



CAPITOL HILL VILLAGE



May 2008

[In this Issue: Memorable Gifts - Remember Your Mother/CHV Calendar for May and April/Village People/Message From the Executive Director/Prepare for the Unexpected/Capitol Hill Village Member Informing Voters/Spring Forward for Cooling/Reverse Mortgages: Useful for Some](#)

Reaching us: info@capitolhillvillage.org; www.capitolhillvillage.org; 202.543.1778

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

MEMORABLE GIFTS FOR YOURSELF AND OTHERS

Keep in mind: Mother's Day is Sunday, May 11

Capitol Hill Village Membership – As the mother, tell your children you gave yourself on their behalf or they can give you a year's worth of fun and free help, proven resources, and Capitol Hill Village advocacy.

Contribute to CHV in memory or in honor of your mother or another loved one – Capitol Hill Village must have your financial support for operating funds during the next three to five years. There are now 140 memberships; there must be approximately 600 for dues revenue to cover CHV expenses. Honor someone of importance in your life who would be delighted to know that you want him, her or them to have the choice to live on Capitol Hill throughout life.

Capitol Hill Village Gift Certificates – Give your mom one or more \$25 Capitol Hill Village gift certificates to pay for Capitol Hill Village vetted providers, useful when a Capitol Hill Village volunteer is not able to perform a requested service.

E-mail or call the village office to arrange a special delivery note to convey your gift.

Village Events in April and May

(NOTE: Events offered by Village partners are highlighted in gold)

<p>Thursday, April 17, 10:00 am</p> <p>Madison Building of the Library of Congress 100 block of Independence Avenue SE</p>	<p>*****</p> <p>“A Viewing of Maps Created by George Washington”</p> <p>A tour and talk in the Geography and Map Division. After the tour, arrangements can be made for a buffet lunch in the elegant Montpelier Room for about \$16, including tax and gratuity.</p> <p>[OPEN TO ALL WHO ARE INTERESTED] Call Kay Elsasser at 202-544-0552 at the Library of Congress. Attendance is limited to 20 people.</p>
<p>Thursday, April 17, 11:00 am</p> <p>Meet at the corner of 7th Street SE and Ellen Wilson Place (between G and I Streets SE)</p>	<p>*****</p> <p>“Stroll the Townhomes”</p> <p>Join Capitol Hill’s public gardener, Margaret Missiaen, for a stroll along the smooth sidewalks of the Townhomes on Capitol Hill. Learn about the perennials, shrubs and small, native trees used in this award-winning landscape. Transportation is available. For those who may need to rest during the walk, bring along a wheelchair.</p> <p>[OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Until April 18</p> <p>Theatre J 1529 16th Street NW 4 blocks east of Dupont Circle</p> <p>Metro: Dupont Circle Station on the Red Line</p>	<p>*****</p> <p>“The Price”</p> <p>This Arthur Miller play stars CHV member Robert Prosky, his sons Andrew and John, and Leisa Mather. The play explores the legacy of choices that have made for a terrible injustice. Running time is 2 hours, 20 minutes.</p> <p>CHV members can obtain a 10% discount on tickets for any performance (except Wed. & Sun. matinees). Call 800-494-8479 to purchase.</p> <p>Discounted parking available at Colonial Parking, 1616 P St. NW (\$4 when validated at the J’s front desk). Limited parking in the Washington DCJCC lot; limited street parking.</p>
<p>Saturday, April 19, 6:00 pm</p> <p>The home of Mike and Ann Grace 1345 F Street NE 202-399-3321</p>	<p>*****</p> <p>Community Dinner Group</p> <p>Come for the second pot luck dinner—a group of members and friends of members met in March for the first such dinner, and decided to move forward with a monthly dinner group. Mike and Ann Grace will prepare grilled marinated lamb chops; PLEASE ADVISE THEM BY E-MAIL (mgrace9843@aol.com) that you plan to attend and tell them what you will bring to the table. This is a wonderful opportunity to share cooking tips, skills and recipes, and to meet new friends.</p> <p>[OPEN TO ALL WHO ARE INTERESTED]</p>

<p>Wednesday, April 23, 10:00 am</p> <p>Madison Building of the Library of Congress 100 block of Independence Avenue SE</p>	<p>*****</p> <p>“Maps of Capitol Hill Dating Back to the 1790’s, and the Sanborn Maps”</p> <p>A tour and talk in the Geography and Map Division; the Sanborn map volumes will be of particular interest to people interested in genealogical research. After the tour, arrangements can be made for a buffet lunch in the elegant Montpelier Room. The approximate cost of \$16.00 includes tax and gratuity.</p> <p>[OPEN TO ALL WHO ARE INTERESTED] Call Kay Elsasser at 202-544-0552 at the Library of Congress. Attendance is limited to 20 people.</p>
<p>Thursday, April 24, 1:30 pm</p> <p>The Corner Store 900 South Carolina Avenue SE</p>	<p>*****</p> <p>“It Is Never Too Late for Fitness”</p> <p>A presentation on the value of exercise, no matter one’s age. The emphasis will be on how to put together a program that incorporates stretching, strength and aerobics. Fitness trainers Betsy Agle and Shawn Polson will lead the discussion and demonstration, and participants will be given an opportunity to practice some of the suggested exercises. Both leaders have experience working with clients age 50 years and older. Shawn did a “silver sneakers” program for older people in Texas; Betsy offers home training, and has worked with many clients with health issues.</p> <p>[OPEN TO ALL WHO ARE INTERESTED] E-mail info@capitolhillvillage.org or call 202.543.1778.</p>
<p>Thursday, April 24, 5:30 pm</p> <p>Southeast Library 7th & D Streets SE</p>	<p>“Shakespeare in the Garden”</p> <p>Ghosts, action and intrigue unfold as the melancholy Dane muses on being and not being in William Shakespeare’s “Hamlet.” The Shakespeers, a teenage acting troupe of The Shakespeare Theatre, presents a condensed version of the greatest play in the English language.</p> <p>[OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Friday through Sunday, April 25 to April 27</p> <p>National Arboretum 3501 New York Avenue NE 202-245-2726</p>	<p>“April Garden Fair”</p> <p>This annual fair features healthy and unusual plants for sale, and is sponsored by the Friends of the National Arboretum (FONA). Also offered are “gently-used” garden books, plant containers, and garden-related vendors. Garden experts are on hand to provide advice as well. Sale access is limited to FONA members on Friday, and is open to the public on Saturday and Sunday.</p> <p>[OPEN TO ALL WHO ARE INTERESTED]</p>

<p>Saturday, April 26</p> <p>Your home</p>	<p>*****</p> <p>“DC Hazardous Materials Drop-Off Day</p> <p>A CHV volunteer will drop off household hazardous & electronic waste at the DC Carter Baron Site. Drop-off times are 9 AM to 3 PM. Items will be picked up at CHV members’ homes, and CHV volunteers are needed for collection efforts.</p> <p>[OPEN TO MEMBERS ONLY] E-mail info@capitolhillvillage.org or call 202.543.1778 to volunteer or for a pickup.</p>
<p>Sunday, April 27, 2:00 pm</p> <p>Southeast Library 7th & D Streets SE</p>	<p>“Music in the Garden”</p> <p>Music by award winning Celtic harpist Laura Beckner, plus poetry and music from young neighborhood musicians, guarantees a delightful Sunday afternoon. [OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Tuesday, April 29, 6:00 pm</p> <p>Southeast Library 7th & D Streets SE</p>	<p>“The Great Gatsby”</p> <p>The city’s “Big Read” program this year features F. Scott Fitzgerald’s classic novel about life, morals and wealth in the 1920’s. As part of the program, there will be a screening of the film version of the novel, starring Robert Redford and Mia Farrow, and directed by Francis Ford Copolla. [OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Tuesday, April 29, 7:30 pm</p> <p>Southeast Library 7th & D Streets SE</p>	<p>“Collecting Lincoln”</p> <p>Lincoln scholar Robert Willard will lead a discussion about the nation’s 16th President with an illustrated lecture that focuses on collecting memorabilia associated with the life and career of Abraham Lincoln. This event is part of the continuing series on the history and culture of Capitol Hill presented by Friends of the Southeast Library. [OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Thursday, May 1, 7:30 pm</p> <p>The home of Mary Procter and Bill Matuszeski 324 G Street SE</p>	<p>*****</p> <p>“The Caretaker’s Art”</p> <p>Mike and Sharon Ambrose talk about adapting their lives to cope with Sharon’s debilitating illness in 2007, the challenge of engaging medical providers in a genuine partnership, and what they learned about the support available in D.C.</p> <p>[OPEN TO CHV MEMBERS ONLY] E-mail info@capitolhillvillage.org or call 202.543.1778 to reserve space.</p>

<p>Saturday, May 3, 5:00 pm</p> <p>Riverby Books 417 East Capitol Street SE</p>	<p>*****</p> <p>“Designing and Building for Today’s Baby Boomers”</p> <p>Capitol Hill Village presents a Book Talk featuring Judith Schreiner, journalist, author and editor. Judi will discuss details from her soon-to-be-published book on the unique baby boom generation. Her research has discovered that this generation is aging in quite different ways than their elders—boomers tend to be very active and seek different paths once they retire, yet share similar values and desires. Refreshments will be served.</p> <p>[OPEN TO ALL WHO ARE INTERESTED]</p>
<p>Saturday mornings, May 3 and May 10</p> <p>Your home</p>	<p>*****</p> <p>“Join the Capitol Hill Village CHIP”</p> <p>Join the Capitol Hill Village CHIP (Capitol Hill Intergenerational Program) - Help a young person and improve your world. Washington, D.C., has a service learning program requirement for students. Before graduating from the eighth grade and later from high school, students must volunteer their time helping others. What can they do for you? Children grow up with technology skills and they are strong. Utilize these advantages on the morning of Saturday, May 3rd or 10th. Contact the CHV office to sign up and improve your life. Have the student and a supervising adult program your clock, television, thermostat, or car radio so it works the way you want, and/or reserve a Saturday for your heavy spring yard cleanup. Also, plan to spend time talking about what you learned when you were 12 and 13 that has served you well throughout life.</p> <p>[OPEN TO MEMBERS ONLY] E-mail info@capitolhillvillage.org or call 202.543.1778.</p>
<p>Wednesday, May 7, 7:30 pm</p> <p>The home of Edith Lanum 407 Constitution Avenue NE</p>	<p>*****</p> <p>“Exploratory Meeting for a Capitol Hill Village Book Club”</p> <p>Edith Lanum and Mary Proctor will lead a discussion on establishing a book club for CHV members. The proposal calls for monthly meetings, possibly with alternating months of “no homework” meetings devoted to reading aloud poetry, plays, or short fiction pieces. Come to this initial meeting with your own suggestions, as well as your favorite poems or readings. (Bring 10 copies of what you plan to read.)</p> <p>[OPEN TO CHV MEMBERS ONLY] E-mail info@capitolhillvillage.org or call 202.543.1778 to reserve space.</p>
<p>Monday, May 19, 7:30 pm</p> <p>The home of Mary Procter and Bill Matuszeski 324 G Street SE</p>	<p>*****</p> <p>“Spring Singalong—Elvis Plus”</p> <p>Join Parker Jayne at the piano, and get in touch with your inner Elvis for a dozen songs or so. Then be swept out to the Hills that are Alive with the Sound of Music, and to London for the bloomin’ of Eliza Doolittle and My Fair Lady.</p> <p>[OPEN TO CHV MEMBERS AND THEIR FRIENDS] E-mail info@capitolhillvillage.org or call 202.543.1778.</p>

Tuesdays and Thursdays, 10:00 am beginning May

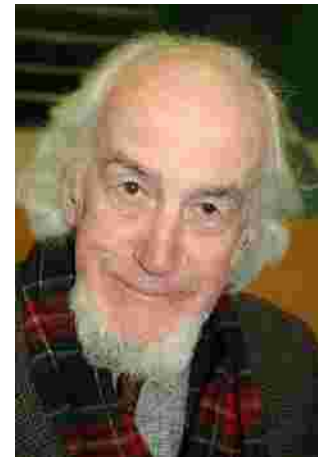
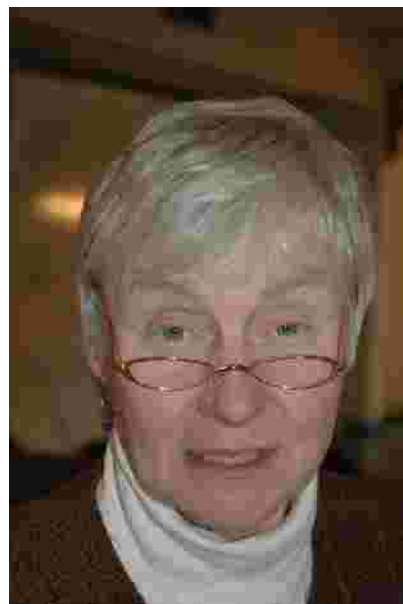
Capitol Hill Presbyterian Church
4th Street and Independence Avenue SE

“Class Offering of Chi Gong”

The gentle but powerful Chinese movement exercise known as Chi Guong [pronounced chee gong] is offered by Joni Bell for Capitol Hill Village members, beginning this May. Joni, herself a CHV member, has practiced this discipline for ten years. Her strength and balance have improved remarkably, and she credits the activity with helping her as a 30-year multiple sclerosis patient. Twice-weekly classes, which must be limited in size, last 30-40 minutes.

[OPEN TO CHV MEMBERS ONLY]
E-mail info@capitolhillvillage.org or call 202.543.1778.

Village People



Photos by Norman Metzger

From the Executive Director

Receiving the Keller Award from the Capitol Hill Community Foundation is a very special honor. Only seven months after the Capitol Hill Village launch, we have been recognized for our commitment to those who join because they want to stay in this special neighborhood. Those men and women associated with founding our organization can be Justifiably proud.

The \$10,000 prize is designated to help more Capitol Hill neighbors with low incomes join us. It is wonderful to receive this respected award for the inclusive vision of Capitol Hill Village. Clearly, Capitol Hill Community Foundation shares in our desire to make it possible for anyone, regardless of income, to become a member.

-- Gail Kohn

Prepare for the Unexpected, Text and Photos by Diane Brockett

Maybe the term “medical advance directive” sounds bureaucratic and boring.

But, “what a mess it can make if you come to the hospital without necessary documents” and a life-or-death decision is at hand, noted Capitol Hill Vice President Mary Procter in opening a recent CHV session on advance directives.

While in 90 percent of cases, family and/or friends successfully assist with extreme medical decisions, in the other ten percent “the family is unable to come to a unified decision,” said Andrea Ryan, a 30-year registered nurse at Washington Hospital Center. “That’s when it really can get messy.”



Andrea Ryan

Ryan told CHV members about the troubles that can and do arise when very ill patients haven’t made certain decisions, while attorney Karen Byrne discussed what to consider in preparing advance directives. Byrne is a partner with the Capitol Hill law firm, Halberstein & Byrne.

The session was the latest in a CHV series exploring steps one can take now to ease future medical emergencies, and make positive outcomes more likely. Other talks featured keeping personal health records current, and D.C. government efforts to improve emergency services. A May session (date tba) will be on Capitol Hill Village’s Rise and Shine program, aimed at ensuring that CHV members who live alone are fine each day.



Karen Byrne

Ryan told stories of families disagreeing when asked to make a life-death decision for a sick relative. “We hope the family can make some kind of decision, but often they can’t. Health care creates family crises.” If the family doesn’t come together, or if no family member is available locally, or there is some other decision-hitch, Ryan says, the hospital faces a “long, tortuous trail for making” the health decisions.

Two common types of advance directives are a living will and a health care power of attorney (POA).

The health care power of attorney specifies who can make both routine and emergency treatment decisions if and when you are too ill to make them yourself. One also should name an alternate POA agent. For instance, if spouses give health care power of attorney to each other, then both are injured severely in a crash, the alternates can make necessary decisions.

“A ‘living will,’ which can be an independent document or part of your advance directives, provides directions for your care if you are either in a terminal or a persistent vegetative state. “Living will is a peculiar name,” Byrne said. For many of them, in various words, convey “I do not want my life to be prolonged artificially when I have a terminal condition and no reasonable hope of getting better.” However, a living will also can state “that you want to be kept alive,” Ryan added. “Some people have strong feelings about the sanctity of life and want to be kept alive.”

Living wills are “becoming more important documents as our technology advances,” Byrne said, and the medical world can keep patients alive longer, even though “they no longer are able to engage with life.” However, the living will “walks up to, but is short of, assisted suicide.”

Selecting who will represent you, who will hold your health care power of attorney, “is really critical,” the attorney stressed. “Who you pick is the ballgame.” Byrne said that she and many of her lawyer colleagues “draft these powers to give the fiduciary or guardian quite open-ended, broad discretion.” The guardian need not fully understand your wishes. “But it is important to choose someone who knows you well and will show up – so she or he can exercise good judgment on your behalf.”

Some individuals create detailed instructions, but medical services change over time and it is unrealistic to guess what issues will arise in your own medical future, she added. Attorneys work with clients to prepare Durable Power of Attorney documents, and forms for such also are available at hospitals and from D.C. under the Power of Attorney for Health Care law. When a patient enters a hospital, he or she may be provided a form, but it can be preferable to obtain one in advance. Also, it is wise to update it periodically.

Copies of your advance health directive, whatever form it takes, should be provided to your power-of-attorney designee, your major doctor, your attorney, maybe family members, and a copy left on your computer. And, obviously, one should take a copy along when becoming a hospital patient. Ryan said there is an additional power of attorney issue that individuals should deal with – power of attorney for money. That will come into the fore, she says, for instance, when a very sick patient needs to be relocated to a nursing home. Too frequently, Ryan said, patients’ dollars are wasted in a hospital bed while financial issues are resolved.

“Durable power of attorney” is one legal area where a D.C. case led the way, Byrne said. In the 1980’s, a D.C. patient named Bertha successfully fought a recommendation by D.C. General Hospital doctors to amputate her leg. “I already lost my second leg and I don’t want to meet my maker with no leg,” Bertha explained. Bertha did not live long thereafter, but her desire to refuse the medically-indicated treatment led to the D.C. Health Care Power of Attorney law.

Copies of the Washington Hospital Center advance directive and a related booklet, “Take Control of Your Right to Decide”, as well as a copy of the District power-of-attorney document, can be obtained from info@capitolhillvillage.org or 202.543.1778.

Capitol Hill Village Member: Informing Voters

Surprised your interest keeps growing in the seemingly ever-on-going Presidential campaigns? Well, Capitol Hill Village has another suggestion for (we) political junkies who are enjoying the game.

CHV member Nancy Martin produces a daily, free newsletter via the Internet – “Well Informed Voters” – that provides access to media election coverage nationwide. “I would be delighted if my Capitol Hill Village neighbors would add their names” to her column e-mail list. It already reaches more than 1,000 readers, including several Congressmen and Senators.



Photo of Nancy Martin by Diane Brockett

“Well Informed Voters” arrives on personal computers about noon Monday through Friday, offering 50-60 election stories and opinion pieces from major newspapers and Internet news sites. Martin’s column includes headline and first paragraphs of each story, with an easy link to the full story.

Martin stresses she works to make the column non-biased, despite her political ties. In 1968, she volunteered fulltime in Alaska to re-elect Sen. Ernest Gruening, and then in the presidential primaries of 2000 and 2004. Husband Guy Martin is with Perkins Cole Law Firm, concentrating on energy and natural resources law, allowing her to be “a chronic volunteer.”

“I am a political junkie, and I want people to have information so they can make decisions on their own.” She divides her column by primary race, national polling results, and key political stories.

“Well Informed Voters” is based on a larger selection of political stories gathered by another political junkie who Martin met while working for Senator Bill Bradley in the 1999 New Hampshire Democratic Presidential Primary. That activist is Dr. William Sirotty, an evening emergency room doctor at Amherst University hospital. Sirotty selects 150 political stories overnight to e-mail to journalists and friends, including Martin.

“I can’t wait to get up in the morning,” Martin says. “Bill Sirotty sends me his draft by 7:30,” and she spends the morning culling the selection. Martin says she receives e-mail responses everyday, both from political interests urging she use a story and from column readers. She responds to each, but messages from friends frequently become “fun political chats.”

One special new interest, Martin says, is a group of 102 high school journalists whom she met while they were in Washington competing for the Freedom Forum’s Young Free-Spirit Award. She sent each a note, asking if they want to be put on her newsletter e-mail list.

Capitol Hill Village members who would like to start receiving “Well Informed Voters” should so indicate at info@capitolhillvillage.org or call 202.543.1778.

CHV member Nancy Klein Maguire, a Folger Shakespeare Library scholar-in-residence, was the first author for Capitol Hill Village's Book-of-the-Month series. Her non-fiction *An Infinity of Little Hours* is a fascinating exploration of five men's efforts to join the Carthusian monastic order, the Western world's most closed religious society.



Photo of Nancy Klein Maguire by Diane Brockett

Spring Forward for Cooling, by Tim Burr

[Tim Burr is a Capitol Hill Village member and volunteer who also works with Yarmouth Management, He can be reached at 202-547-351 or TimBurr@YarmouthM.com.]

Cold and nasty one day, warm and sunny the next. That's April.

But that's also why April is a good time to check your air conditioning system for the summer. Heating and air conditioning companies mostly are between heating and cooling repairs, so they have more time to do a tune up. Although it may cost you a little, it could save you a lot.

What are they going to check?

* **Filters.** Of course, if you have forced air heat, you have been changing your filters monthly to improve efficiency, Right? But there are some of us who have radiator heat, and we don't think about filters as often. If you're not sure where the filters are, the technicians will show you. They also will check main filters that may be a bit more difficult to reach.

Motors. Modern central air systems have sealed motors, so they don't need to be lubricated. But they do need to have their electrical systems checked. Vibrations can loosen connections. Techs also will make sure that the evaporation system for water that the a/c takes out of the air is working and that drains are not clogged.

Compressor. Another thing to be cleaned. You can help, if the compressor is at ground level, by cleaning out the fins surrounding the fan. Clean any leaves from around the base, brush the outside down, then turn the hose on high and spray it. Don't do this while the a/c is on unless you want a shower. The techs will do the cleaning for you if the compressor is not accessible. They also will check that the fan is balanced and that coolant levels are up to standard.

Balance. If your home is comfortable, great! But if some rooms are hotter or cooler than others, the air conditioner folks can help to balance vents to assure that the whole place is comfortable. They will also make sure your thermostat is working well.

You can help when techs are not there by keeping filters clean. Replace them monthly during the summer to assure efficient air flow. That will save you money. If you are going to be out for extended periods of time, raise the temperature on the thermostat. No need to cool an empty house. If you are away daily, you might want to get a programmable thermostat so that it will raise the temperature automatically and bring the temperature back down before you come home. The technician can help with that.

Window units don't need as much care. Make sure the fins on the outside are brushed clean. Filters should be cleaned or replaced. With the unit turned off and the plug pulled, remove the front cover of the unit, take out the filter (usually foam), clean it by shaking, vacuuming, and perhaps washing. If it is in sad shape, take it to the hardware store and find a replacement that is the same size. Reinstall the filter, put the front cover on, plug it in, and you're ready to go. You'll feel the difference.

If you need help in getting a technician to check your air conditioning system, contact Capitol Hill Village at 202.543.1778 or info@capitolhillvillage.org.

Reverse Mortgages Useful for Some, by Diane Brockett

Capitol Hill Village is a group that should understand federal reverse mortgages, says CHV member Judith V. May.

“The beauty of a reverse mortgage” is that it enables one “to stay in your home if you so choose,” for an older person to stay in their home “until they want to move or they die,” May explained at a recent CHV gathering,

May created the Department of Housing and Urban Development’s reverse mortgage program (Home Equity Conversion Mortgages or HECH) as a 1989 demonstration project for 2,500 homes. She currently is director of HUD’s Office of Evaluation.

And the Federal Housing Authority, which runs the program, has insured 390,000 reverse mortgages since 1990, recently 100,000 over 12 months. “The word has gotten out,” May said. “Our population is aging, and many are facing the issue of where we want to spend the rest of our lives,”

(Under the FHA program, the federal government insures a reverse mortgage loan that a homeowner acquires from a private lender.)

National media have spotlighted the dramatic rise in the general use of reverse mortgages. However, many stories focus on the growing “scams” in the market – companies using high-pressure tactics that steer elderly homeowners to high-cost reverse loans and on to dishonest re-investments of those funds.

“If your needs can be met with an FHA reverse mortgage, they are the best deal,” May said, when asked about growing public concerns of reverse mortgages. FHA reverse mortgages are about 90 percent of the market.

But remember, lenders originate the reverse mortgages, so one must be attentive in selecting the lender, she added. The law requires that a homeowner must be counseled on additional options prior to obtaining a reverse mortgage.

Also, reverse mortgages are complex and expensive.

A reverse mortgage “is a good idea,” May said, if you want to age in your home and when you prefer to spend home equity rather than other assets. It is “a bad idea” if you don’t need the money or you plan to sell the house in a few years.

On the FHA-backed “reverse mortgage, a lender puts a mortgage on your house,” May explained. “Instead of you paying the lender, you receive payments from the lender. You don’t repay that lender until you move out of your home or you die.”

With a reverse mortgage, “you are converting the equity in your home to money that you can spend now.... You continue to own your home. The mortgage belongs to you, and you continue to be responsible for home upkeep and taxes and insurance.”

Then, when the loan is repaid, “you or your estate will receive the difference between the balance you have drawn from the loan and the proceeds of the sale of your home,” she said.

Another plus is that a reverse mortgage is not taxable income, as one doesn't pay taxes on home equity.

Reverse mortgage funds are available to the homeowner in several forms, including a regular monthly advance, receiving a partial lump sum, having a line of credit, or any combination of the three. For instance, one could receive a monthly check, use a lump amount to pay off existing debts (including the mortgage) or for remodeling, and holding a credit line for emergencies or other later needs and major wants.

Also, plans can be designed to provide you money up to age 100, or over the number of years you specify.

The one No-No, Mays stressed, is "never use reverse mortgage proceeds to buy an annuity. It already is an annuity, and you'll never win using an annuity to buy an annuity." But this is one of the items some lenders will try to sell you, she added.

While a homeowner must be at least age 62 to participate, the program was designed to better serve the aging. Spending up your home's value in your sixties can mean funds won't be there to meet growing health and other personal needs in your later years.

Thus, the older one is, the more money one can take out of the reverse mortgage funds initially. Someone 85 gets more than someone 75, and someone 75 gets more than someone 65.

Meanwhile, the unused or sitting value of your reverse mortgage will earn interest, so the fund's value can increase over time. This growing line of credit frequently is not offered in non-FHA backed reverse mortgages.

A reverse mortgage does carry considerable costs, May said. This will include closing costs paid on any loan, an origination fee to the lender, mortgage insurance, and a monthly servicing fee of \$30. All can be financed through the mortgage.

The federal program has set geographic limits on loans: Within the Washington, D.C. area, the maximum reverse loan is \$362,000 (even if your house is worth \$600,000). However, Congress is considering raising that to \$417,000 or more.

The amount available to an individual also depends on two more factors:

- * The value of your house, with a professional assessment to be done in writing the reverse mortgage and again when it is sold.

- * The Interest rate of the reverse mortgage loan, with a lower interest rate meaning you can receive more money, a higher interest that you receive less

Currently, the average borrower is 73-years-old, while the typical loan interest rate is 5.5 percent.

Capitol Hill Village soon will have a packet further explaining reverse mortgages. AARP provides a useful basic guide, "Home Made Money." It can be viewed at www.AARP.org/revmort, or call AARP at 1-888-687-2277 to receive a copy by mail.