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Healing Through Music

Page 12



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Dear Reader,

A New Year has begun, and with it comes opportunities to reset our personal and business goals. For many, there is optimism and hope that 2021 will be free from the concerns of COVID-19. As a country, we long to resume our pre-pandemic pursuits of prosperity, good health, and peaceful civility. All of us at gam|mag wish you a wonderful year teeming with success in all your pursuits.

2021 marks the eleventh year we have published gam|mag. People continue to write us emails expressing how much they enjoy reading the magazine and how they find the articles inspiring, informative, and entertaining. We pledge to continue publishing stories about local entrepreneurs, businesses, nonprofits, and government contractors, with a sprinkling of national trends added into the mix.

Your organization may have an interesting background or approach, and I invite you to pitch us a story. Email either the editor, Bruce Gemmill, or me. We will read your story angle and give it the respectful consideration it deserves.

Our advertisers are the lifeblood of the magazine. I encourage you to patronize the companies advertising in gam|mag. Better yet, consider joining our loyal advertisers by placing your organization's distinctive ad. You will reach 14,000 businesses, trade associations, nonprofits, and government contractors who receive gam|mag in the mail each month.

The parent company for gam|mag is GAM Graphics and Marketing (GAM), a 46-year-old full-service, one-stop-shop for marketing, advertising, public relations, design, printing, mailing, and large format exhibit printing. Besides being the publisher of gam|mag, I am privileged to be the president of GAM. GAM is established. GAM is stable. GAM is, well, GAM good at what we do. I wear two hats but maintain one philosophy—complete customer satisfaction.

Happy New Year!

A handwritten signature in blue ink that reads "Nathaniel Grant".

Nathaniel Grant
Publisher

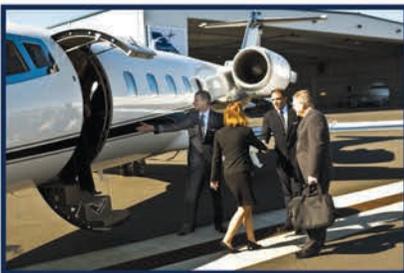
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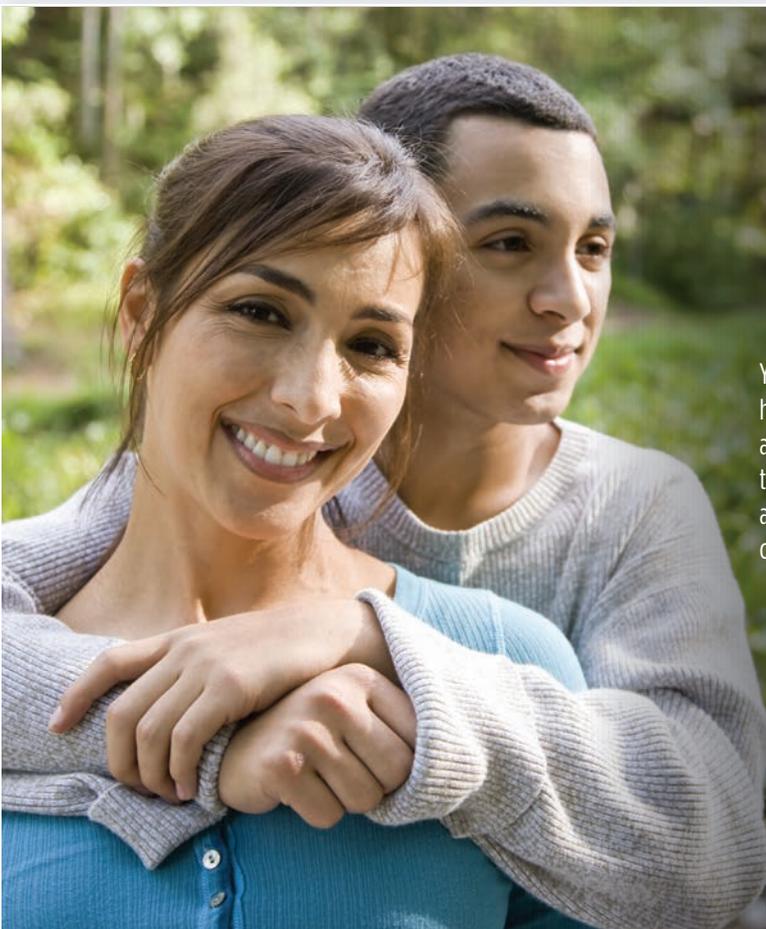
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Blair House Building

Murder at Blair House

Bruce Gemmill

Washington, DC 1950

D.C. cabbie John Gavounas was driving along North Capitol Street when two men hailed him at the Massachusetts Avenue intersection. A short ride later, the men gave Gavounas a generous tip, got out of the cab at 17th and Pennsylvania Avenue, and appeared to go their separate ways.

The temperatures were hot by November standards. Washingtonians were used to the heat and humidity of summer. But this was November 1, 1950. Eighty-five degrees was a far cry from the 103 degrees August barn burner two years earlier in New York City, where Griselio Torresola having just arrived from his hometown of Jayuya, Puerto Rico, had first met Oscar Collazo.

New York City 1948

Griselio Torresola. Twenty-three years old, divorced, no job, newly arrived in New York City, and determined. Torresola's family were revolutionaries, and he embraced independence for Puerto Rico by any means necessary. His family had participated in many

acts of defiance against the island's "puppet" government during his upbringing. The hatred of America had been inculcated from an early age. He now found it ironic that here he was in the United States, the belly of the beast, seeking work in the bustling metropolis.

As he walked the city's crowded streets, he recalled America's fight for independence from the heavy hand of England's colonialism. *Yes, Torresola thought. These American imperialists live by double standards. They can revolt, but Puerto Ricans are forbidden to. Pronto pagarán. Soon they will pay.*

Back home, Torresola had been a devout member of the Puerto Rican Nationalist Party. He missed the camaraderie of his fellow Party members and their shared commitment to do whatever it took to advance the cause of Puerto Rican sovereignty. They swore to put an end to what they considered to be American colonialism and oppression. ➤

Torresola soon joined the New York City chapter of the Puerto Rican Nationalist Party. At ease in a familiar environment among fellow radicals, Torresola and his live-in girlfriend, Carmen Dolores Otero, became fast friends with Oscar Collazo and his wife, Rosa Cortés Collazo, also known as Lolita. All were dedicated members of the Party.

Torresola shared more than an apartment with Otero. She was pregnant with their second child. And while they shared an abiding hatred of America, they were eager to accept the monthly welfare checks from its government.

As the friendship between Torresola and Collazo grew, they spent more and more time discussing how to advance Puerto Rican independence. Their conversations grew more fanatical, and in a short time, they began to plot ways to act. They considered deeds, not words, were necessary to achieve their ends.

New York City 1950

Back home on the island, Torresola's activist sister and brother participated in a violent Nationalist uprising on the island. The date was October 30, 1950. The island government's response was swift and relentless, lethally attacking the insurgents from the air using American-made fighter planes and on the ground with artillery. Puerto Rican National Guard units used grenades, sidearms and rifles, while overhead, jets strafed towns and insurgents non-stop. When news of the event reached Torresola and Collazo, they were

enraged by what they considered the Puerto Rican government's excessive use of military force. They immediately began to plan a meaningful response.

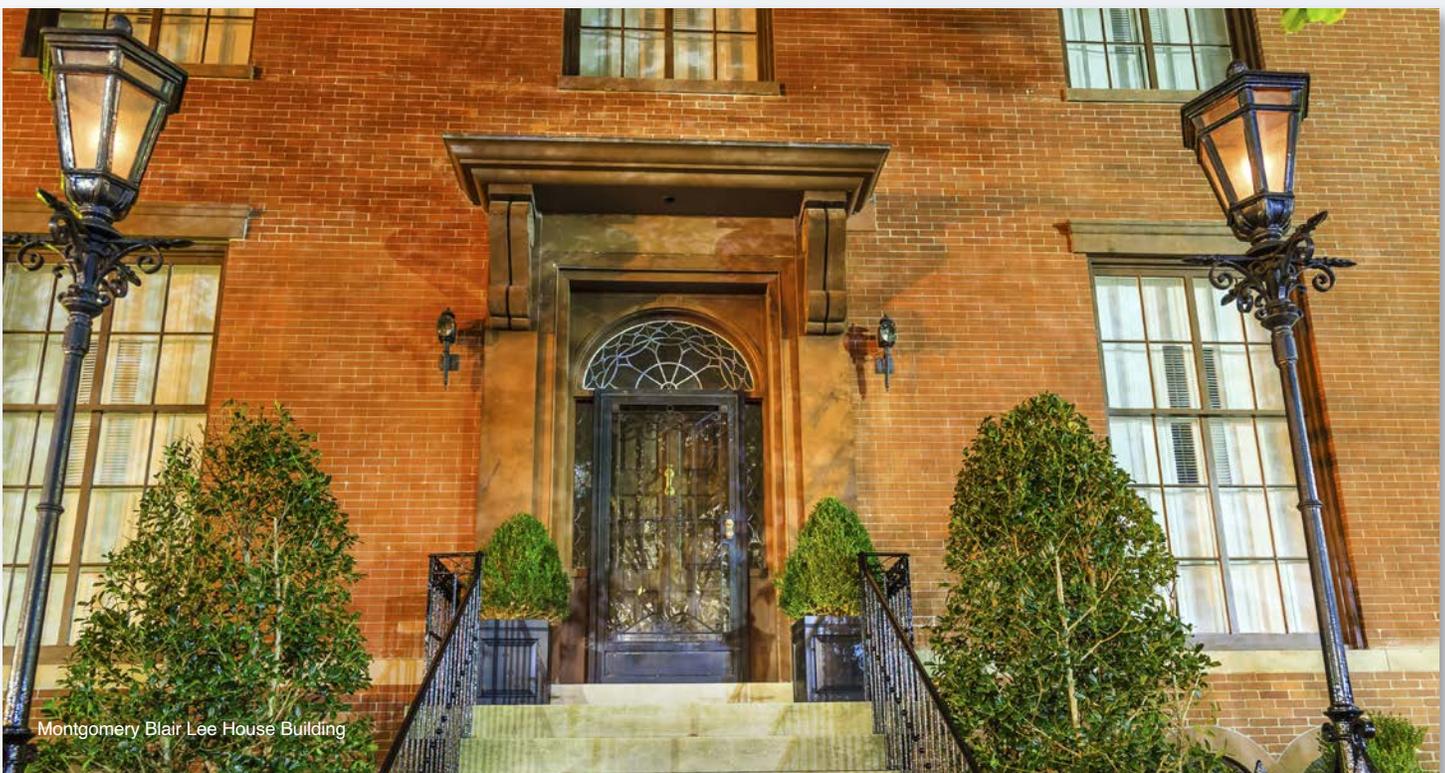
Their plot began to gel when the newspapers reported the first family was staying at the Blair House complex in Washington, DC, while the White House underwent renovations. The two conspirators read that the complex included Lee House, attached to Blair, which in their minds gave them more options to carry out the ultimate act of rebellion. The sooner the better, they thought. Unprepared and impetuous, Torresola and Collazo decided it was time to act. With little planning, the two traveled to Washington, DC.

Washington, DC 1950

Exiting the cab, beads of sweat blanketed Torresola's forehead, and his suit coat hung on his body like a wet wool blanket. With the windows down, it had been a bit cooler in the taxi. His fellow conspirator, Collazo, was in the same shape. The heat and the moment were enough to make any man sweat.

Making their way toward Blair House from opposite directions, Torresola and Collazo blended in with tourists who had hoped to catch a glimpse of the president. Just as the two radicals arrived, the Secret Service agents were in the middle of shift rotations. It was sometime around 2:15 in the afternoon.

(Continued on page 10)



Montgomery Blair Lee House Building

Murder at Blair House *(Continued from page 9)*

Security was tight. Guards occupied two booths bookending the complex on the sidewalk out front. More police stood in front of the steps leading up to the front door of Blair House. The agents and police were alert but unaware of impending danger. *Soon these guards will pay the ultimate price*, thought Torresola.

Meanwhile, President Harry S. Truman was resting on the second floor of Blair House before a scheduled trip to Arlington National Cemetery. Neither Torresola nor Collazo knew for sure whether the president was inside or not. Still, the pair continued their planned approach from different directions, blending in like chameleons with the unsuspecting tourists who seemed to grow in numbers by the second.

The time had arrived. Collazo's heart rate increased, as his adrenaline kicked in. Passing by Officer Floyd Boring and Secret Service Special Agent Joseph Davidson, who were engaged in conversation, Collazo quickly focused on Officer Donald Birdzell, who alone stood between Collazo and the open door of Blair House. Looking past the Officer, Collazo was amazed to see only a screen door separating the would-be assassin from the President of the United States.

With Birdzell's back to Collazo, the gunman fumbled to remove the P-38 Walther pistol from his suit pocket, cocked the weapon and...click. Misfire. Officer Birdzell heard the ominous metallic sound of a misfired handgun, and immediately turned to confront the danger. Collazo, now in a panicked state, but still determined, tried firing again as Birdzell neared within five feet. This time the gun exploded, but the aim was low and the bullet hit Birdzell in the right knee. To draw the shooter's aim away from the residence, Birdzell dragged himself toward Pennsylvania Avenue.

Meanwhile, Torresola passed in front of the guard booth at the base of Lee House. He quickly drew his 9mm Luger and fired three slugs into White House Police Officer Leslie Coffelt, mortally wounding the officer. Believing Coffelt was already dead, Torresola approached the west end of Blair House toward Collazo. Plain clothes Officer Joseph Downs confronted Torresola outside a basement door to the complex. Not wasting any time, Torresola fired once, hitting Downs in the hip. As Downs turned to retreat, Torresola fired two more times, striking the officer in the back and neck. Although severely wounded, Downs managed to drag himself through the door and lock it, denying the gunman access.

Torresola slowly continued his advance toward Collazo, still unnoticed by the guards focused on his fellow assassin. The din of gunfire convinced Torresola that his comrade was staging a successful

onslaught. The truth was Collazo was panicked and firing wildly. The gunfire sent tourists scurrying in every direction. Diving for cover, and with Agent Vincent Mroz quickly advancing for additional support, Officers Boring and Davidson took aim at Collazo. From an awkward position, Mroz fired at Collazo and missed. Collazo quickly tried reloading, using the shrubs at the base of Blair House to hide, but Boring and Davidson managed to hit their mark. Unbeknownst to Torresola, his accomplice lay slumped on the sidewalk in front of Blair House. Wounded but alive.

Spotting Birdzell helplessly lying wounded in the middle of the street, Torresola fired, hitting the officer in the other knee. His magazine now empty, Torresola paused to reload, an action that proved to be his last. Miraculously, Coffelt somehow managed to drag himself from the guardhouse. His life waning, Coffelt had enough strength for only one pull of the trigger. From about 30 feet, Coffelt aimed and fired, striking Torresola two inches below his ear, killing the assassin instantly. Although dying from his wounds, Officer Coffelt's final valiant effort saved the lives of Birdzell and others. The failed attempt on the life of President Truman lasted less than one minute.

The Aftermath

Margaret Truman, the president's daughter, who was in residence at the time, reportedly witnessed her mother, Bess, call out to the president, "Harry, someone's shooting our policemen." On hearing her warning and the gunfight out front, the president jumped from his bed and peered out the front bedroom window. According to one report, the officers below shouted and gestured for him to step back away from the window, which the president did. Other accounts suggest the angle made it impossible for the Secret Service to be able to spot the president if he had been looking from the second-floor bedroom window.

The account that matters in the end, is the fact that the quick reactions of well-trained Secret Service Agents and police officers prevented any harm from coming to the president and his family. The president was deeply saddened by the death of Officer Coffelt and was calmly reflective regarding the attempt on his own life. When asked by news reporters about his reaction to the failed assassination plot, Time magazine reported Truman as saying, "A president has to expect these things."

Officer Coffelt died several hours after ending Torresola's life. He had taken two bullets to the abdomen and one to his chest. The president attended Coffelt's funeral at Arlington National Cemetery. In a gracious letter written to Coffelt's widow, Chessie, he



acknowledged “a debt beyond any power of mine to discharge.” On May 25, 1952, the president attended a ceremony dedicating a plaque in memory of Coffelt’s “loyalty, bravery, and heroism beyond the call of duty.” Today, the original plaque still greets visitors in front of Blair House.

Officers Donald Birdzell and Joseph Downs recovered from their injuries and were presented medals of valor by an emotional President Truman in a December 12, 1950 ceremony at The White House. Others similarly recognized at the event were Officer Joseph O. Davidson, and Secret Service Special Agents Floyd Boring and Vincent Mroz. Chessie Coffelt posthumously accepted the medal for her husband.

Oscar Collazo recovered from his wounds and was sentenced to death. On July 24, 1952, President Harry S. Truman commuted Collazo’s sentence to life in prison. In 1979, President Jimmy Carter further commuted the sentence to time served, at that point 27 years. Collazo died from a stroke on February 21, 1994, at 80, in Puerto Rico.

Griselio Torresola’s body was sent back to his native Puerto Rico for burial.

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Healing Through Music

Bruce Gemmill

The ancient Greeks were certain music improved health. Their god Apollo was tasked with overseeing healing through music. While Apollo's role may be questionable, modern clinical studies support the direct benefits music has on one's health, confirming the Greeks had at least that part right. Music can lower blood pressure, reduce stress, slow heart rates, ease post-operative recovery, and provide some relief to heart attack and stroke victims.

In wartime, during World War II and the Vietnam War, music was used to encourage troops. The late comedian and Hollywood celebrity, Bob Hope, blended music and comedic flair to entertain troops during USO tours. Of course, the female singers and dancers Hope brought along certainly helped distract the Soldiers from the stress of battle, but it was often the music that soothed the troubled soul.

Music as a healthcare instrument is rapidly becoming the go-to source for hospitals, physicians, nurses, dentists, and therapists to reduce anxiety before medical procedures or to distract from pain and discomfort.

Some believe music's rhythm appeals to the human spirit because we, too, are rhythmic by design. Our heart beats rhythmically, and our breathing holds a certain pace. Brain waves pulsate. Even for those atonal, there is little doubt our brain can distinguish music from other distractions, such as noise. Let's face it; we respond to the melodic pleasure music provides.

We interviewed executives from two organizations to learn more about the use of music as a therapy – A Place To Be, and the American Music Therapy Association. We also have included the journal of a music therapist that walks the reader through a day in the hospital, and the effects music played in the well-being of several patients. Finally, we wrap up this series of stories with insights from a local dentist – how music bolstered his confidence as a child, and why he uses music in his practice. We hope you find the following stories as insightful and uplifting as we do.

A Place To Be

A Place To Be® (APTBe) is a Middleburg-based music therapy nonprofit organization. Founded in 2010 by Kim Tapper and Tom

Sweitzer, APTB helps people with disabilities, medical, and mental health struggles face, navigate, and overcome challenges using music therapy's clinically based practice.

Music therapy is a non-pharmacological intervention that can help with a broad spectrum of therapeutic goals, such as improving speech, cognitive functions, and emotional health. Clients of APTB, primarily youth aged 5 to 25, have a wide variety of diagnoses including cerebral palsy, autism, Down syndrome, cancer, traumatic brain injuries and a host of anxiety disorders. Once under the care of APTB board-certified therapists, the focus is to identify the best music therapy interventions that will strengthen a client's skills and confidence to improve their quality of life.

Kim Tapper and Tom Sweitzer are devoted to helping those who step through APTB's doors. Even the most casual observer can recognize their compassion for others. As Kim tells it, "APTB lives out its values of acceptance, respect, inclusion, and innovation every day starting with individual therapy sessions, and furthered by involvement in social groups to help clients find a sense of belonging. From there, APTB's community productions and events promote messages of empathy, kindness, triumph, and hope."

Client on-site visits have been interrupted by COVID-19, causing APTB to transition into telehealth. Tapper is confident on-site services will begin again soon, and she enthusiastically looks forward to that day.



A Place To Be is INOVA Hospital's Medical Music Therapy provider. Music therapists see patients ranging from neonatal intensive care units to end-of-life care. Through music, therapists work to reduce pain, lessen anxiety and stress, and generally cope with the patient's unique medical situation.

APTB offers several therapeutic programs from which a client may choose. Among them is **The Same Sky Project**, the 2011 brainchild of an APTB client with cerebral palsy. This popular program features client performers who take their music, stories, and voices on the road, performing at local school assemblies. The casts are comprised of teens with different physical, intellectual, and developmental challenges. Without being maudlin, they play the music to communicate their daily struggles and aspirations to classmates to help their peers better understand life from their perspective, and to be seen as more than just their diagnosis. To date, they have performed in front of over 100,000 students at the assemblies.

Another example is **Private Sessions**. This program uses various music therapy approaches to help individuals grow in confidence and develop new skills based on a personalized treatment plan. Therapists

(Continued on page 14)

Healing Through Music *(Continued from page 13)*



tailor a musical approach to maximize a positive impact on everyday life challenges faced by the client. Participants in this program have the opportunity, if they wish, to showcase and celebrate their progress through community recitals.

A Place To Be has transformed the lives of its clients through its programs and by the compassionate care of its licensed therapists. As Tony Howard, president and CEO of the Loudoun Chamber of Commerce attests, *"The therapists at A Place To Be, led by Tom Sweitzer and Kim Tapper, are simply working miracles in reaching their clients through music. I have attended several of their public performances and have rarely witnessed such courage, pride, and sheer joy as the clients of A Place To Be exhibit on stage. I smile and feel pride and joy every time I think about the great work that Kim, Tom, and their team do every day, serving our families and neighbors here in Loudoun County, and beyond."*

American Music Therapy Association

Debbie Benkovitz Williams is the president of the American Music Therapy Association (AMTA). The association is headquartered in Silver Spring, Maryland. With nearly 4,000 professional individuals holding membership, the AMTA supports music's therapeutic use in rehabilitation, special education, and community settings. The association is committed to advancing education, training, professional standards, credentials, and research in support of the music therapy profession.



"Music therapists must complete an approved music therapy program to be credentialed. The approach to healing through music interventions is clinically proven with documented results," said Williams. "Music is effective when used to address individuals'



physical, emotional, cognitive, and social needs. After assessing the needs of each individual, a qualified music therapist provides the appropriate treatment necessary. This can include creating, singing, moving to, or listening to music."

Music therapy also provides avenues for communication that can help those who find it difficult to express themselves in words. Research supports the effectiveness of music therapy. Overall physical rehabilitation and facilitating movement, increasing people's motivation to become engaged in their treatment, providing emotional support for clients and their families, and providing an outlet for expressing feelings are but a few of the benefits music offers.

Licensure and Qualifications

Williams emphasized that music therapists must have a bachelor's degree or higher in music therapy from one of AMTA's 72 approved colleges and universities, including 1200 hours of clinical training. She again emphasized that individuals must hold the Music Therapy Board Certification (MT-BC) credential, obtained after passing an examination by the Certification Board of Music Therapists (CBMT). Continuing education is also required because the certificate from CBMT indicating your MT-BC credential is valid for five years. "Some states require licensure for board-certified music therapists. Those who choose this profession must be skilled beyond their penchant for music. The profession requires knowledge in psychology, medicine, and music," Williams said.



Clearly, Kim Tapper, Tom Sweitzer, and Debbie Benkovitz Williams are passionate about the benefits music plays as an instrument for healing. They are committed to their clients, their profession, and the growth of music's magic for those facing health-related challenges.

For more information on A Place To Be, and The American Music Therapy Association, visit their websites at www.aplacetobe.org and www.musictherapy.org, respectively.

A Day in the Life of a Music Therapist

*Debbie Benkovitz Williams, MSW, LSW, MT-BC
NICU Music Therapist*

It is about 7:30 a.m. when I walk into the Children's Hospital of Pittsburgh most days. It is too early to see patients, but a good time to get on the computer and get organized. I review the hospital census and check for my patients' locations to make sure they are in the same rooms I last visited. I also read some of their charts to determine who has surgery or a test where my assistance may help. Also, I learn who is getting discharged and will need an appropriate farewell song. Within the hour, my colleague and our music therapy interns arrive. We spend some time talking about new referrals, who will take new patients and our plans for the day.

Music therapy is responsible for all of the hospital's music performances. Small ensembles from the Pittsburgh Symphony Orchestra, the Pittsburgh Opera, The Sonny Pugar Memorial, Inc., and the Opera Theater of Pittsburgh contribute their talent for the well-being of the hospital patients. Other local and nationally-known musicians also visit the hospital to perform.

We need to be organized and prepared, so our staff figures out who will take care of each task involved with special guests and performances. I play my guitar for a baby in the Neonatal Intensive Care Unit (NICU) at the Children's Hospital of Pittsburgh. By around 10 a.m., the physicians are completing their rounds, and patients become available for music therapy services.

I head to the NICU to discover which infants need lullabies to calm them. Others need sensory stimulation. There are infants, parents, and staff who benefit from relaxing music. I play for the person in need. Whenever possible, I hold or at least touch each infant who can tolerate tactile stimulation, since being touched and held is a normalizing activity for babies. Sometimes, I support an infant who is going to be stuck with a needle, or one who is getting a surgical dressing changed. The soothing music I provide is usually a slow tempo helping the young patients stay calm, even when the sting of a procedure interrupts their fragile state.

Today, I get to interact with a two-month-old baby who has a tracheostomy and a ventilator, and I hold, rock, and sing to him. His family lives in another state and cannot be with him daily, so I get to provide him with a little grandmotherly TLC and music therapy. His heart rate is 155, and his eyes are wide open when I begin holding him and singing to him, but 45 minutes later, he is asleep in my arms with a heart rate of 125. It seems that music and snuggling have done their magic. He is in a more relaxed state than when we first began,

meaning that, at least temporarily, his stress is reduced, and his little body has a better chance to heal. A sense of fulfillment, success, and love of my job overwhelms me.

After returning him to his crib and ensuring that his lines and tubes are clear and untangled, I walk down the hall and a nurse asks if I would have a few minutes to spend with a three-year-old sibling. This toddler is having a hard time understanding why her infant brother must stay in the hospital and cannot come home to play with her. She has been hearing about the arrival of the new baby for months. The sudden turn of events (her new brother's congenital disability requires immediate attention) challenges the little girl to find sense in the derailment of her plans of being a big sister. For a few minutes, in three-year-old language, we talk about "baby brother" needing magical medicine and a special crib that keeps him warm and safe.

I invite her to sing to her brother with me. She stands on a chair as I guard her from falling with my body and guitar. I ask her, "What shall we sing to him?" She quickly replies, "Twinkle Twinkle." She has a sweet little voice, and I let her take the lead as I strum softly, so her voice is the main sound her brother hears. She focuses on her baby brother, and he looks at her as she sings. Perhaps he recognizes her voice from when he was in the womb. There is a connection between them, and it is beautiful to see.





The magic continues with another song, "Old McDonald." She names her favorite animals in the song and giggles as I replicate the sounds each animal makes. I have been doing "Old McDonald" for years, and I am a little "famous" around the hospital for my animal noises. Big sister mentions one more song, "Edelweiss," and I am happy to comply. We sing it together because she only knows some of the words.

After "Edelweiss," she announces that she no longer wishes to sing. I tell her that I think her little brother loved her songs because "look how happy he is." With my help, she gets down from the chair and is content that she could do something for her brother. Mom sits to the side and watches her children with misty eyes.

One more stop in the NICU, and it is noon. Patients and families are eating lunch, and it is time for me to return to my desk, write a few chart notes, enjoy my lunch, and check for new referrals. This afternoon, we have a Drum Circle in the Eat'n Park Atrium, and I still have patients to see in their rooms. My colleague, Nicole Steele, is a percussionist and takes charge of this event. The interns and I help set up drums and small percussion instruments. We arrange 10 to 15 chairs in a circle and set instruments by each chair. Around 2 p.m., Nicole, the interns, and I start to drum.

Although the Drum Circle has been advertised on the hospital message boards and TV screens, it is the drumming that brings

people to the event. They cannot resist the lure of the beat, and they want to be a part of the music-making. A few teens stroll in with their nurses and sit down at drums, and several toddlers sit on their parents' laps and play small drums and maracas. There are no mistakes here, as just about anything goes. Everyone can play drums successfully. Some participants join in with a simple beat and are content to hold a steady rhythm. In contrast, others try out complicated rhythms they have heard on the radio or from their favorite musicians. We all watch and help direct so that each person has an opportunity to shine. Whether it is a ten-second solo, or the chance to lead a beat that we will all repeat, patients who haven't smiled in days are smiling and happy with their success in the circle. Parents and nurses are relaxing, smiling, and aware that the children have forgotten about their pain and anxiety for a short time and are having good, old-fashioned fun.

As we are wrapping up, my pager alerts me that I am needed. One of my "frequent flyer" patients is going to Interventional Radiology (IR) for a new central line. She is eight years old and tends to be anxious when she has to leave her comfort zone and go to another part of the hospital for a procedure. I grab my guitar and go to her room so that I can lead a music parade down the hall, into the elevator, and to IR. Once we have arrived and begun waiting in a curtained cubicle, I pull out some of her favorite "silly song" books and allow her to choose what we sing. She looks around warily when the anesthesiologist comes into the room. We begin to sing "The

(Continued on page 19)

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A Day in the Life of a Music Therapist *(Continued from page 17)*

Cranky Poodle" together. She chooses several songs before the rest of the IR team arrives to take her into the room to get her new line. With encouragement, I assure her I will be waiting. She feels buoyed by the idea of being on the "other side" of the procedure and seems okay as she is wheeled into the room. I leave and offer to take the parents to a waiting area until the procedure is completed.

By now, I am thinking of getting back to my desk to write my clinical notes, but there is one patient, Dave, I have yet to see. Dave is 12 years old and waiting for a multi-visceral transplant. He needs a new bowel, stomach, intestines, pancreas, liver, and kidneys due to a rare medical condition. Pain is his constant companion, and music therapy offers a distraction from pain. Although Dave has an iPod, he prefers having live music, particularly when he has his wound dressings changed or when his pain is especially challenging. Dave has favorite songs he likes to hear, and sometimes he permits me to create lyrics that address his needs and sing them to familiar tunes. For example, a song like "Amazing Grace" can have an extra verse in which Dave's name and request for improved health are sung, or we can work out ridiculously silly lyrics for a fun song. Laughter sometimes helps alleviate pain, but there is a fine line in figuring out when to be goofy and when to be serious in my approach.

Patients provide input when they can talk about their pain, and, as much as possible, we try to figure things out together. Today, Dave tells me that he is having a lot of pain and needs quiet, relaxing music. I provide a simple chord pattern, A major to e minor, back and forth, in a monotonous, rocking 3/4 time. I improvise a hummed melody on top of the chords and provide a relaxing rhythm to which Dave can breathe deeply, in and out. His eyes are closed, and his face is scrunched

in pain. After about 10 minutes, I see that the music is slowing Dave's heart rate, which just moments earlier had been elevated because of the pain. His face has softened from a grimace to a relaxed expression. I insert a few words into the melody to try to affirm Dave's relaxed state, but today he gently shakes his head "No" and tells me in a lazy voice to return to my humming. No lyrics today. The music is enough. While I continue to provide simple but effective melodies, Dave's RN enters the room and checks IVs and drain lines, but Dave barely stirs. Within 20 minutes, Dave appears to be sleeping, so I wrap up my music and quietly place my guitar in its case while I continue to hum.

Once outside the room, I approach Dave's nurse to tell her he is sleeping. She is happy that he is having a little break from his pain, and I remind her to call me if his pain worsens. I return to the music therapy office, feeling a little tired, but satisfied. I think I am a little tired because of the sadness I feel for my patients who suffer. With gratitude, I briefly think about my children and grandchildren, who are blessed with excellent health. At the end of the day, when I sit down and enter my clinical notes in each patient's electronic record, I can see the positive impact of my work as a music therapist.

Normalization...check. Emotional and procedural support...check. The decrease in blood pressure and heart rate...check. Cognitive and sensory stimulation...check. Family support...check. Relaxation and decreased pain...check.

It has been a good day.

Debbie Benkovitz Williams, MSW, LSW, MT-BC is president of the American Music Therapy Association (AMTA) and a NICU Music Therapist. To learn more about AMTA visit www.musictherapy.org



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How Music Defeated My “Demons”

Gino Valdivieso-Chiang, DDS

I was born in Lima, Peru, in 1978. The youngest of three brothers, I was very analytical about things and peaceful, not argumentative. Timid, insecure, and wearing glasses since five years of age, I fit the stereotype of a nerd and didn't fit in comfortably with others. I was bullied at home and at school.

I'm not a fan of stereotypes. It limits our boundaries. Consider for a moment what it is like to be teased and tormented when incapable of reacting effectively? Rest assured, it harms confidence and limits one's social engagement.

My parents recognized I had an ear for music, particularly playing the piano. At ten years old, I started going to music school. My parents also arranged for private instruction. At that time, I didn't realize how much I enjoyed playing the piano, nor did I appreciate the natural gift I had. My piano teacher would tell my mother how talented I was. Still, my insecurity was deeply planted by then. I could not believe anyone would compliment me and mean it.

I focused on learning more about music, the piano, and different compositions rather than on how good a pianist others said I was.

Day by day, my playing improved, yet I found that no matter how good I became, when friends of my parents came to our home and I was asked to play the piano, I became anxious and shy. All the clapping and encouragement that inevitably followed my recital did nothing to dispel the "demons" of insecurity I had carried for years. There was always the concern of what the bullies would say.

In my mid-teenage years, I stopped taking piano lessons and started to learn pieces on my own. I began to teach myself guitar as well, starting with the compositions I knew on the piano. As time went on, I became more secure performing in front of others, and soon I was performing with bands in front of large audiences. Seeing others enjoy the music I played now gave me great joy and encouragement. My love for playing musical instruments had provided a bridge between my insecurity and society. It gave me the greatest pleasure to be the cause of making others happy.

My father was a dentist and a musician. Like most sons, I looked up to him, admiring his character and confident attitude. He treated his patients with compassion, understanding that each person under his care had concerns, anxieties, and fears.

The years went by, and I eventually studied dentistry in Peru. After graduation, I practiced dentistry for several years before deciding to move to the United States, where I was required to attend dental school once again. In February 2020, I opened Dulles Life Smiles, a family dental practice in Ashburn. Following my father's example of putting my patients at ease before tending to their teeth, those who visit my office are calmed by music whether or not they are inclined to be anxious about dental procedures.

My experience growing up an insecure and bullied youth, and the positive affects music played in helping me to gain confidence, gives me valuable insight to understand others undergoing their own insecurities. Life is a gift, and I am blessed to have a wonderful wife, two children, and a thriving dental practice. My demons are behind me, and music continues to be a source of great pleasure for me and my patients.

Dr. Gino is a proud member of the American Dental Association, the Virginia Dental Association, the International Association of Orthodontics, and the Loudoun Chamber of Commerce. He has also received the Certificate of Achievement from the International Association for Orthodontics. Dr. Gino supports the Middleburg-based music therapy nonprofit, A Place To Be.

For more information on Dr. Gino Valdivieso-Chiang and his dental practice, visit www.dulleslifesmiles.com. You can also search YouTube to enjoy watching Dr. Gino playing piano.





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Check Your Netflix Charges. More Governments Are Trying To Tax Streaming.

Liz Farmer

As states and cities face massive budget shortfalls from the Coronavirus recession, taxing streaming services is getting more appealing.

Earlier this year, a handful of cities took steps that would allow them to tax streaming services. Four cities in Indiana, including Indianapolis, as well as New Boston, Texas, have sued streaming platforms like Netflix NFLX -1.5% and Hulu, claiming they're owed municipal franchise fee payments. The localities claim that the services should be required to pay a 5% franchise fee of gross revenue because they use internet equipment in the public right-of-way to transmit programming.

The other Indiana cities on the class action suit are Fishers, Valparaiso and Evansville. Last year, Creve Coeur, Missouri filed a similar lawsuit seeking to require streaming services pay local franchise fees. That case is pending.

The suit comes as more Americans are cutting the cord, a trend that has been highlighted by the pandemic. Streaming business has boomed this year — Netflix added an eye popping 25 million subscribers during the first six months of 2020, for example. And

more traditional media companies are either launching their own subscription streaming service or enhancing their existing one.

This shift affects local governments because they tax utilities like cable companies because those companies use space in the public right-of-way (i.e. above or below streets and sidewalks). If you are a Comcast CMCSA +0.7% subscriber, for example, your bill likely includes a utilities or telecommunications tax for internet, television or both services. Comcast, in turn, gets a fee from media companies for offering that company's channel in its lineup.

But streaming video subscriptions skip the middleman — the cable provider — and deliver the content directly to the consumer. As more Americans cut their cable subscriptions in favor of streaming video services, governments are losing out on that tax revenue. For example, the Associated Press reported that records maintained by the Valparaiso clerk-treasurer show the city received \$446,000 in video franchise fees last year, compared with \$476,000 in 2017, a drop attributed to cord-cutting.

Netflix has argued in the Creve Coeur suit that it isn't a video service provider. ➤

Toby Bargar, senior tax consultant for communications at Avalara, characterizes the current approach by governments as more adapting an existing tax, rather than creating a new one. “We’ve gone through this phase where you have governments asking where can I weave streaming into the existing framework?” he says. For example, Florida and Kentucky already tax streaming subscriptions as part of their utility excise tax. Chicago is one of the major cities that has also started taxing streaming — via its amusement tax.

“But,” adds Bargar, “I haven’t yet seen legislatures getting new taxes imposed. I suspect that will be what we see next.”

At some point, however, the current ad hoc approach to taxing streaming will have to have more of a public policy intention behind it if it’s ever to gain any long-term traction. And the right-of-way argument for taxing cable utilities might not hold water when it comes to directly taxing streaming services.

“The Netflixes and Hulus of the world are not sending out trucks to hang their own cables,” points out Bargar. “So do they really have a coherent connection to those public policy fees?”

Covid-19 may have provided an opening there because it exposed deep inequities in our digital infrastructure. Poor urban neighborhoods and rural areas have the lowest broadband connectivity rates in the nation and as much of the world — including schools — has moved online, these groups are being left behind.

Vertex’s George Salis notes that bridging that gap and targeting the inequities in our digital infrastructure is the role governments can play. That includes using taxes to get the private sector more involved.

“What you’re doing is you’re saying it can’t be up to government alone. This type of digital highway has to begin with a sense of ownership from both the public and from private companies,” says Salis, the firm’s principal economist. “Elected officials need to be thinking about what is the real intent of this tax policy. How are those taxes going to help finance improvements in the digital economy and how will that improve our lives?”

Liz Farmer is a fiscal policy expert, public policy wonk, national journalist, and a fellow at the Rockefeller Institute of Government. Besides gam|mag, her work can be seen in the Wall Street Journal, Bloomberg, Forbes.com, and other national publications.



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Virginia Bankers Association

A Conversation



Bruce Whitehurst, President & CEO of the Virginia Bankers Association

For the past 128 years, the Richmond-based Virginia Bankers Association (VBA) has served as the industry unifier for bankers in the Commonwealth. The association's proactive advocacy efforts provide a single voice for over 100 member banks, connecting elected officials and banking regulators to Virginia's banks, and finding solutions to the many issues that challenge the industry.

gam|mag's Bruce Gemmill asked VBA President & CEO Bruce Whitehurst questions about the principal issues that faced the industry in 2020 and what might be expected in 2021.

Gemmill: In 2021, what does training look like in the post-pandemic banking world? What new skills will banks expect from employees and new hires?

Whitehurst: March of 2020 brought us an abrupt change in how we work, with as many people as could converting from office to remote work. The need to stay at home for health safety reasons also changed the nature of training in the workplace, as well as employee hiring and onboarding. At the Virginia Bankers Association, we converted most of our in-person conferences and training events to virtual formats, and they were well attended and well received. We also moved all our board and committee meetings to virtual, and while we miss the networking and relationship building aspects of in-person meetings and events, we have clearly learned that there is a place for virtual meetings going forward, depending on the nature of the meeting. Asking people to drive any distance for a relatively short meeting or event will now have a higher bar to be worth doing, I believe.

At the VBA, we envision a blended approach to training in the future, with some events completely virtual, others entirely in person, and very likely some with a hybrid approach, where some bankers

attend in person, and others do so virtually. We envision banks doing much the same with their employee meetings and training.

Gemmill: Leadership in a crisis requires communication and adaptability. Crises appear in many forms and strike without warning. Just look at COVID-19. What crisis management strategies does the VBA recommend its member banks have to mitigate future reputational and operational risks?

Whitehurst: As regulated entities, banks have maintained disaster recovery plans for many years, including pandemic plans. These contingency plans served banks quite well when the COVID-19 crisis emerged, as IT systems already contemplated the need for flexibility without compromising data security. We saw banks of all sizes pivot very quickly to a large percentage of their employees working from home, while also keeping branch drive-ins open and lobbies by appointment, to ensure customers had access to bankers for in-person interactions, in addition to the 24/7 availability of mobile and online banking.

Remarkably, banks also processed numerous loans under the Paycheck Protection Program, doing so in a remote environment. While standing up a massive, brand new program was a significant challenge for all parties involved, this experience underscored how well-prepared banks were from a disaster recovery standpoint.

Gemmill: Okay, that's the operational side of crisis management. How about reputational risk management plans? For example, in today's world news travels fast. Does the VBA have recommendations for its member banks to plan for the unexpected news reports or unfavorable social media reviews?

Whitehurst: We have provided crisis management training several times over the past few years and believe it's important to have a communication plan in place. It's hard to make exact plans for how to handle a crisis that hasn't yet occurred, but important to have a decision-making process in place.

As part of their focus on Enterprise Risk Management, banks typically include both strategic and reputational risk in their overall analysis and planning. Thinking about how to handle events that might have an adverse impact on a bank's reputation is certainly an important exercise and one that banks take quite seriously. ►



Bruce with a group of bankers at the VBA federal advocacy event, the Washington Summit

As someone who follows many banks on social media, I believe they do an effective job managing negative comments and how well they do so might even help them from a reputational standpoint. Social media requires active and diligent management and is a great tool for extending a bank's outreach and communication, as well as for feedback that is ultimately helpful to the bank, even when it's not so positive.

Gemmill: Banks managed to navigate their way through the turbulent challenges COVID-19 brought during 2020. But many of their customers, both consumer and commercial, have suffered financially. Income streams have been under tremendous stress. What does the VBA suggest banks do to assist customers who find themselves struggling to survive?

Whitehurst: In this very unique time, bankers have wanted to help their customers impacted by this crisis as much as possible. The business model of banks is to make loans to borrowers who can clearly show an ability to repay – and banking regulators examine banks to make sure that is the case. One essential aspect of this crisis was the banking regulators' statements that supported banks being as flexible as possible with borrowers during this time. This regulatory support allowed banks to go further on loan payment deferrals and extensions, for example, than they would otherwise have been able to do. The VBA has facilitated many meetings with bankers, regulators, and legislators this year, and the shared focus on helping as many people and businesses as possible has been gratifying. I have heard bankers referred to as Economic First Responders, and bankers' innate desire to help others - which is always the case – has certainly shone through during this time of crisis.

Gemmill: The incoming administration in Washington, DC is a big issue for banks and their customers. Please address how banks and their customers might be impacted.

Whitehurst: From a banking and business standpoint, key questions relate to how much the incoming administration will want to change the regulatory framework and tax structure. As the pundits have pointed out, divided government tends to guard against sweeping changes, as we have seen when one party has the White House and the majority in both chambers of Congress.

(Continued on page 26)



Matt Bruning (VBA), Jeff Szyperski (Chesapeake Bank), Jimmy McCarty (Blue Ridge Bank), Congresswoman Abigail Spanberger, Michelle Crook (Bank of Botetourt), Maria Tedesco (Atlantic Union Bank), Jeff Haley (American National Bank & Trust Co.), Anne Conner (TowneBank) and Bruce Whitehurst

Virginia Bankers Association *(Continued from page 25)*

The U.S. Senate is so evenly split that it's hard to imagine any administration accomplishing significant changes that don't have bipartisan support. The House of Representatives has tightened as well, making it harder for a fairly slim majority party to keep all its caucus on board with any controversial legislation.

Gemmill: With any change in administration, the players change. Please address the importance of filling cabinet and regulatory positions.

Whitehurst: Related to the previous question, an evenly split Senate weighs heavily on appointments that require Senate confirmation. To that end, it seems more likely that candidates with what are considered more extreme views and agendas will not gain confirmation, and more moderate candidates will prevail. The Democrats cannot afford to lose any of its caucus, which is a very high bar for the more extreme candidates.

The new president can make some changes in regulatory heads right away – at the Consumer Financial Protection Bureau, for example – while others, like the Fed and FDIC chairs, have terms extending into 2022 and 2024, respectively. This reality suggests that regulatory change is likely to be more incremental than immediate, in most cases.

Gemmill: What will 2021 look like for borrowers?

Whitehurst: The Fed has clearly signaled they expect interest rates to remain quite low until at least 2022. If rates start to rise then, it will increase the cost for borrowers, yet it will also reflect a good economy and likely that we have the pandemic behind us. As for bank lending, if regulators propose new regulations that would make it more difficult to lend, our industry will be active in the comment periods and make sure regulators understand the consequences of their proposed actions. A significant part of banking industry advocacy - beyond legislative advocacy – is to take full advantage of all opportunities to comment on proposed regulations, provide feedback to regulators on how their actions affect bank customers, and seek a balanced and appropriate regulatory environment.

Gemmill: Do you anticipate new banking legislation? How will bank customers be affected?

Whitehurst: We hope there will be good banking legislation! For example, our industry is pressing Congress to fix the current disconnect between the vast majority of states – including several in this year's election - that have legalized marijuana and federal law, impacting banks' ability to serve those involved in state legal



Scott Harvard (First Bank, Virginia), Senator Tim Kaine, Bruce Whitehurst



Tom Rasey, The Farmers Bank of Appomattox and 2019 VBA Emerging Bank Leaders Chairman, with Bruce Whitehurst

marijuana production and distribution. Legislation to resolve this conflict is pending in this Congress, and action on this is needed in the next. Other legislation we see, and how it might impact banks' ability to serve their customers, remains to be seen.

Gemmill: More generally, how could changes affect the economy and businesses nationwide and locally?

Whitehurst: This also remains to be seen, and we might be surprised at where a new administration takes us from an economic perspective. An article posted July 23, 2020 on Forbes.com by Sergei Klebnikov and Halah Touryalai reported stock market performance under every president since Truman and found that the S&P had the highest return during the Clinton and Obama administrations. From a local Northern Virginia, DC, and suburban Maryland perspective, it's hard to imagine the federal government will shrink, which should bode well for this area and its large concentration in government jobs and contracts. ►



Bruce Whitehurst, Rob Nichols (American Bankers Association), Peter Gwaltney (North Carolina Bankers Association), Leton Harding (Powell Valley National Bank), Jeff Szyperski (Chesapeake Bank), and Colin Barrett (Tennessee Bankers Association)

To end with the obvious, the most pressing challenge for businesses and the economy is the current pandemic. Once we have this behind us, I believe we will value whatever our new normal looks like, and as banks have clearly shown this year, they will be here to support their customers and communities toward positive outcomes.



Delegate Chris Runion, Bruce Whitehurst, and Mark Hanna (F&M Bank) at a VBA state legislative meeting.



Bruce Whitehurst, Congressman Ben Cline, Scott Harvard (First Bank, Virginia)

customer's shared views. The CRM platform automates workflows using artificial intelligence and seamlessly and securely integrates with a company's existing data and systems.

Artificial intelligence and increased investment in digital engagement are top business priorities. Customer service and support organizations must deliver consistent, effortless, intelligent, and personalized customer service. The ability to orchestrate customer requests with assisted service and self-service lies at the core of any quality customer engagement center.

Accessibility

The Salesforce global presence, market impact, and vision to transform customer service is unmatched by any other vendor of its kind in the fast-growing CRM market. One of the key factors behind the growth of CRM is accessibility. Companies want access to customer data in real-time, with mobile and cloud solutions leading the way.

Salesforce apps extend an organization's data and processes to mobile, increasing customer satisfaction because action can be taken quickly from anywhere, at any time. Mobile apps allow businesses to stay up-to-date, manage leads and opportunities, collaborate with coworkers, and close more deals, faster. Salesforce offers hundreds of useful pre-built apps to address nearly every business management need.

The Salesforce mobile app puts vital information within easy reach, including dashboards and reports, meetings and tasks, notifications and approvals, as well as lead and deal statuses. The Salesforce Field Service Lightning app provides field technicians with access to customer and account information to solve problems quickly.

The genius of people like Benioff is that they understand the importance of businesses providing exceptional customer service above all else. Benioff says, "Most of all, I discovered that in order to succeed with a product, you must truly get to know your customers and build something for them." Benioff certainly built something with the Salesforce CRM platform.

Glossary of Techno-Terms Used in this Article

The Internet of things (IoT)

Describes the network of physical objects—"things"—embedded with sensors, software, and other technologies to connect and exchange data with other devices and systems over the Internet.

Cloud

The Cloud is a place to access apps and services. Data is stored, maintained, and managed securely without personal involvement. Capacity is unlimited, with easy access to data from anywhere from any device connected to the Internet. The COVID-19 pandemic has caused a dynamic shift from office-based work to a more mobile work environment, making the Cloud perfect for CRM.

Voice

Voice and data Cloud communications are Internet-based telecommunications applications hosted and stored by a third-party outside of the organization using them and accessed over the public Internet.

Blockchain

A blockchain is a compilation of records, called blocks, linked using cryptography, making the data resistant to modification.



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Northern Virginia's Fun & Funny Street Names

Jenn Womack

Having lived in a few different states, one thing I've found to be true in all of them is that they each have streets with fun and funny names. Take Illinois, the state where I grew up, for example. As a child, my parents would bundle me up every year around the holidays, and we'd go for a drive down Candy Cane Lane. As one might imagine, every house on the lane was decorated to the hilt, and wonderfully kind folks stood on corners singing carols and serving hot chocolate. A fond memory for sure and one that got me thinking about the street names here, in good ol' Northern Virginia. Many NoVa street names have historical significance to them, while others, well... maybe not as much. It's those less historical and more humorous names that we'll explore in this article.

Let's begin with some of the most cited funny street names in our local area:



Backlick Road (Fairfax) – You may say, “Teuuuw, gross,” but the name isn't what it sounds like at all. The name dates back to when the Powhatan Indians put salt licks along a nearby run to attract deer for hunting.



Red Rum Drive (Ashburn) – The movie “The Shining” has made us all wonder what disturbing acts may have taken place on a drive with this name (RedRum is murder spelled backward); however, there's no psycho twist here, folks. It turns out this drive was named after a racehorse (wheew!).



Creepers Way & Shady Avenue (Damascus) – While these street names likely stem from the local flora, they are genuinely creepy. I'm not so sure I'd want to tell friends I live on this corner – they may think twice about visiting.



Temporary Road (Reston) – This name is funny because the road has been around since Reston was being built, circa 1964. For construction reasons, maps identified this road as “temporary,” and it was supposed to be exactly that, temporary. When the town's planners decided not to abandon the road, the name stuck, and we now have a permanent, Temporary Road.



Triple Seven Road (Sterling) – Some may scratch their heads over this name, but it makes sense. This road's route number is Route 777.



Yellow Brick Road (Fairfax) – Living here would certainly evoke dreams of clicking your red, sequined shoes and skipping “Off to see the wizard, the wonderful wizard of Oz!” Rest assured, the road is not yellow, nor will a wizard judge you at its end.



Frying Pan Road (Herndon) – Historically, we can't be sure who named this road as the name predates land records (pre-1700s). There are, however, two stories about it. One story tells of early visitors leaving behind a frying pan (Indians, copper miners, or soldiers). The other story, founded in geography, implies that the shape of the run emptying into a round pool suggested the form of a frying pan.

Beyond these rib-ticklers, the NoVa area has a host of street names that may not make you laugh but will make you hungry or make you long for a tall, cold one.

In Herndon, for example, you'll find street names that are both sweet and savory.

Syrup Mill Road & Sugarland Road (sugar maple trees were once prevalent in this area), and **Butter Churn Court** (no historical data for this one; Development planners likely discovered a butter churn on the property).

In Leesburg, the street names are nutty, fruity, and “hoppy.”

Beechnut Road (home of many beechnut trees. If you haven't tried beechnuts, they are a delightful woodland snack, although somewhat challenging to exorcise from their shell);

Cobbler Terrace (no historical significance to this name, but living here would surely be sweet), and **Guinness Way** (since Guinness was originally brewed in Dublin, Ireland, it's hard to know why this name was chosen for a street in Leesburg, VA. Perhaps the planner was an Irishman, or, just ready for a tall one).

And, because I'm a true candy connoisseur, here are a few more sweet street names that are sure to send your tastebuds into overdrive.

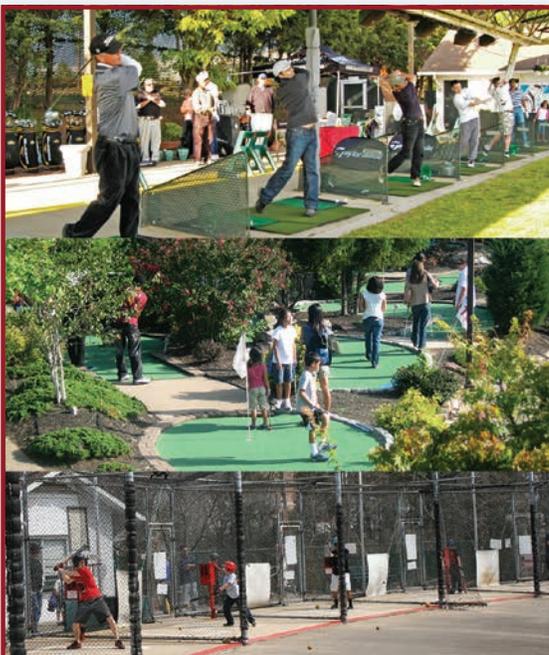
Butterscotch Court (Winchester) – No known reason for this street name, but who cares? Butterscotch is a delicious fall favorite. The mere word butterscotch conjures up images of candies, pudding, cakes, pastries, and so much more!

Cadbury Row (Alexandria) – As Cadbury chocolate is my jamb, the smoothest, most decadent of the chocolate bars, I absolutely couldn't live on this street. I'd be craving chocolate 24/7.

Snickersville Turnpike – This turnpike cannot boast of being the birthplace of the world's best-selling candy bar, but its historical significance is excellent just the same. It appears that George Washington, while still a land surveyor for Lord Fairfax, traveled this road and often rested his head at an inn operated by a man named Edward Snickers (I fear that Mr. Snickers miss his calling – lol).

In our local area, these are but a smattering of the wacky street names that I discovered. Equally amusing are the street names that can be found while traveling outside of the Northern Virginia area. I'll tell you now, Richmond and the Eastern shore are rich with some wild and wacky street names.

The bottom line - If you want a good chuckle, just look around; fun and funny street signs are everywhere. Happy hunting!



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Social Security Administration Announces 2021 Cost-of-Living Adjustment

The U.S. Social Security Administration (SSA) announced its cost-of-living adjustment (COLA) for 2021: 1.3 percent, one of the lowest increases in the program's history, according to CNBC. The increase affects benefits for more than 64 million recipients, according to Forbes.

That means that the average retiree receiving \$1,519.07 per month will see an increase of about \$0.65 per day, or a little more than \$237 per year, according to the Greensboro News & Record.

Other changes include an adjustment to the maximum earnings subject to the Social Security tax. Americans will pay the 6.2 percent Social Security tax on all earnings up to \$142,800, a 3.7 percent increase over the previous maximum of \$137,700.

If you receive Social Security benefits and continue to work, you will be able to earn up to \$50,520 in 2021, up from \$48,600. For every \$3 you earn over the limit, your benefits will be reduced by \$1.

Retirees also need to factor in Medicare Part B and Part D premiums. According to an interview in Forbes, Mary Johnson, a policy analyst with the Senior Citizens League, says that the increase is disappointingly low compared to 2019's 2.8 percent increase.

The 1.3 percent increase is the third-lowest in the last decade, ranking higher than 0.3 percent in 2017 and no increase in 2016. The highest increase in the past decade was 2011, with a 3.6 percent increase.

The Post COVID-19 Office

Our experiences inside grocery and retail stores and restaurants have changed dramatically over the past few months, with many changes likely permanent--plexiglass dividers at checkout and contactless purchases, for example.

But what about the office? What will it look like after the quarantines ease and more workers return to the office after months of remote work? Touchless technology and air purification systems will likely be the norm, along with separate entrances and exits.

A number of design and architectural websites suggest that buttons and handles will be replaced by innovations like foot-activated call buttons for elevators and methods of hands-free entering and exiting office restrooms. Desks will be spaced farther apart and may feature sneeze guards, and offices may install more motion sensors to turn on lights and faucets. Going even further, companies might rotate staff schedules.

According to Forbes, a hub-and-spoke office model may become more common. A company's headquarters serves as the "hub." Simultaneously, the "spokes" are used for smaller teams and are in a variety of geographic locations. The hub is no longer the base where everyone shows up each day.



Other ideas include eliminating a single office refrigerator in favor of smaller fridges by department and grab-and-go meals in cafeterias for the foreseeable future instead of self-service hot bars. Self-cleaning surfaces are likely to become the norm as well.

How to Write Good Sales Emails

Businesses make sales through far more channels than just traditional advertising. Many entrepreneurs make the bulk of their income from email pitches. Sales emails can take different forms, from a highly targeted email sent to one person to a pitch made to several prospects using an existing email list. Nascent News addresses the latter.

An effective sales email is different from a newspaper or Facebook ad. In many ways, that's a good thing. Your email audience wants to be there. They voluntarily signed up for your newsletters and have already demonstrated their interest in you and your business. With that in mind, here are some useful tips ingredients to sending effective sales emails:

First, recognize that one email won't cut it. The most successful business owners take time to nurture their email list, sending a mix of valuable information along with sales pitches. Taking the time to be a resource establishes a give-and-take and builds trust.

Next, spend time with your subject line. You can't make a sale if the email doesn't get opened. Not only do you need a hook, but you should be aware of certain words and phrases (like "free gift") that can get your email flagged and sent to the dreaded spam folder.



Tip number three. Many people check email on a mobile device, see the subject line and first sentence, and then decide whether to trash or click with a single split-second look.

Finally, discover your prospect's or client's needs. Also known as pain points, their needs should be the focus of your email copy. Address them and offer solutions. Too many businesses tout their services before acknowledging the customers' problems. Instead, demonstrate that you understand their issues and then describe how you can solve them.



Vitamin D Deficiency Linked to Covid-19 Complications

Among the buzz in COVID-19 talk is vitamin D levels as a potential indicator of who's at risk of developing more severe complications from the disease.

Many medical experts have noted that research shows high rates of vitamin D deficiency in people with severe COVID-19 infections. People with low vitamin D levels may be more susceptible

to upper respiratory tract infections. According to Harvard Health Publishing, vitamin D may protect against COVID-19 in two ways. First, it helps to boost our bodies' natural defense against viruses and bacteria. Second, it potentially prevents an exaggerated inflammatory response.

A study published in Endocrine Society's Journal of Clinical Endocrinology & Metabolism reported that more than 80 percent of 200 COVID-19 patients in a hospital in Spain had vitamin D deficiency. Men had lower levels than women. Also, the Mayo Clinic reported other research observed high rates of vitamin D deficiency in people with COVID-19 who experienced acute respiratory failure.

Researchers are exploring the effectiveness of giving high doses of vitamin D to people hospitalized with COVID-19, but thus far have seen mixed results. The Mayo Clinic article said there isn't enough data to recommend using vitamin D to prevent infection from the virus that causes COVID-19. And the National Institutes of Health and the World Health Organization have said there is insufficient data to recommend vitamin D be used to treat COVID-19.

Still, every little bit helps. Experts recommend checking with your doctor about whether a vitamin D supplement is a good idea.

Nascent News. Random Reviews.

Brief snippets from the news wire.



Computer Pioneer Showed Unique Vision, Persistence

In an industry given to handwringing over the few women in its ranks, computer software technology was actually pioneered by a woman, Dr. Grace Murray Hopper, born in December 1906.

Hopper was a woman of remarkable persistence and desire. The oldest of three children born to an upper-middle-class family in New York City, by age 19, Hopper graduated at the top of her class at Vassar College with a degree in mathematics. She earned her Ph.D. in mathematics in 1934 from Yale, even though at the time the university did not admit women. She was one of 30 women in the nation to earn a Ph.D.

After Pearl Harbor, she applied to join the Navy for the first time in 1941 and was rejected for her size. Hopper was a mere 5'2" and weighed less than 100 pounds. Later, when she was 36, she was again turned away—this time for being too old. Nonetheless, by 1943, the Navy waived the weight requirement and assigned her to the new MARK I computer at Harvard University, as the second in command of a dozen young mathematicians.

At Harvard, she came up with the idea of writing down common bits of code and storing that code on the MARK I. She called them

subroutines. Then she figured that she could instruct the computer to call the desired routines, and execute the command, a function she called a 'compiler' -- a fundamental computer code concept employed today.

"I had a running compiler, and nobody would touch it, because, they carefully told me, computers could only do arithmetic; they could not write programs," she said in a 1986 interview with the New York Times. "It was a selling job . . . people are allergic to change . . ."

Hopper retired and rejoined the Navy three times until retiring permanently in 1986. She earned numerous awards during her life, including the Computer Science Man-of-the Year Award, awarded with no irony in 1969.

She is often remembered for explaining the speed of a nanosecond. She claims she called the engineering department and told them to cut off a nanosecond and send it to her. She received an 11.8-inch length of telephone wire, representing the maximum distance an electrical current could travel in a billionth of a second.

Hopper died in 1992 at her home in Arlington, Virginia.

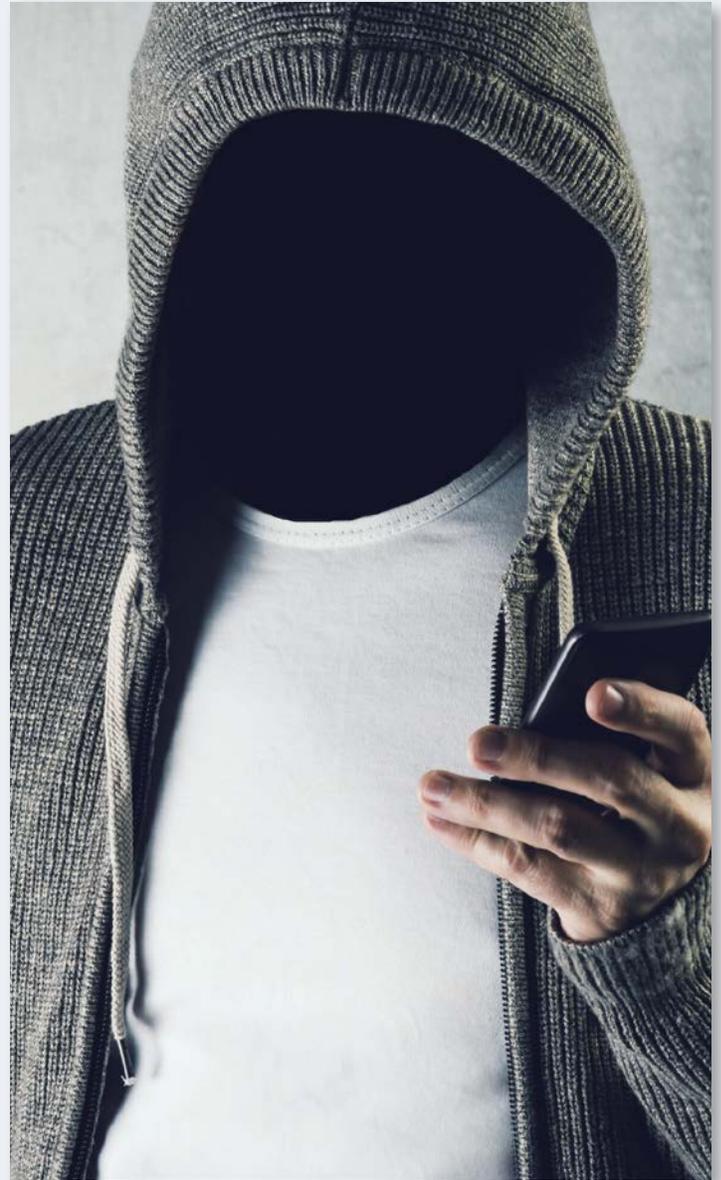
Scammers Prey On Payment App Users

Let's talk about peer-to-peer mobile payment services. Popular payment apps like CashApp, Venmo, and Zelle are portable, fast. They allow users to move money and make purchases with just a wave or a few taps on the screen. Users can avoid touching cash or handing cards back and forth, a major plus during the COVID-19 pandemic, and pay for services or reimburse friends in an instant. But there is one drawback. Scammers are also hard at work innovating new ways to swipe our digital wallets. According to the New York Times, "fast fraud" is surging as more users turn to payment apps.

One common CashApp scam involves fake customer support numbers, according to Blackhawk Bank. Scammers list fake phone support numbers for CashApp users to gain access to devices and steal personal information. Users find phony customer support numbers through Google searches. Scammers then convince users to download screen-sharing apps, which grants the fraudster access to the user's device. Once scammers gain access to sensitive information, they can help themselves to user bank accounts. CashApp users should beware: the real CashApp does not offer phone support, according to the Better Business Bureau.

According to the New York Times, thieves can set up accounts as quickly as legitimate users. The popular payment app Venmo, for example, requires just a phone number. That same ease of use lets scammers send requests for money to other users. And lightning-fast transactions create ample opportunity for lightning-fast fraud.

While Square (which owns CashApp), PayPal (which owns Venmo), and Zelle do not disclose fraud rates, experts believe Zelle to be the highest-security option. Zelle's authentication process and its legal protections offer more significant benefits and protections for users, according to the New York Times. As the biggest player on the market, CashApp is believed to encounter the most scammers.



Smartphone Prices Rise; Buyers Retreat

The Apple iPhone remains beloved among smartphones, but some predict the new version will be adored from afar. An estimated 1.5 billion iPhones have been sold since 2009. With 100 million units alone in the United States, it controls nearly 45 percent of the domestic smartphone market, according to Statista.

Apple's newest offerings, the iPhone 12 and 12 Pro, are also the highest-priced smartphones in the company's history. The phones begin at \$799 for the base model and \$999 for the 12 Pro. According to Engadget, the most expensive version, the 12 Pro 512GB, will set consumers back \$1,299.

In addition to the high price, the new phone offers fewer accessories than ever--no wired earbuds and no USB charging brick. Consumers receive a single cable and must purchase all other accessories separately. According to Gizmodo, these moves come as Apple makes an aggressive bid to cut back on e-waste.

According to Business Insider, the newest, most expensive smartphone generation--including phones from other industry leaders Google and Samsung--is too costly for most consumers. As prices continue to climb for smartphones, consumers are more likely to hang onto their smartphones for longer before upgrading.

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