 11, The Filene Center at Wolf Trap, 7:30pm, \$37

The SpongeBob Musical

A legendary roster of Grammy Award winners. A visionary director and a Tony Award-winning design team. One of the world's most beloved characters. Turn them loose on stage and what do you get? The musical The New York Times declares. "BRILLIANT!" Broadway's best creative minds reimagine and bring to life the beloved Nickelodeon series with humor, heart, and pure theatricality in "a party

for the eyes and ears" (Daily Beast). Explore the depths of theatrical innovation in The SpongeBob Musical, 2018 Best Musical winner of the Drama Desk and Outer Critics Circle Awards, where the power of optimism really can save the world.

June 12 and 13, The Filene Center at Wolf Trap, Friday at 8pm, Saturday at 2pm, \$37

Women's Summit 2020

The 4th Annual Women's Summit is a 3-day event where

grassroots activists come together to get energized, engaged, and ready for the November general election. Program information is available at NetworkNoVA. org.

June 19-21, Hilton McLean Tysons Corner, 7920 Jones Branch Dr, McLean, VA, June 19 6pm-June 21-2pm, \$75-200

Tchaikovsky Eugene Onegin

Pushkin's sweeping novel comes vividly to life in Tchaikovsky's masterful opera.



A.R. Rahman

From Bollywood to Hollywood, Grammy and Academy Award-winner A.R. Rahman is one of the world's most prolific film composers—he was the mastermind behind Slumdog Millionaire's award-winning score and he mixes genres spanning Eastern classical, pop, world music, and rap to create his astonishing compositions.

June 14, The Filene Center at Wolf Trap, 8pm, \$47



Arrogant Onegin's careless rejection of innocent Tatyana's confession of love sets into motion a series of events ending in a fatal duel. This deeply moving Russian tale of love, rejection, and remorse is brimming with highly melodic

arias and a sweeping score. June 21, 23, 25, 27, The Barns at Wolf Trap, Times Vary, \$38

Harry Potter's World

Ready to be sorted? Or already a proud fan of a Hogwarts house? Students will test their knowledge of the Wizarding World with trivia, care for magical creatures, and experiment with potions. They'll also practice throwing around a quaffle. Find your way to platform 9¼ to join this

magical class.

June 22-26, BASIS Independent McLean, 8000 Jones Branch Dr, McLean, VA, 12:30pm-3:30pm, \$250

Comic Book

Delve into the world of comics by making your own books and looking at the work of professional comic book authors. We will learn what works both from a compositional and storytellingperspective. Campers will look at some of the most famous heroes and villains in comic book history for inspiration. Beginning with pen and ink drawings for our storyboards, we will add sequential and close-up images as part of creating your own exciting comic books. In addition to our classic cosmic books, we will construct flip books to show your own comic style in motion.





June 22-26, McLean Community Center, 1234 Ingleside Ave, McLean, VA, 1pm-4pm, \$220

Indigo Girls Ani DiFranco

Indigo Girls, "one of the finest folk duos of all time" (NPR), and feminist icon and singer/songwriter Ani DiFranco return to Wolf Trap with a Grammy-winning blend of female-driven folk, rock, and pop.

June 23, The Filene Center at Wolf Trap, 8pm, \$45.50

John Prine & Emmylou Harris

Grammy-winning folk and country luminaries John Prine and Emmylou Harris return in 2020 to celebrate their respective 20th performances at Wolf Trap. Incomparable as songwriters, Prine and Harris' combined list of star-studded collaborators includes Johnny Cash, Bonnie Raitt, Dolly Parton, Linda Ronstadt, and countless others on iconic songs like "Angel From Montgomery," "Paradise," "Boulder to Birmingham," "Pancho & Lefty," and more.

June 26, The Filene Center at Wolf Trap, 7pm, \$42

Black Violin Impossible Tour Blind Boys of Alabama

Led by classically trained string players Wil B. (viola) and Kev Marcus (violin), Black Violin is "[keeping] classical music alive for the next generation" (NPR). The group uses its unique blend of classical and hip-hop to break down stereotypes and encourage people of all ages, races, and economic backgrounds to join together to look beyond cultural barriers. Black Violin's growing list of collaborators includes Wyclef Jean, Wu-Tang Clan, Alicia Keys, Elton John, and Yo-Yo Ma.

June 27, The Filene Center at Wolf Trap, 8pm, \$32

Pink Martini

Drawing musical inspiration from all over the world, the self-described "little orchestra," Pink Martini, performs its cosmopolitan world music spanning jazz to classical to vintage pop in over 25 languages. This performance features vocal powerhouse Storm Large.

June 28, The Filene Center at Wolf Trap, 8pm, \$37

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www. Airway and Sleep Group. com

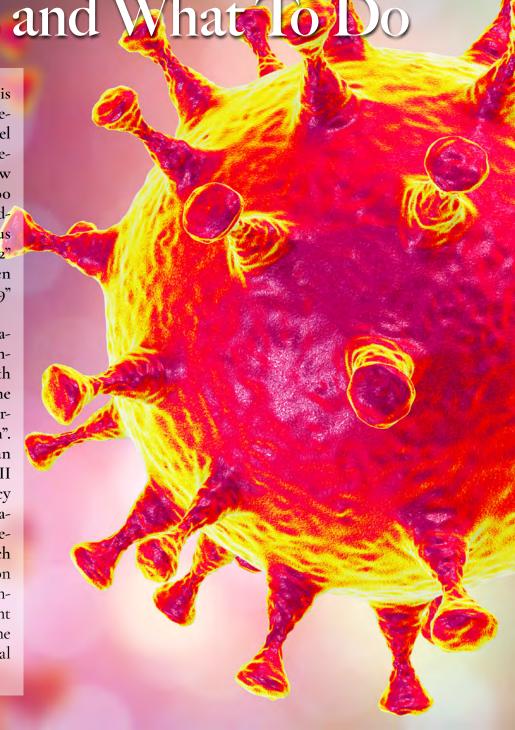


INFORMATION FROM THE CDC

CCVID-I9 What It Is and What Tollo

The Centers for Disease Control is responding to an outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named "SARS-CoV-2" and the disease it causes has been named "coronavirus disease 2019" (abbreviated "COVID-19").

On January 30, 2020, the International Health Regulations Emergency Committee of the World Health Organization (WHO) declared the outbreak a "a public health emergency of international concern". On January 31, Health and Human Services Secretary Alex M. Azar II declared a public health emergency for the United States to aid the nation's healthcare community in responding to COVID-19. On March 11, the World Health Organization characterized COVID-19 as a pandemic. On March 13, the President of the United States declared the COVID-19 outbreak a national emergency.





Source and Spread of the Virus

Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people such as with MERS-CoV, SARS-CoV, and now with this new virus (named SARS-CoV-2).

The SARS-CoV-2 virus is a betacoronavirus, like MERS-CoV and SARS-CoV. All three of these viruses have their origins in bats. The sequences from U.S. patients are similar to the one that China initially posted, suggesting a likely single, recent emergence of this virus from an animal reservoir.

Early on, many of the patients at the epicenter of the outbreak in Wuhan, Hubei Province, China had some link to a large seafood and live animal market, suggesting animal-to-person spread. Later, a growing number of patients reportedly did not have exposure to animal markets, indicating person-to-person spread. Person-to-person spread was subsequently reported outside Hubei and in countries outside China, including in the United States.

Severity

The complete clinical picture with regard to COVID-19 is not fully known. Reported illnesses have ranged from very mild (including some with no reported symptoms) to severe, including illness resulting in death. While information so far suggests that most COVID-19 illness is mild, out of

China suggests serious illness occurs in 16% of cases. Older people and people of all ages with severe chronic medical conditions — like heart disease, lung disease and diabetes, for example — seem to be at higher risk of developing serious illness.

COVID-19 Now a Pandemic

A pandemic is a global outbreak of disease. Pandemics happen when a new virus emerges to infect people and can spread between people sustainably. Because there is little to no pre-existing immunity against the new virus, it spreads worldwide.

The virus that causes COVID-19 is infecting people and spreading easily from person-to-person. Cases have been detected in most countries worldwide and community spread is being detected in a growing number of countries.

This is the first pandemic known to be caused by the emergence of a new coronavirus. In the past century, there have been four pandemics caused by the emergence of novel influenza viruses. As a result, most research and guidance around pandemics is specific to influenza, but the same premises can be applied to the current COVID-19 pandemic. Pandemics of respiratory disease follow a certain progression. Pandemics begin with an investigation phase, followed by recognition, initiation, and acceleration phases. The peak of illnesses occurs at the end of the acceleration phase, which is followed by a deceleration phase, during which there is a decrease in illnesses. Different countries

can be in different phases of the pandemic at any point in time and different parts of the same country can also be in different phases of a pandemic.

There are ongoing investigations to learn more. This is a rapidly evolving situation and information will be updated on the CDC website as it becomes available.

Situation in U.S.

Different parts of the country are seeing different levels of COVID-19 activity. The United States nationally is currently in the initiation phases, but states where community spread is occurring are in the acceleration phase. The duration and severity of each phase can vary depending on the characteristics of the virus and the public health response.

Risk Assessment

Risk depends on characteristics of the virus, including how well it spreads between people; the severity of resulting illness; and the medical or other measures available to control the impact of the virus (for example, vaccines or medications that can treat the illness) and the relative success of these. In the absence of vaccine or treatment medications, nonpharmaceutical interventions become the most important response strategy. These are community interventions that can reduce the impact of disease.

The risk from COVID-19 to Americans can be broken down into risk of exposure versus risk of serious illness and death.

Take Steps to Protect Yourself CLEAN YOUR HANDS OFTEN

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol.
 Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.





s part of your everyday prevention actions clean and disinfect frequently touched surfaces and objects. For example: tables, counter tops, light switches, doorknobs, and cabinet handles. Wear disposable gloves to clean and disinfect.

Clean

Clean surfaces using soap and water.
 Practice routine cleaning of frequently touched surfaces.

High touch surfaces include:

Tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, sinks, etc.

Disinfect

Use diluted household bleach solutions if appropriate for the surface. Check to ensure the product is not past its expiration date. Unexpired household bleach will be effective against coraonviruses when properly diluted.

Follow manufacturer's instructions for application and proper ventilation. Never mix household bleach with ammonia or any other cleanser.

To make a bleach solution, mix:

5 tablespoons (1/3rd cup) bleach per gallon of water

OR

- 4 teaspoons bleach per quart of water
- Alcohol solutions with at least 70% alcohol.
- Household cleaners and disinfectants: Clean the area or item with soap and water or another detergent if it is dirty. Then, use a household disinfectant.

Follow the instructions on the label to ensure safe and effective use of the product.

Many products recommend:

- Keeping the surface wet for several minutes to ensure germs are killed.
- Precautions such as wearing gloves and making sure you have good ventilation during use of the product.
- Most EPA-registered household disinfectants should be effective.

Soft Surfaces

For soft surfaces such as carpeted floor, rugs, and drapes

- Clean the surface using soap and water or with cleaners appropriate for use on these surfaces.
- Launder items (if possible) according to the manufacturer's instructions. Use the warmest appropriate water setting and dry items completely.

OR

Disinfect with an EPA-registered household disinfectant. These disinfectants meet EPA's criteria for use against COVID-19.

Laundry

For clothing, towels, linens and other items

- Wear disposable gloves.
- Wash hands with soap and water as soon as you remove the gloves.
- Do not shake dirty laundry.
- Launder items according to the manufacturer's instructions. Use the warmest appropriate water setting and dry items completely.

- Dirty laundry from an ill person can be washed with other people's items.
- Clean and disinfect clothes hampers according to guidance above for surfaces.

Clean Hands Often

- Wash your hands often with soap and water for 20 seconds.
- Always wash immediately after removing gloves and after contact with an ill person.
- Hand sanitizer: If soap and water are not readily available and hands are not visibly dirty, use a hand sanitizer that contains at least 60% alcohol. However, if hands are visibly dirty, always wash hands with soap and water.

Additional key times to clean hands include:

- After blowing one's nose, coughing, or sneezing
- After using the restroom
- Before eating or preparing food
- After contact with animals or pets
- Before and after providing routine care for another person who needs assistance (e.g. a child)
- Avoid touching your eyes, nose, and mouth with unwashed hands.

Food

- Stay separated: The ill person should eat (or be fed) in their room if possible.
- Wash dishes and utensils using gloves and hot water: Handle any non-disposable used food service items with gloves and wash with hot water or in a dishwasher.
- Clean hands after handling used food service items.

Trash

Dedicated, lined trash can: If possible, dedicate a lined trash can for the ill person. Use gloves when removing garbage bags, and handling and disposing of trash. Wash hands afterwards.

Who is at higher risk?

Early information out of China, where COVID-19 first started, shows that some people are at higher risk of getting very sick from this illness. This includes:

- Older adults
- · People who have serious chronic medical conditions like:
 - -Heart disease
 - -Diabetes
 - -Lung disease



Get ready for COVID-19 Now

Take actions to reduce your risk of getting sick

If you are at higher risk for serious illness from COVID-19 because of your age or because you have a serious long-term health problem, it is extra important for you to take actions to reduce your risk of getting sick with the disease.

- Stock up on supplies.
- Take everyday precautions to keep space between yourself and others.
- When you go out in public, keep away from others who are sick, limit close contact and wash your hands often.
- Avoid crowds as much as possible.
- Avoid cruise travel and non-essential air travel.
- During a COVID-19 outbreak in your community, stay home as much as possible to further reduce your risk of being exposed.

Have Supplies on Hand

- Contact your healthcare provider to ask about obtaining extra necessary medications to have on hand in case there is an outbreak of COVID-19 in your community and you need to stay home for a prolonged period of time.
- If you cannot get extra medications, consider using mail-order for medications.
- Be sure you have over-the-counter medicines and medical supplies (tissues, etc.) to treat fever and other symptoms. Most people will be able to recover from COVID-19 at home.
- Have enough household items and groceries on hand so that you will be prepared to stay at home for a period of time.

Take Everyday Precautions

Avoid close contact with people who are sick.

Take everyday preventive actions:

- Clean your hands often
- Avoid crowds, especially in poorly ventilated spaces. Your risk of exposure to respiratory viruses like COVID-19 may increase in crowded, closed-in settings with little air circulation if there are people in the crowd who are sick.
- Avoid all non-essential travel including plane trips, and especially avoid embarking on cruise ships.





Graduation Parties: "Hawaiian Luau"



Chef grilling Hawaiian beef kebabs and Mahi-Mahi kebabs with green peppers and pineapple

BUFFET:

- Tropical fruit salad
- Paella: saffron rice with tomatoes, mussels, shrimp, chicken and baby green peas
- Pacific Coast cole slaw with fresh cilantro
- Miniature ginger-laced pancakes with julienne vegetables and soy dip
- An elaborate bread display with a variety of rolls and Hawaiian bread

Entertaining Beyond COVID-19

By Michael Evans

he coronavirus has changed our lives in ways unimaginable; Jobs have been lost, school abruptly ended, milestone events postponed or cancelled, longstanding family businesses shutting their doors, depression from social isolation, and far too many precious lives lost. COVID-19 has affected us all in one way or another, and while we will continue to be impacted by this virus for some time to come, we are hopeful and look forward to when we can move past the quarantines, social distancing and loneliness, and be together again.

For those of you that have had to postpone graduation parties, engagement parties, weddings, etc. we can't wait to help you celebrate these momentous occasions with your loved ones in style in the future. We feel your losses of the events you've spent countless hours dreaming of and planning for and hope that you find solace in the extra time given to perfect the details, as well as excitement in the anticipation, knowing your events will be that much more special.

As 2020 seems to be at a standstill for so many, it's hard to believe that it's nearly summertime and soon enough the holidays will be here again. With Oktoberfest just around the corner, give us a call to help kick off the holiday season with one of Helga's greatest specialties! Whether you're hoping to spread holiday cheer throughout the office, or host extended family for a holiday feast, it's never too early to start planning.

If you're a business owner, manager, or family member simply looking to bring some comradery and joy to your people, consider starting to plan future company picnics, team retreats, and family reunions. While securing your event date may be a fluid process right now, you can start to brainstorm locations, activities, themes and menus to spread joy, reconnect, boost morale and celebrate with family and/or friends!



So many aspects of our lives have been turned upside down in such a short period of time this year. As summer begins to set in, we hope that our societies' return to "normal" is around the corner. However, if it takes a little longer, given the dynamic nature of "the beast," we know the time will eventually come to get back to celebrating, and we will be here for you! *

Note: We recognize that the current state of the D.C. Metro Area, the United States, and the world amidst the coronavirus pandemic may take a different course than anticipated by the time this issue is published. We value and respect our customers as our own family and hope that, first and foremost, you and your loved ones are staying safe and healthy! We look forward to serving you again and helping to make your special events effortless and memorable, whenever that may be. Stay well!



Michael Evans is chef-owner of Helga's Caterers, a family-owned, full-service, award-winning catering company with nearly 40 years of experience in providing fine food

and excellent service for all of your catering needs throughout the D.C. Metro Area. Check us out online at www.helgascatering.com



Chef grilling assorted bratwurst with Dijon mustard and rolls

BUFFET:

- Roasted suckling pig accompanied by pulled pork
- Homemade German potato salad
- Red cabbage salad with apples and onions
- Potato pancakes with applesauce



HORS D'OEUVRES

- Assorted Sushi
- Chicken Polynesian with chutney butter
- Fresh grapes rolled in Chevre with walnuts and chives

Rolls to be passed and wine poured as your guests are seated

First Course: Smoked salmon roll with caviar and pumpernickel

Salad: Baby spinach with sugar-coated almonds and mandarin oranges, tossed in balsamic vinaigrette

ENTREE:

- Chicken Wellington: tender breast of chicken wrapped in puff pastry with duxelle, served with wild mushroom sauce
- Grilled swordfish marinated with cilantro and lime
- A colorful medley of julienne vegetables
- Orzo Florentine



HORS D'OEUVRES:

- Italian marinated shrimp wrapped with snow peas
- Spinach and feta triangles, wrapped in phyllo and baked to perfection
- Cajun duck bites with Creole sauce
- Red bliss potato baskets filled with sour cream and caviar
- Belgian endives with smoked salmon mousse
- A variety of fresh melons wrapped with prosciutto

Raw Bar: Pine Island oysters and Cherrystone clams shucked to order onto giant beds of fresh seaweed with cocktail sauce, lemons and oyster crackers at side

Fruit and cheese: Fresh strawberries flowing onto trays of mounded grapes and an array of domestic and imported cheese and crackers, garnishes with dried dates and figs

Carving Station: Succulent beef tenderloin and boneless pork loin stuffed with plums, served on slices of French bread with condiments of Horseradish sauce, Dijon mustard and mustard caper sauce





The visionary and the creative force behind her boutique interior design firm in Northern Virginia, Syntha Harris has been the principal designer at Syntha Harris Interiors since 1996. Before founding her company, Syntha was a runway and print model for European and American fashion houses for over two decades. Surrounded by style icons, Syntha has had the privilege to be a part of the creative process and behind-the-scenes in making fashion. With a trained eye for all things style and meticulous attention to detail, Syntha's vision sees no boundaries when creating a living space that's equally beautiful, functional and inviting. For the past 20 years, she's earned a reputation for her transformational designs informed and inspired by her clients' needs, desires and aspirations.

By Syntha Harris Interiors

In the last few years, the modern office design has gone through many transformations. Remember cubicles? When they started disappearing, we watched the rise of open floorplans, followed by unconventional and informal spaces filled with bean bag chairs and pool tables, designed to make the workplace more fun.

Given today's events and the increased need to work remotely, in 2020 we're seeing the onset of a new trend – the home office. While the idea of a home office is not new, by any means, we're going through some strange times where a home office is temporarily, or perhaps more permanently, our full-time legitimate office.

As we transition into spending considerably more time at home, many of us want a perfect home office that'll inspire, energize and motivate us to do the work. For some, your home office is the space for running your business or holding an occasional video-conference call, and for others it's a designated nook for planning and scheduling kids' activities or getting your creative juices flowing.

Whatever the purpose is, you deserve a home office that's sophisticated, beautiful and equally practical, but also the one that reflects your unique style and personality. So, here are a few design tips to consider when set-





Syntha's pick: The Yasmin from Arteriors



ting up your home office that'll bring you joy and inspiration.

Layer Different Sources of Lighting

Good lighting is key. Common sense? Perhaps. However, our mood and concentration are heavily influenced by light, both natural and artificial.

Great—if your home office is filled with natural light, as it dramatically decreases the risk of eyestrain, headaches and blurred vision. If it's not, enhance your workspace with enough overhead, ambient and task lighting. Did you know that "cool" light (white bulbs) are actually better than "warm" light (yellow bulbs)? Cool light can help maintain your concentration and clarity of mind, which are so needed at the moment. So, glam up your home office with an eye-catching chandelier, a beautiful task light, or a sleek floor lamp for a sophisticated touch.

Invest in a Great Chair

Don't underestimate the power of a great, ergonomically-correct and comfortable office chair. We spend hours parked sitting down, adding a lot of strain to our spines. Four out of five adults experience back pain, and one of the most common reasons is bad posture while seated.

If you're worried about compromising looks for comfort level, don't. Today's brands have many attractive options that incorporate function and design, both in terms of materials and finishes. When selecting an office chair, consider seat height adjustment, sufficient width and depth, the forward and backward tilt, lumbar support, adjustable armrests and the swivel.

Decorate to Motivate and Energize

Your home office is all about you. It should inspire and motivate you in order to fuel your productivity. Transform your home office into a place where you actually want to hang out and spend a lot of time.

Feel free to fill it with things that you love, like art and photos, to unleash your own creativity. Enhance your workspace with stimulating colors, as they can have a significant impact on your mood. Blue, for instance, is known to have a calming effect on people, whereas yellow promotes optimism and creativity.

"Your home office should be reflective of you, as well as coordinate with the rest of the home design. Each piece selected for the office should work together in unison to create a space that's beautiful, personal and stimulating."

De-clutter your Workspace

Let's face it – clutter is distracting, stressful, and hinders creativity more than we care to admit. Interestingly, paper clutter is the number one problem for most businesses. In fact, studies show, that the average person wastes 4.3 hours per week searching for paper. That alone is stressful.

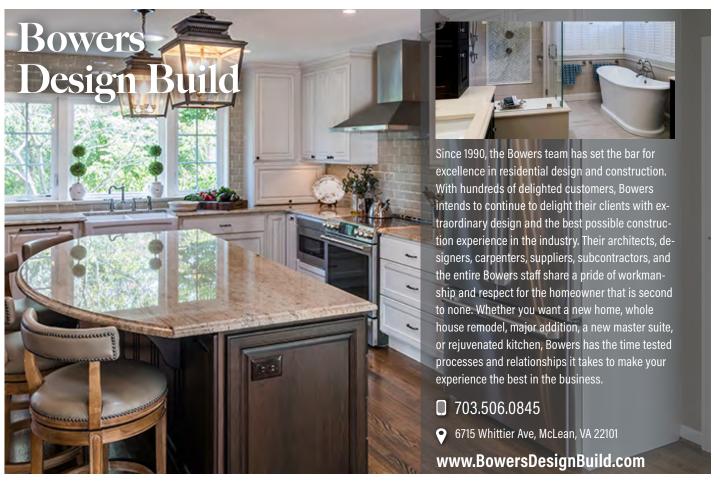
So, when designing your home office, try to incorporate smart storage solutions, floating or built-in shelving, file cabinets and bookcases. And don't just think horizontally, consider maximizing vertical space and utilizing your walls all the way up to the ceiling.

continued on page 33













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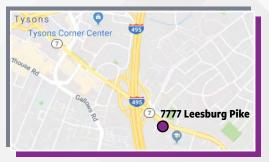
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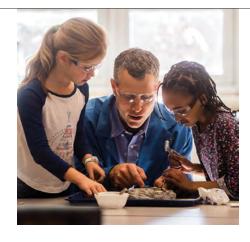


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Design Your Perfect Home Office:

HERE IS YOUR STEP-BY-STEP GUIDE

continued from page 25

Consider Practicality and Aesthetic

From a practical standpoint, consider your workflow: what should be within your reach, how much workspace you actually need in order to be creative and productive, and what should be tucked away in drawers and cabinets.

From the aesthetic point of view, don't give in to temptation to buy a matching set of office furniture to avoid the look of the local commercial retail store. Like the rest of your home's design, your home office should be a collected look with pieces that coordinate and complement each other, rather than match.

Decorate your Floors

As any other piece of furniture in your home office, your floors should be as functional as they are beautiful. Area rugs, like wallpaper or wall colors, can have a transformational effect on the look and feel of your workspace. A beautiful rug can anchor a room, define its character and add warmth and texture to your home office.

When choosing a rug, opt for low pile so the chair legs or casters can easily move over it. With hardwood or luxury vinyl, make sure you put something over the wood where your chair will sit to avoid damage to the floors due to constant chair movement. While chair mats are a great option, faux animal hide are more visually pleasing and environmentally friendly.

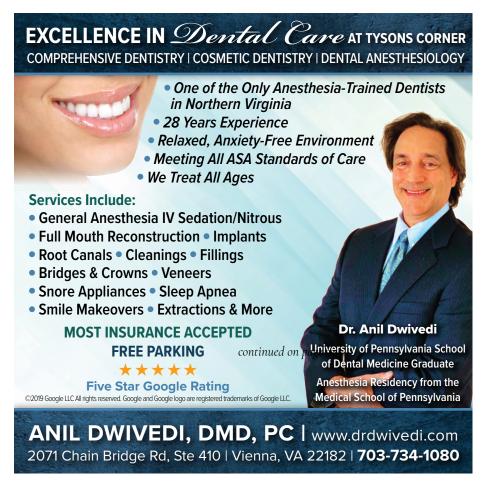
Add Natural Greenery

Bringing just one plant into your home office can make a difference. In fact, research shows, plants in the workspace increase work productivity, cognitive function and memory retention by as much as 15%. So why not bring a sense of the outside in-

Dracaenas, for instance, is a great choice of a planter for your desktop, as it's easy to care for and great for eliminating pollutants.

While design trends come and go, one thing that does not change is the impact that your workspace environment, at home and elsewhere, has on your level of productivity, creativity and overall wellbeing. At the end of the day, your home office is an extension of your home. Aim for continuity in terms of the look and feel with the rest of the house to achieve a truly purposeful, intentional and unified design that is so authentically you. �





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By Janna Wolff
FairOaks MBH Settlement Office



It has been said repeatedly, but what a strange time to be living in! It has been over a month since local school districts closed on March 13th. For many, it feels like that was the start of the "official" shut down. From there, workers began working from home and businesses began adjusting for how to function during this new normal.

In times of crisis, the instinct is to hunker down, not make any big changes, and stick with what is known. There is merit to that. However, COVID-19 has presented new challenges. For what will probably be a quarter of the entire year, business will not be conducted the way it has in the past, especially in the real estate industry. On the positive side of things, realtors, lenders and settlement attorneys have been deemed "essential," which means that work is continuing, and contracts are moving forward. However, what that looks like is different. Zoom meetings with clients and virtual open houses are de rigueur. However, how does this impact the actual closing? What does settlement look like and who can be trusted to traverse this new territory?

MBH Settlement Group has been in business for over 25 years. It is uniquely set up to navigate this crisis. Its tenure in the industry means that MBH has the experience to negotiate this new landscape. For the Counties that have been electronically recording their documents for years, MBH has been doing it right along with them. For the other Counties that are just coming online, MBH knows the systems that they are now using; the transition will be seamless for any transactions.

However, as the industry begins to rapidly adopt new protocols, such as fully electronic closings, MBH is right there with them. Its depth of knowledge allows MBH to anticipate potential pitfalls, while its size and resources allows MBH to be an early adopter. MBH is not so set in its ways that it cannot see where the industry is headed or how to deploy the resources needed to facilitate these new platforms.

To this end, here is what MBH has been up to: In many cases, it is conducting closings as per usual, in its offices. MBH has added in a heightened cleaning regimen and it is asking that parties who do not have to sign any documents (i.e., loan officers and real estate agents) to participate virtually. Although both agents and lenders have a unique relationship with their clients, MBH is trying to limit the number of people in a conference room. This is critical in facilitating social distancing measures. For those clients who are uncomfortable coming into an office, MBH has the option of sending a mobile notary to them. In some cases, the mobile notary will be an MBH attorney or settlement agent, the person with whom they normally sit at closing. In other cases, it may be a Notary with whom MBH has a business relationship. In that case, the MBH agent can still be on the phone, taking clients through their documents.

One additional option that MBH has implemented, in conjunction with the industry, is an electronic settlement. This is one in which the clients sign their documents electronically and there is an electronic notary stamping the documents. This is somewhat new for clients in this region, but it is coming on board quite rapidly. Initially, it has been most effective for Sellers and for Buyers of a cash deal. Lenders still prefer that some of their documents have a wet-signature. However, this too is changing. It is quite likely that very soon Lenders will accept an e-signature and e-Notary for the entire package. At that point, the entire transaction will be able to be conducted virtually.

It bears repeating that changes are coming fast, but with MBH, agents and lenders know that they will have a partner who brings knowledge and experience to the table, along with the most up-to-date capabilities and flexibility. They can also know that as the industry navigates these changes, MBH will be around. When clients need lost documents 5 years from now. MBH will still be able to assist them. Its goal is to provide superior service, both now and in the future. MBH would welcome the opportunity to assist in these transactions, not only during this time of COVID-19, but once the quarantines are lifted and everyone has yet another new normal in which to adjust. MBH will be here, ready to grow together. Stay safe and be well.





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CLICK FOR DETAILS

STUNNING & GRAND

OAKTON, VA \$1.498.000

Spectacular custom home with over 8,000 sq.ft. of luxury on quiet cul-de-sac. Terrific moldings, ten-foot ceilings, palladium windows and three fireplaces including floor-to-ceiling stone fireplace in two-story family room. Sumptuous master suite with sitting room, luxury bath, dual closets and exercise area. Large deck overlooking private nearly-one-acre lot. All the quality you would expect





FABULOUS & ELEGANT

OAKTON, VA

\$1.448.500

This wonderful home says "Welcome" with a grand two-story entry foyer opening to sunny step-down family room. Gourmet kitchen with terrific island and large breakfast area. Master suite with cathedral ceilings and extended bath, closet and dressing areas. Great main level library and finished walk-out rec room opening to patio and secluded treed rear yard. Private large deck and so much more! **CLICK FOR DETAILS**

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"Making It Happen"

WWW.MARKGOEDDE.COM

MARK GOEDDE LONG AND FOSTER REAL ESTATE

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











2647 QUINCY ADAMS DR, HERNDON, VA

HERNDON, VA

\$649.900

2467 Quincy Adams Dr. is a lovely split level home in sought after Fox Mill Estates in Herndon. This home boasts a new roof and extra large gutters with gutter guards, installed in 2019. The home features energy efficient casement windows and hardwood floors. The living and formal dining rooms have soaring vaulted ceilings. The updated eat in kitchen features stainless steel appliances, granite countertops and an induction cooktop. The lower level rec room has plantation shutters and a brick gas burning fireplace. A bedroom, newly renovated full bath and laundry room with walkout to the back yard, completes this level. Upstairs are the master bedroom with ensuite bath, 2 bedrooms and another full bath. There is a fabulous screened in porch out back with skylights and ceiling fans, great 3 season living! The porch also overlooks the beautifully landscaped, fenced in back yard Great location near shops, restaurants, fire station, Park & Ride and only 2 miles to the Metro. Close to commuter routes 267, FFX County Parkway and Reston Parkway.





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DAVE AND JOANNE ADAMS

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

WWW.JOANNEADAMS.COM



CaseyMargenau







7112 BENJAMIN ST, MCLEAN, VA 22101 MCLEAN, VA

\$2.935.000

New Home below \$3M in Langley Forest/River Oaks on a 1 acre lot. (Lot is worth \$1.4M). This stone and brick masterpiece with black-framed windows and circular driveway. Just inside the Beltway, a perfect commuter location. The Premium Select Oak Hardwood floors are finished so smooth and the lighting is straight out of Architectural Digest. The library with paneled molding and built in bookcases are befitting a king. The kitchen as well looks like it jumped out of the pages of Luxury Homes magazine with Wolf and Sub-Zero appliances, white perimeter cabinets, an almost black finish on the center island cabinetry with true inset doors, all with soft-touch, and top knob pulls, with a mixed-metal hood vent and a 4 inch thick counter on the island. Off the back is a rear covered veranda with slate flooring and large composite deck across the back of the home. There is a luxury master suite on the upper level that has a fireplace between the sitting retreat and the bedroom area, again with lovely lighting, tray ceiling. The master bath features white and gray marble floors, a seamless glass shower with body sprayers, an overhead rain shower head as well as the traditional shower head. The built-in custom his and her closets with center island round out the master suite. There are 3 additional bathrooms on the upper level, all done with the same great look, as well as an upper level family room area with built-ins make a great upper level game room or homework area. The fully finished walk-out basement with hardwood flooring has a pub feel. There is a stone wall with a fireplace, a bar with a full-sized refrigerator, dishwasher, great counter tops and 4 pendant lights, a billiard's room, exercise room and an additional bedroom and full bath, making this great entertainment space. The yard can fit a pool and is nice and flat. All this for under one million less than others on the same street!

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CASEY MARGENAU

Office: 703.827.5777 Direct: 703.851.2600

WWW.MARGENAU.COM



















10301 FIREFLY CIRCLE **FAIRFAX STATION, VA**

\$3,500,000

- Award-winning property built new in 2008 by Monarc Construction
- 15,000+ square foot executive mansion with five private acres of majestic wooded grounds
- Showcase home built for entertaining seated dinners for 26 and cocktails for hundreds
- 3,700+ sq ft owners' wing on main level: large distinctive bedroom/foyer, two room-sized dressing rooms, luxurious spa, large private laundry room, home theatre, and two large working offices
- Grand two-story foyer, parlor, living room, dining room, and two-story mahogany library punctuate the thoughtfulness of the home's design; two fireplaces
- Second level: three luxurious, private bedroom suites
- Lower level: family/game rooms, second kitchen, full bath, fireplace
- Commercial-grade HVAC pumps fresh air into the home 24/7
- Smart home technology and green home building incorporated into construction
- Parking for approximately 50 cars, including 4 garage bays
- Direct access to Route 123 and easy access to the Fairfax County Parkway and 1-95/395/495
- Purchasing the home furnished is an option, please call listing agent for details.



MARIN HAGEN & SYLVIA BERGSTROM

Direct: 202.257.2339 mhagen@cbmove.com

WWW.HAGENBERGSTROM.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



RESIDENTIAL BROKERAGE

c: 703-346-3783 W:703-47I-7220 11911 Freedom Dr Ste 520 Reston, VA 20190-5646 www.coldwellbankerhomes.com



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-I420 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 0: 703-471-7220



Laurie Mensing

CHRISTIE'S INTERNATIONAL REAL ESTATE

Ranked in the top 1% of agents nationwide, Laurie Mensing eclipsed the \$800 million mark in real estate sales by the end of 2018. Her strategy, treating every transaction as if it's her own, has proved to be the key to her overwhelming success. In 2018 Laurie was ranked the #1 Agent Long & Foster McLean, #1 for the entire NOVA region for Long and Foster and #3 in the state of VA. Laurie's success is the result of the extraordinary service she's provided to her clients in Virginia, Maryland, DC. Her local knowledge and ambition to provide impeccable service to a wide range of clients with different price points, truly separates her from her counterparts. Consider Laurie YOUR trusted real estate advisor.

Specialties:

New Construction, Works With First Time Home Buyers, Specializes in Relocations, Resale Residential, Historic Homes, Downsizing



 \blacksquare

c: (703) 965-8133 w: (703) 873.5193 1355 Beverly Rd, Suite 109 McLean, VA 22101 www.lauriemensing.com



Casey Margenau

FIINE HOMES & ESTATES

With exceptional credentials, Casey uses his 30 years of experience to help his clients maximize the value of their real estate transactions. His experience, extensive knowledge and understanding of Northern Virginia's Real Estate market have helped him to sell over \$3 Billion of homes. For 5 years straight, Casey had been the #1 agent worldwide because of the fact that he enjoys helping families as well as individuals find the best homes, or the land to build their forever homes. The homes that Casey specializes in are some of the finest homes Northern Virginia has to offer. He has always been an innovator in marketing the properties he sells; from digital, print, and social media marketing.

His reach is global, national, regional, and local to make sure that people, no matter where they are, see the homes that he has to offer so they can find the perfect home that meets their unique needs.

> Specialties: Area's Premier Luxury Home Builder and Realtor

CaseyMargenau

Fine Homes & Estates

703-827-5777 8478 Tyco Rd, Vienna, VA 22182 www.margenau.com



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 midlevel 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 fullservice 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.

> BUY. SELL. RELAX. ACHETER VENDRE RELAX اشتري • بيع • ارتاح Compra Vende Relájate

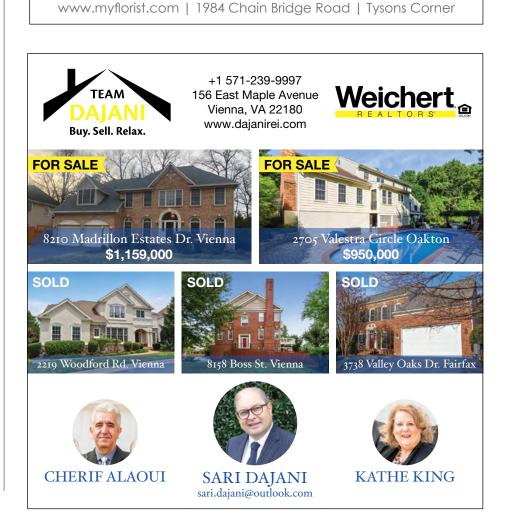
With Weichert unlimited support Team Dajani ensures maximum online presence through SEO marketing and online campaigns.



Weichert

156 Maple Ave, Vienna, VA 22180 c: 57I-239-9997 w: 703-938-6070 sari.dajani@outlook.com www.dajanirei.com







Cathy Poungmalai

LISTING SPECIALIST & **BUYER'S AGENT**

As a top agent in the Northern Virginia real estate market for over 15 years, Cathy believes that putting her clients first is the key to her success. This "client-first" philosophy drives her to continually build her skills and consistently rank in the top 1% of Realtors nationwide. Cathy has a passion for studying homes and prices every day. When you hire her, you can expect timely communication, expert market knowledge, honest advice and effective negotiation on your behalf. As a listing agent, Cathy works with you to price your home correctly and then aggressively market it with professional staging, photography, high-quality printed materials and premium online placement.

As a buyer's agent, she will help you hone in on homes that meet your search criteria and budget—even those that you might not know are on the market—and develop a winning offer strategy. Whether you are, I can help you find your new home.

> Specialties: Upsizing, Downsizing, Investing Or Relocating



c: 703-786-5776 eathy@calleathy.com www.cathyrealtor.com



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

> Specialties: Negotiation Expert, Resale Residential, Rentals

ensure a satisfied client.

Sotheby's

INTERNATIONAL REALTY 703-319-3344 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 Hanna grew up in Northern Virginia (Vienna, VA) and recognizes the high level of service that is expected in today's market. 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 you, 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!



703-655-9585 Keller Williams Realty www.richiehanna.com









The Face of Laser Services and Coolsculpting

Luise Estelle

Business Manager, Luise Estelle of Astoria Laser Clinic & MedSpa is a skilled Spa and Beauty industry veteran with over 20 years of experience. Every Licensed LME Clinician and Laser Technician she hires has an exceptional professional background and is certified in most Laser procedures. Astoria Laser Clinic & MedSpa's success is due to their vigilance in providing the best service and making the impossible possible to every patient. Luise is always looking for the newest cutting edge Technology to offer the best treatment options in the Washington DC Metropolitan area and understands how important it is to personalize the treatments to each patient's need.

Astoria Laser Clinic & Med Spa

03.992.9290

2106-B Gallows Road, Suite B, Vienna, VA 2218 www.AstoriaLaserClinic.com



The Face of Home Remodeling

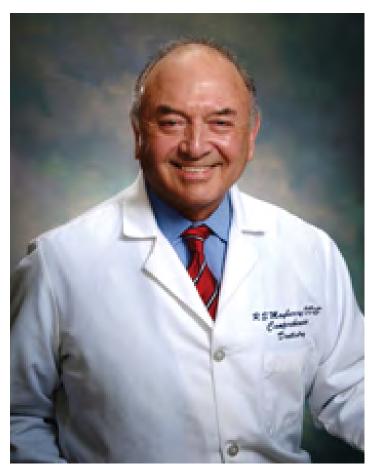
John Coburn and Bruce and Wilma Bowers

Winning local and national awards for excellence in designing and building custom homes and renovations for more than 29 years has been noteworthy; but the most gratifying accomplishment is clients who are completely satisfied with their entire experience with Bowers Design/Build. Offering full-service architectural, interior design and specializing in larger scale renovations with the highest level of creativity, quality and integrity, Bowers business model gives clients a complete hassle-free, turn-key project management experience; which explains why 30 percent of our new business comes from previous clients.

Bowers Design/Build

703-506-0845

6715 Whittier Avenue, Suite 200, McLean, VA 22101 www.BowersDesignBuild.com



The Face of **Implant Dentistry**

Dr. Rodney S. Mayberry, DDS

Dr. Mayberry is a diplomate of the ABOI, a fellow of the AAID, and a member of the AGD. Continuing education has been an ongoing endeavor for Dr. Mayberry. Since his graduation from dental school from the Dental School of the Medical College of Virginia, VCU he has taken over 2700 hours of continuing education including; periodontics, prosthodontics, orthodontics, dental implantology, oral surgery, cosmetic dentistry, computerized dentistry, etc. Dr. Mayberry was certified by rigorous examination in 1997 and became a Diplomate of the American Board of Oral Implantology/Implant Dentistry, www.aboi.org, and routinely provides both surgical and restorative dental implant treatments.

Mayberry Dental 703.281.2111





The Faces of Financial Advisement

Bruce D. Vaughn, CFP®, AIF® Rose M. Price, CFP®, AIF® Daniel P. Lash, CFP®, AIF®

VLP Financial Advisors are Certified Financial Planner™ professionals who work to help you make smart financial decisions and plan for your future. Knowing that everyone's needs are different and VLP's team creates customized portfolios that reflect your priorities and help business owners establish and maintain retirement plans that attract and retain high caliber employees. Their Certified Financial Planners believe in a holistic approach to financial management, aligning your investment and financial decisions with your values.

VLP Financial Advisors

703.356.4360 8391 Old Courthouse Rd # 203, Vienna, VA 22182 www.vlpfa.com



The Face of Sleep & Facial Airway Development

Dr. Liliana Calkins

Dr. Calkins is dedicated to providing patients with the highest quality and technology in orthodontic care. As an internationally trained orthodontist, she holds two degrees in dentistry and orthodontics. Dr. Calkins is a continuous student, and has access to the best training centers in her specialty, such as the elite Dawson Academy and The Piper Research and Education Center. Dr. Calkins successfully combines the latest technology in her field with her education to better serve the oral health needs of her patients for optimal airway development and better sleep.

Airway and Sleep Group

703.942.8882

8180 Greensboro Dr #100, McLean, VA 22102 www.airwayandsleepgroup.com



The Face of Pediatric Laser Dentistry

Dr. Rishita Jaju

Dr. Rishita Jaju, a Board Certified Pediatric Dentist, is the founding Dentist of Smile Wonders in Reston, VA. She completed her dental education at Harvard School of Dental Medicine in Boston. MA and continued to receive specialty training in Pediatric Dentistry at Children's National Medical Center in Washington, DC where she was appointed as the Chief Resident. She is the only pediatric dentists in the Mid-Atlantic region who has achieved Advanced Laser Proficiency Certification from the Academy of Laser Dentistry and Breastfeeding Specialist Certification.

Smile Wonders

571.350.3663

11790 Sunrise Valley Dr #105, Reston, VA 20191 www.SmileWonders.com

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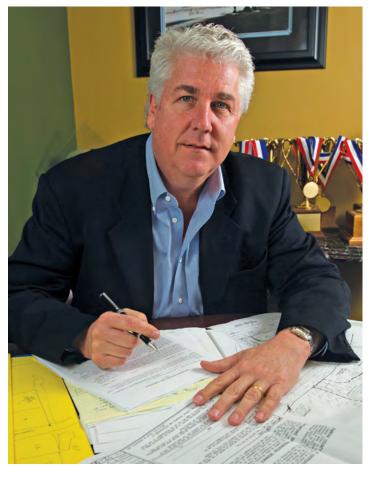
The Faces of Hair Styling

Tania Ferrel-Saldana and Team

Tania Ferrel-Saldana, Founder of Colour Bar Studio, is an American Board Certified Haircolorist (ABCH) and member of this elite group of master color specialists in the United States. She and her team are artists—priding themselves on customizing color and cut to enhance each individual client's style. Colour Bar Studio has a passion for making each client look their best.

Colour Bar Studio

(703) 848-2000 8100 Boone Boulevard, Suite 115, Tysons, VA 22182 www.ColourBarStudio.com



The Face of Top Producing Real Estate Services in No. Virginia

Casey Margenau

Casey has exceptional credentials with 25 years as a Re/ MAX Agent, earning awards such as one of the "Top 100" agents for 23 of those years and the #1 Agent worldwide (out of over 100,000 agents) for 5 of those years. Casey has generated more than \$2.8 billion in sales to date, helping 3000 families buy or sell their home.

Casey formed Casey Margenau Fine Homes ("CMFH"), a boutique real estate company whose goal it is to provide first-class service, market knowledge and expertise so that clients realize maximum return from their most expensive asset. Casey saves clients thousands of dollars, time and hassle by successfully managing even the most challenging transactions.

Casey Margenau

703.851.2600 www.Margenau.com



The Face of Exceptional Smile Makeovers

Dr. Geith Kallas

Dr. Geith Kallas has been a pioneer in modern dentistry for over 25 years and continues to pursue advanced training and continuing education at the Las Vegas Institute for Advanced Dental Studies (LVI). Dr. Kallas commands a multi-specialty dental center with three locations across N. Virginia and specializes in Smile Makeovers. His passion is giving patients a beautiful, healthy smile they are proud to share. Dr. Kallas believes in offering his patients the most advanced technology— investing in CBCT imaging (iCAT), digital impressions with iTero and the LightWalker hard-tissue laser. Dr. Kallas is distinguished in the US and internationally for excellence in dentistry and for his contributions to his community.

Smile Makers Dental Center

703.356.9700

8310 A Old Courthouse Rd, Tyson's Corner, VA 22182 www.smilemakerscenter.com



The Face of Exceptional Mediterranean Cuisine

Pete Pagonis

Since opening Nostos Restaurant years ago,
Pete and his culinary team have given our area a fresh
modern take on Greek culinary culture. "Nostos" is the
root of the word nostalgia and brings one back to one's
origins, a special time and place in our past.
Nostos is a constant Washingtonian Best 100 Winner since
2013. For those looking to capture the joy and traditional
Greek experience, an evening at Nostos is sure to become
your "special place."

Nostos Restaurant

703.760.0690

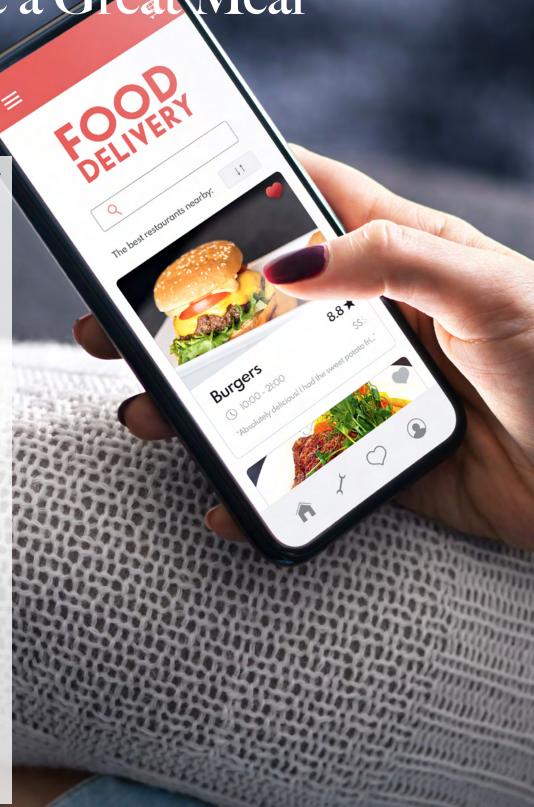
8100 Boone Blvd, Vienna, VA 22182 www. nostosrestaurant.com

How to Help Local Restaurants Weather this Pandemic, And Have a Great Meal

By Renee Sklarew

One thing we residents of Northern Virginia can all agree on — our restaurants rock! Many of us miss gathering together, sharing conversation, and taking photos of artfully-plated dishes. But, of course, staying at home supports our fellow citizens, helping our most vulnerable stay safe and limiting community spread of COVID-19.

Have you been thinking about ways to support the hardworking employees and owners of our local restaurants? Looking for a way to give back while making this new confined lifestyle a little less lonely? Fairfax County has implemented a free and innovative technology called "The Take Out Trail" app that connects residents with more than 50 merchants, including local restaurants, coffee shops, breweries, and wineries, that offer food and beverage delivery and pick-up.



Taste

Participating businesses in Fairfax County include BRX American Bistro, Amphora Restaurant, Caboose Commons, Fair Winds Brewing Co., Iron Chef House, Dolce Vita Italian Restaurant, Meaza Restaurant, Maggie Mc-Fly's and The Winery at Bull Run, among many others.

Visit Fairfax, the county's destination marketing organization, worked with digital agency Streetsense and Bandwangon to build and launch the passport in a matter of days.

"During these challenging economic times, it's more important than ever that we come together as a community to support our local small businesses," said Barry H. Biggar, president and CEO of Visit Fairfax. "Our hope is that the mobile passport will help residents connect with the merchants they know and love and also inspire them to explore the other world-class restaurants, breweries and wineries in our County."

You can sign up for The Take Out Trail mobile passport by providing a name, email address and mobile phone number. A link is then sent to the mobile phone, which opens the passport and directs the user to add the button icon to their home screen. Merchant listings include hours of operation, phone number, website, map and notice of how orders can be obtained, either pick-up or home delivery. In addition, many merchants are offering discounts and coupons, such as 20% off orders or 50% off of wine.

As Best Buns Bakery & Café expands into new neighborhoods, they've launched the GAR app to facilitate curbside delivery and carry out. Great American Restaurants (GAR) recently established

a heralded program called Community Kitchen, that prepares and distributes food to local hospital workers, first responders and others on the front line. Community Kitchen also distributes meals to communities suffering from food insecurity. The company welcomes donations to further their with an array of Contribution Levels. Give \$10 for each donated meal, or \$100 to donate a meal bundle for 10 people, and so on. This program is a very effective way to support people sacrificing for others at this difficult time.

In Prince William County, favorite restaurants, vineyards, breweries and bakeries have expanded their take out options and many offer curbside, contactless deliveries and gift cards to be used once businesses open up again. Grind N Crepe in Occoquan is offering 20% off all carry-out orders, as is Madigan's Waterfront, which includes beer and wine curbside service. Out of the Blue in Gainesville has a wide array of carry-out seafood feasts guaranteed to make family night much more festive. The menus include a six-pack of beer, and bottles of wine. The Spot on Mill has taken a step beyond, meeting the needs of children facing food insecurity, by providing free kid lunches. Celebrating a birthday while quarantining? Contact Soul Cakes by Tonya to brighten up that person's special day. Find more information at VisitPWC.com.

This is an unprecedented challenge for all of us, but we can help ease the burdens on our local businesses by ordering food and beverages through these expanded opportunities. 🌣

May//June 2020 ❖ TYSONS PREMIER 55 VIVATYSONS.COM



▲ BAZIN'S ON CHURCH

Vienna | American | \$\$\$

Set on historic Church Street in the heart of Vienna, Bazin's on Church continues to exceed the expectations of the town's discriminating diners. Chef Patrick Bazin's modern American cuisine is simply extraordinary. Stop in for a drink at the bar or a delicious meal in their comfortable and casual dining area. Reservations are strongly recommended.

111 Church St. | 703.255.7212 www.bazinsonchurch.com



▲ MAGGIO'S

Vienna | Greek-Italian | \$

Specializing in Greek and Italian cuisine with American favorites, Maggio's offers award winning Mediterranean selections such as Greek festive rotisserie chicken, classic gyros, souvlaki, moussaka, pita wraps, and falafel, as well as their popular marinated flame broiled lamb chops, and Italian specialties. Committed to healthy eating, they use only the freshest, high quality ingredients and cooking methods.

21 Maple Ave E | 703.938.7777 www.maggiosvienna.com



▲ RISTORANTE BONAROTI

Vienna | Italian | \$\$

Warm and romantic, Bonaroti's is a favorite of Italian fine dining patrons. Enjoy an extensive wine list and culinary creations made of the freshest and finest ingredients from Italy. There is everything from calamari to antipasti dishes and entrées of seafood, veal, and lamb

428 Maple Ave E. | 703.281.7550 www.bonarotirestaurant.com



▲ NOSTOS

Vienna | Greek | \$\$

Presenting a fresh take on Greek cuisine, Nostos offers fresh food in sharing-sized portions. Try one of their 50 different wines from different regions of Greece to complement your lunch or dinner. The menu showcases new and traditional Greek dishes, as well as fresh fish from the Mediterranean Sea. 8100 Boone Blvd. | 703.760.0690 www.nostosrestaurant.com



▲ CAFE OGGI

McLean | Italian | \$\$

For over 27 years, Café Oggi has reflected a pure and newfound combination of Italy's old world sophistication with McLean's contemporary novelty. With authentic preparations in an inviting and warm atmosphere, Café Oggi aims to please. Pasta, fresh fish, succulent veal, a notable wine list, and more. 6671 0ld Dominion Dr | 703.442.7360 www.cafeoqqi.com





▲ NOT YOUR AVERAGE JOE'S

Reston | American | \$\$

Enjoy fun and eclectic cuisine from every corner of the globe. Not Your Average Joe's began with the goal to create a unique neighborhood place where people know your name, where the food and prices are great, and where you feel special without dressing up. The large restaurant features a full bar, two seasonal outdoor patios, an open kitchen, and a wood-burning oven, all in a bright and polished atmosphere.

1845 Fountain Dr. Reston, VA | 571-234-8200



DOLCE VELOCE

Fairfax | Italian | \$

Stop at a bar along the piazza in sunny Sardinia, or linger at a trattoria in Venice's San Marco Square and you will be invited to experience cicchetti (chi-KET-tee), small plates or side dishes from the legendary cuisine of Italy. Now you can also enjoy cicchetti closer to home, at Dolce Veloce. These small plates offer a variety of flavors, from seafoods, salumes, and salads to skewered meats, risotto, and Mediterranean plates of olives and cheese.

10824 Fairfax Boulevard | 703.385.1530 dolceveloce.com



CAFE RENAISSANCE

Vienna | French | \$\$

Touted as the most romantic dinner in Northern Virginia, Cafe Renaissance is an elegant restaurant in the true sense of Parisian tradition and is Vienna's most sophisticated dining experience. An old-world destination with an enormous wine list and ornate, gilded rooms, its cuisine is classic French with a modern twist and an Italian accent.

163 Glyndon St SE | 703.938.3311 www.caferenaissance.com

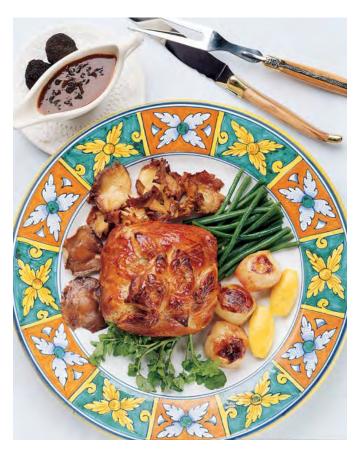


ZEFFIRELLI RISTORANTE ITALIANO

Herndon | Italian | \$\$

This upscale, white-tablecloth Tuscan-Italian restaurant serves pasta, seafood and popular veal chops. If you are looking for a quiet Italian dinner in Herndon, this is the place. They have great food, amazing service and make a wonderful cappuccino.

728 Pine St, Herndon, VA | 703-318-7000 zeffirelliristorante.com



L'AUBERGE CHEZ FRANCOIS

Great Falls | French | \$\$\$

Internationally acclaimed, L'Auberge Chez François transports diners to the Alsatian countryside in this rustic French country inn, nestled among lush woods and fragrant gardens. Well-known as the place to celebrate special occasions for more than 60 years, L'Auberge Chez François offers an authentic menu, full of the flavors of Alsace and traditional French cuisine. Expect professional fine dining service, extreme attention to detail in a casual yet elegant atmosphere. Reservations recommended.

332 Springvale Rd, Great Falls, VA | 703.759.3800 www.laubergechezfrancois.com



rirginia wineries have taken a hit from the COVID-19 pandemic. With government rulings that they can no longer serve customers in their wineries for the time being, they have had to get creative. So if you love Virginia wine, there's no reason why you can't continue to enjoy the experience—even from your own home.

I talked with Nancy Bauer, author of the Virginia Wine Travel Journal and founder of the app and website Virginia Wine in my Pocket, and she offered up a number of ways that area wineries are still engaging wine lovers and how you can get involved.

Join a Virtual Tasting

Lots of area wineries are now offering "virtual tastings." They announce in advance what wines they will be tasting on a particular date, and bundle up the bottles in a specially-priced package for either delivery or pickup for those who sign up. Then, you simply join the wine tasting virtually via a Zoom link or Facebook Live.

For example, <u>Breaux Vineyards</u> is posting virtual tastings dates on their Events or Facebook pages, along with instructions on how to join in. Its tastings are led by Wine Educator/Sommelier Jim Koennicke in a fun an entertaining way to help wine lovers get to know the wines from the comfort of their own homes.

Purchase Virginia Wines

Most Virginia wineries are offering special pricing on their wines, either by the bottle or the case—some as low as 50% off the normal price, or more. Others are offering free shipping or personal home delivery for a minimum purchase.

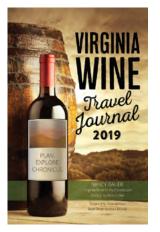


Howard O'Brien, of Chateau O'Brien, loads up his truck with cases of wine daily to deliver to his customer's front doors. "He goes up to the door, drops the case of wine, backs up 10 feet, and chats when his customers come to the door. Then he gets in his truck and goes to the next delivery," Bauer said. "He is gung ho about getting his wine out."

"The wineries had a great year in 2019, with quality that was some of the best in a decade or more, and plenty of quantity, so there is lots of wine available," Bauer added.

Join a Wine Club

Some wineries are offering deals if you join their wine club. The Winery at Bull Run is promoting immediate discounts



Get the Virginia Wine Travel Journal Free for a Limited Time

To help people further engage with Virginia wineries, Bauer is offering a free eBook version of her book, the Virginia Wine Travel Journal through May 15th, 2020. It is available through the link https://virginiawine-in-my-pocket.myshopify.com/, using promo code "vawinetogether." The app is available free through Google Play or iTunes.

on its wines, and for a limited time, participants can sign up with no registration fees (\$30-\$100 value). With the membership, members will receive access to its exclusive Barrel House and General's Deck, discounts on event tickets, free tastings, reserved picnic tables, and more.

Join a Facebook Winery Support Group

Nancy Bauer recently received the Atlantic Seaboard Wineries Association's Wine Media Person of the Year Award for her support of the wine industry. She has been a staunch supporter and is now doing her bit to help during the COVID-19 shutdowns. Join her Facebook Group called Support Virginia Wineries During COVID. It's a place to share information about what wineries are offering, learn about the latest government regulations, and commune with other wine lovers.

One lively discussion asked participants what changes they would like to see when Virginia Wine Country reopens. Their suggestions included longer hours, delivery options, tasting appointments, and satellite tasting stations either inside or outside to avoid crowds at the bar.

Order a Wine Lovers T-Shirt

One local entrepreneur is hoping to lighten the mood around the social distancing with fun, wine-related t-shirts featuring the saying "I'm social distancing. Stay 6 feet away from my bottle of wine!" Order yours through these links at Zebra-Mountain.com: https://bit.ly/2XKCblj or https://bit.lv/3bkovNB.

Winery Restrictions

What you cannot do at Virginia wineries at this time is gather inside, get live tastings, or even hang out on the grounds. Some wineries are allowing guests to come inside to pick up their pre-ordered wine packages, but most are requiring no-touch curbside pickup. Don't just show up and expect to be served; check each winery for operating hours and guidelines.

When restrictions are lifted and wineries open up again, we are bound to see changes in the way they operate. They may need to space picnic tables out around the grounds, limit inside tastings, control crowd sizes, or lobby for changes in operations laws.

"Spreading out seating areas, lots of outdoor seating, and controlling crowd size will be the norm," predicts Kenny White of Chateau MerrillAnne. "Flights may replace tastings for a while, and [we'll require] diligent cleaning by staff or all hotspots (doorknobs, tables, counters, etc.). Hopefully, we will be allowed to continue deliveries and curbside pickup as this will keep the inside headcount down. We have to remember that this isn't over when we reopen, we have to keep people as safe as possible."

Even though we may see changes throughout the Commonwealth, what won't change is the commitment our winery owners and winemakers have to creating the highest-quality wines and wine experiences. How can you do your part in helping Virginia's wine industry? Drink more wine! �





We asked the advisors at local firm, VLP Financial Advisors on what investment advice that have or strategies they recommend during the recent market downturn.

Don't try to Time the Market Belle Osvath, CFP®, AIF®

Your instincts might prompt you to pull your money out of the market when values fall and then re-enter when markets are recovering, attempting to avoid losses. This strategy is called market timing, and while it may seem like a simple way to protect your assets it can potentially result in long-term negative effects on your portfolio.

The problem lies with the timing of when to get out of the market and when to get back in. Markets fluctuate from day to day, which makes it very difficult to capture positive performance based on timing. How do you know when the market has reached its bottom and is on its way back up? The truth is you don't. No one does. You can use your best guess based on a variety of market or economic indicators, but at the end of the day, you are still just guessing.

The most recent period of market volatility due to COVID -19 has

presented us with historic market swings. During March we saw quite a few 4% swings of the DOW in a single day (both positive and negative.) You may be able to get lucky and avoid some of the down days, but missing even a few days of positive performance can set your portfolio back and limit the regular compounding effect of positive market performance. The truth is that it's incredibly difficult to successfully time the market consistently over the long run, and I recommend that my clients avoid any attempt to do so.

Leaving investments alone in a period of bad performance is hard because it goes against what we're taught, even though it is the right move. I strongly believe that if your financial plans haven't changed, your investment strategy shouldn't either. Goals, not market performance, should be driving investment choices. If you're the kind of person who has to take some action, now could be a smart time to buy if you're able.





Consider Tax loss harvesting in Taxable Accounts Dan Lash, CFP®, AIF®

This strategy potentially turns your investment losses into tax breaks. If you invest in taxable accounts you are probably familiar with capital gains taxes. To "harvest" losses you sell investments at a loss and then use those

losses to offset realized investment gains in the same year. The key is to make a lateral move in your account and use the proceeds from the sale to purchase another similar investment or one that is similarly undervalued.

One of the most powerful benefits of tax-loss harvesting stems from the fact that after offsetting other capital gains, the first \$3,000 (\$1,500 if married filing separately) you accumulate in capital losses offsets ordinary income each year. Any remaining losses can be carried forward to future years. Since tax rates for ordinary income tend to be higher than long-term capital gains rates, your tax savings on the first \$3,000 each year is equal to the difference between tax rates for long-term gains and ordinary income, multiplied by \$3,000.

Let's say that at the beginning of the year you invested \$10,000 in an ETF or mutual fund that invests mostly in small U.S. companies and that fund is down 35% year to date. If you were to sell that fund you would recognize a \$3,500 loss. You could then either offset the loss with up to \$3,500 in gains or if you have no gains then take a \$3,000 loss on your taxes and carryforward a \$500 loss to use next year. You could then use the \$6,500 in proceeds to purchase a similar fund or one that has had similar performance year to date. That way you can still potentially capture positive performance when the market rebounds.

I used this strategy for many of taxable client accounts during the recent market downturn and it is pretty impressive how it can substantially offset capital gains distributions and allow my clients to save large amounts on taxes (especially for those who are in the top tax brackets).



Buy Low (If you Can) Rose Price, CFP®, AIF®

Warren Buffett said "Try to be fearful when others are greedy and greedy only when others are fearful".

With these words in mind, a downturn can be seen as a "buying opportunity." Though the market price of a

particular investment may fall it is not necessarily reflective of the true value of that investment. There is a difference between the intrinsic value and the market value, in the most recent market downturn markets fluctuated swiftly in response to headlines and the overwhelming uncertainty that surrounded this epidemic, this reduced the price of many investments without the business themselves losing profit.

Some market sectors have been affected more than others during this downturn and some of them show strong recovery potential while other's future are more uncertain. Depending on your cashflow you might be able to invest cash or move from bonds to eq-

Many of my clients who contribute to their IRA or 401k accounts bi-weekly wonder if they should continue to contribute-my answer is that this is great time to contribute and, if possible, consider increasing your contribution. When market values fall your monthly deposit will buy more shares than when market values are high and when markets recover you will have more shares that can participate in a market recovery.

Market declines are the perfect opportunity to purchase investments at low prices. It's impossible to time a purchase at the exact market bottom, but historically market prices have recovered.



Consider Roth IRA Conversions

Bruce Vaughn, CFP®, AIF®

Making contributions directly into a traditional IRA or 401(k) account provides you a tax deduction in the year of the contribution and your money grows tax deferred while in the account. Withdrawals from a traditional

IRA or 401(k) create taxable income which will generally occur in retirement.

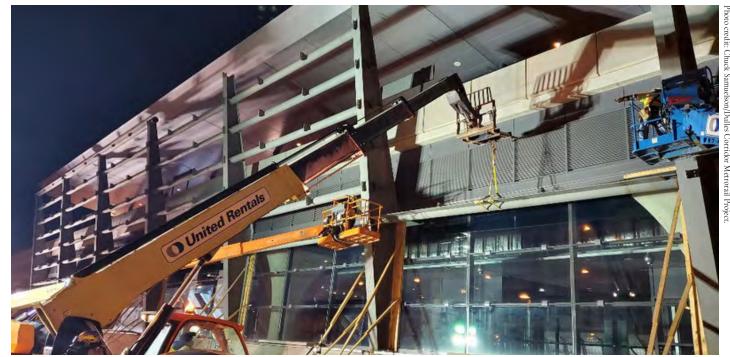
Making contributions directly into a Roth IRA or 401(k) account does not provide you a tax deduction in the year of the contribution but withdrawals are tax free as long as the money has been invested for 5 or more years.

Having at least some money in Roth accounts is beneficial for a few reasons:

- Unexpected larger expenses during retirement, paid from Roth accounts won't push you into a higher tax bracket.
- Retirees don't have to take mandatory withdrawals from Roth accounts, unlike traditional IRA investors, who have to beginning at age 72.
- Taking Roth distributions may also decrease your Social Security taxes and Medicare premiums, which are tied to taxable income.

Roth conversion involves moving money (or assets) from a traditional, pre-tax retirement account, such as a regular IRA or 401(k), to an after-tax Roth account. The amount you convert will be taxable income in the year of the conversion.

Generally, you want to make Roth conversions when your tax rates are lower than normal. One of the best times is after retirement continued on page 65



Windscreen to Complete Iconic Look of Airport Metro Station, Mimic Main Terminal

By Marcia McAllister

ork underway at Dulles International Airport will give the future Metro station at Dulles Airport a shape that mimics the airport's main terminal.

The windscreen will not only protect future rail passengers from winds, it will create a dramatic vista, matching the iconic Eero Saarinen-designed airport terminal that the station faces across Saarinen Circle, also known as the parking bowl. The station is located adjacent to daily parking garage.

The windscreen is being erected by W.M. Schlosser, the contractor who has recently completed 20 columns that will support giant glass wall on the station's south side facing the terminal and louvers on the north side.

Later this spring, crews will begin erecting the screen. Installing the glass is a very complex process and some

lane modifications will cause some lane closures, according to rail project officials.

Stephen Barna, who oversees windscreen installation for the Metropolitan Washington Airports Authority, the entity building the Silver Line, said there is lot of preparation work still to be done before the glass goes up. He said the contractor hopes that work can begin in May. Much depends on weather and virus protection limitations. ❖









Stormwater Management Facilities Construction for Silver Line Phase 2 Remains on Track

By Syrina White

ilver Line Phase 2 crews have been working hard to build a series of stormwater ponds to collect and treat water runoff along the alignment.

There are 15 stormwater management facilities positioned all along the rail alignment -which runs in the median of the Dulles Toll Road/Dulles International Airport Access Highway and the Dulles Greenway as well as through Dulles Airport - from Reston Parkway to Old Ox Road (Route 606). Thirteen facilities are under construction; of those, four are complete except for final paving and planting.

Stormwater management facilities serve an important purpose.

They have varying features from dry swales with specialized filters to manmade wetlands that contain multiple bioretention pools to treat stormwater flow.

While the stormwater management facilities in Phase 1 were designed primarily to prevent flooding, the ones that were built in Phase 2 were designed to also remove pollutants while retaining runoff.

Special grasses and plants are planted within the Phase 2 ponds, while locally appropriate trees and shrubs are planted around them to protect and screen them.

"During the design stage of Phase 2, the Commonwealth of Virginia adopted new stormwater management standards to treat stormwater runoff to remove pollutants," said Stephen Barna, the project's director of engineering."The Project elected to adopt the new standards for the benefit of the public."

The stormwater management facilities for Phase 2 vary in size from approximately 4,000 square feet to several acres. The largest facility is the constructed wetland just west of the Fairfax County Garage south of Herndon Station, while the smallest facility is located just east of that garage.







but before taking Social Security and/or obtaining age 72 when you must begin taking mandatory regular IRA distributions. Other opportunities could include periods of time when you are unemployed either because you decided to go back to school or were temporarily out of work or in a year when you shut down a business and have large tax losses.

Another great time is when your investment accounts are temporarily lower because of a pullback in the stock market. The idea is that you pay taxes on your current smaller investment portfolio and allow the growth, when the markets climb back, to occur in your non-taxable Roth account.

With a Roth conversion you have the flexibility of moving over as much or as little of your Traditional IRA into your Roth account as you want, allowing you to manage the tax cost of your conversion. Because the amount included in the conversion becomes part of your taxable income, you'll probably look to convert no more than what will push you to the very top of your current federal tax bracket. I highly recommend consulting a tax professional when making a Roth conversion.

Understand Volatility Chris Mellone CFP®, CFA

During periods of scrutiny, technical terms from any industry can find their way to the mainstream media and become topics of conversation. In the first quarter of 2020, one of these terms as a result of this crisis as it relates to financial markets is "volatility". According to Google Trends, search interest for the term "volatility" in the US increased 500% from January to March. Given this heightened interest and usage, there are a handful of key points we stress to clients as long-term investors regarding the term:

- Volatility includes movements in both directions: The media often uses volatility in the context of the market moving lower, however, the term does not necessarily mean losses and also includes market movements higher. Some of the best positive days in the market are often immediately following the worst days. Missing these handful of positive days can have large impacts on annualized returns for investors. We can often see weeks or even months of severe market volatility, and end up at the same or higher absolute levels over time.
- Volatility does not necessarily equal risk: Risk from an investor's standpoint can be viewed as the chance for the permanent loss or impairment of capital. This can apply to situations of specific credit risk or single stock risk that may experience lasting losses due to a change in the competitive environment or their company circumstances. A diversified portfolio with strong fundamentals will experience volatility over short periods of uncertainty, but should regain losses over the long-term as markets recover and reward the most valuable businesses.
- Volatility does not equal loss unless you sell: Investor behavior becomes more important during periods of uncertainty. Attempting to predict and time the market is difficult. Selling your investments during periods of drawdowns gives in to your natural emotions and locks in losses.

Long-term partnership with a financial planner helps you and your family rationally think through periods of higher volatility with your goals and legacy in mind.

Rebalance Your Account Sarah Avila, CFP®, CDFA®

Many clients have asked me whether they should be doing something in their 401(k) plans during market downturns. Rebalancing may be a great strategy during these times.

The process of rebalancing starts by comparing the investments your portfolio is currently holding to your original target allocation. If equity markets fall, the allocation of the portfolio may become unbalanced as the value of the stock-based funds drift into representing a lower overall percentage of the total value in the portfolio compared to the original allocation.

Getting your portfolio back in balance when equity markets are down means selling certain investments (such as bond-based investments) that may be doing better relative to stock-based investments at that time, and buying more of the stock-based investments. This can be advantageous to implement during a market crash because it allows you to "buy low", which as we all know, makes perfect investing sense. Once equity markets rebound, you will own more shares of the equity-based funds than you did prior to rebalancing and be able to participate even more in a market recovery.

You may be wondering about the "right" time to rebalance. Generally speaking, you should rebalance regularly and not just when equity markets are down. This will ensure that you do not go for lengthy periods of time overexposing or underexposing yourself to the market. It is during times of more extreme volatility like we have experienced recently that give us added opportunity to rebalance and buy low. And as for picking the exact right day to pull the trigger, there is never a way to know when that day is and that is okay. The strategy can still be advantageous even if you miss the bottom. Your best bet is simply to use investment discipline and rebalance when the allocation varies from a predetermined threshold.

Visit VLP Financial Advisors online at: www.vlpfa.com. Have a question for an Advisor? Email info@vlpfa.com

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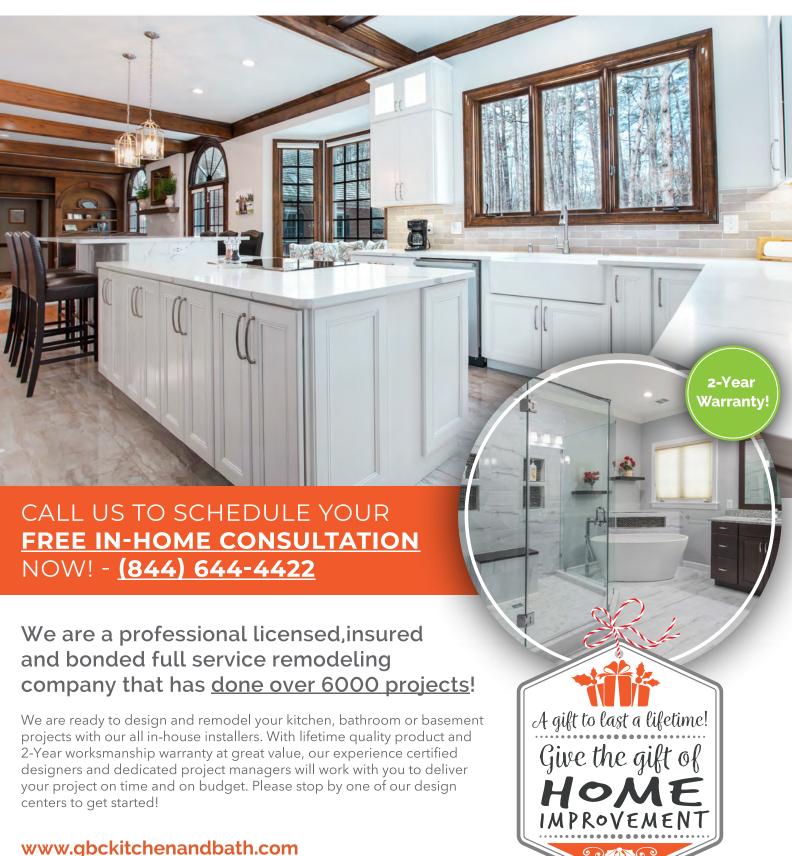
Converting from a traditional IRA to a Roth IRA is a taxable event. A Roth IRA offers tax free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal or earnings, a Roth IRA must be in place for at least five tax years, and the distribution must take place after 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

Market Volatility: Investors should consider their financial ability to continue to purchase through periods of low price levels. A diversified portfolio does not assure a profit or protect against loss in a declining market.

VLP Financial Advisors

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