A New Virus that Takes Away the COVID Gloom
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Where Image is Everything
Dear Readers,

Memorial Day is May 31. Many brave men and women have served in the Armed Forces of the United States. Too many have lost their lives so that we may continue to enjoy the freedoms we hold dear as Americans. It is a privilege to be a citizen of the United States, a gift not to be taken lightly. Indeed, those who gave their lives in battle revered their country, as testified by their deeds. This exceptional nation and its Constitutional framework of individual freedoms are worth dying for. Most of us will never have to prove our courage on the battlefield. But we can still prove our resolve by fighting to uphold the way of life we can easily take for granted.

Spring has sprung, and COVID's threat appears to be waning, thanks to vaccines and people exercising common sense. We can only hope in-person meetings will soon be plentiful so we can all get on with normalizing business. Our cover story is written by Casey Veatch, a well-known owner of a Northern Virginia commercial real estate company. He focuses on the good that has come from the pandemic and reminds us that Americans have always been charitable. In many cases, COVID has brought out the best in us.

Finally, we need your help. Lately, gam|mag has received “return mail,” and I would like to ask our subscribers to please inform us of any changes we need to make to our mailing list. I would also like to invite you to include your email address and opt-in so we may send an occasional email. You have my assurance we will not abuse your inbox by sending a limitless stream of useless babble.

As always, we appreciate the local businesses who advertise in gam|mag and ask you to consider patronizing their establishments.

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The Cuban Missile Crisis

Bruce Gemmill

The United States U-2 pilot flew over Cuba at an altitude of 14 miles, a top-secret mission that put him at Earth’s stratosphere. Major Rudolph Anderson undertook this daring recon flight as the world braced for possible nuclear conflict between the United States and the Soviet Union. Major Anderson had flown this mission five previous times, but this flight was different. Soviet surface-to-air missiles (SAMs) had been installed on the island of Cuba, just 90 miles off the Florida coast. Now the rockets were fully operational. Aware of the danger, but determined to obtain the critical intelligence needed, Anderson had doggedly lobbied to fly this mission.

Tensions between the Soviet Union and the United States had been high for some time, ever since the presence of missile launch sites and Soviet IL-28 bombers had been detected by Anderson’s five U-2 flights over Cuba. It had become a standoff between President John F. Kennedy and Premier Nikita Khrushchev, and each side played chicken while the rest of the world helplessly braced for nuclear conflict.

Secret communique raced back and forth halfway around the world between the two leaders as they feverishly calculated - and miscalculated - each other’s next move. What had brought these two superpowers to risk mutual destruction, possibly taking the rest of the world with them as collateral damage?

A series of events had been building up to this moment. In April of 1961, 1,400 American-trained Cuban refugees had invaded Cuba to overthrow Fidel Castro’s repressive Communist regime and liberate the island that Castro had seized in a bloody Marxist revolution. The mission failed, and Cuba’s Soviet ally responded by shipping missile batteries to be constructed in Cuba in an effort to thwart further invasions. The United States countered by ordering a naval quarantine (i.e., blockade*) of the island to prevent ships from unloading additional material needed to complete the SAM launch sites’ construction. Each step taken by either side served to escalate tensions and drive the world closer to unimaginable warfare.

In the Oval Office behind the famous Resolute desk,** Kennedy had penned the first of many letters to Khrushchev demanding the missile sites’ dismantling. Kennedy had also made it clear to Khrushchev that the United States viewed the missile sites as aggression toward the Western Hemisphere and that a strike against any nation would be considered an attack on the United States. If such an event were to occur, the United States would retaliate with the full might of its potent arsenal. The Joint Chiefs of Staff had raised its military readiness to DEFCON 3 to prepare for a military strike on Cuba. Khrushchev knew the President of the United States meant business.

Nevertheless, in defiance, construction of the sites and a Soviet arms buildup on the island had continued, as documented by Anderson’s U-2 flights’ images. Even more concerning, the photographs confirmed the existence of Soviet IL-28 bombers, prompting the alert status to be raised to DEFCON 2, a level indicating war was imminent. Khrushchev had refused to budge, and the two leaders found themselves in a deadly standoff.

Which brings us up to October 26, 1962, the day before Major Anderson’s sixth and most dangerous reconnaissance mission...
over Cuba. With the stalemate between the two countries now at fever pitch and nuclear war seemingly imminent, ABC News correspondent John Scali received an invitation to lunch by Colonel Alexandr Fomin, the KGB’s point man in the United States. Intrigued, Scali accepted and met Fomin for lunch at The Occidental, a posh Washington, DC landmark. During lunch, the conversation turned to the crisis in Cuba. Fomin informed Scali that the Soviets would remove all offensive weapons if Kennedy would pledge he would not give any order to invade Cuba.

As soon as lunch ended, Scali had a choice to make. He could broadcast the story of his career or choose to quietly inform U.S. officials of his rendezvous with the Soviet spy and allow the exclusive scoop to yield to his patriotism. Scali chose the latter with the hope diplomacy would ease tensions.

The next day, October 27, as Major Anderson flew his most critical reconnaissance mission over Cuba, an SA-2 missile blew him out of the sky.

As a nuclear response loomed closer, Krushchev wrote Kennedy a letter to confirm Fomin’s offer to Scali was sincere. However, as a condition, Krushchev insisted that the United States pledge not to invade Cuba and further agree to remove its offensive missiles from Turkey. Kennedy agreed the United States would not attack Cuba, provided the Soviet Union dismantled all Cuban-based missiles under United Nations supervision. The President purposely ignored the Soviet demand to remove missiles from Turkey.

Kennedy dispatched his brother, Attorney General Robert F. Kennedy, to meet with the Soviet Ambassador, Anatoly Dobrynin, to confirm the United States did agree to remove all missiles based in Turkey, provided this promise not be made public. The next morning, Khrushchev publicly announced he would remove all missiles from Cuba.

The immediate crisis was over, but the United States had not finished exerting its power. Kennedy kept the naval quarantine in place with the demand that the Soviets also remove all Cuban-based IL-28 bombers. A frustrated and angry Khrushchev relented, and the bombers were ordered back to Soviet soil. On November 20, 1962, the United States lifted its naval quarantine, and during April 1963, all missiles in Turkey were quietly removed.

Never has the world come so close to nuclear conflagration. There were important lessons learned from what is commonly referred to as the Cuban Missile Crisis. One of the most critical post-crisis actions was installing the "hot phone," a direct link between the Kremlin and the White House to prevent any misunderstanding of intentions between the countries’ leaders. Another action taken was an agreement to begin steps toward a Nuclear Test Ban Treaty.

During the Memorial Day holiday, we can recall with gratitude the valor Major Anderson demonstrated when he flew over active SAM missile batteries giving his life for our country. We also remember the courage and sacrifice of thousands of brave Americans who have died protecting our cherished liberties and way of life.

A grateful nation gives its thanks.

"Freedom is never more than one generation away from extinction. We did not pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children’s children what it was once like in the United States where men were free.” – President Ronald Reagan

*To obtain support from the Organization of American States, diplomacy required the term blockade to be quarantine.

** The Resolute desk was a gift from British Queen Victoria to President Rutherford B. Hayes in 1880. It is called the Resolute desk because it was built from the oak wood from the HMS Resolute, a British exploration ship abandoned in the Arctic Ocean of Canada in 1854. The United States whaling ship, George Henry, discovered the Resolute floating aimlessly in Melville Sound in 1855. As a goodwill gesture, the United States repaired the ship and returned it to Britain, where it continued to serve in the Royal Navy for 23 more years until it was decommissioned in 1879. A competition was held for a furniture company to design a piece of furniture Queen Victoria could give to President Hayes using the timbers from HMS Resolute. Since that time, numerous American Presidents have used the desk in the Oval Office.
Federal Stimulus Checks Benefit Mississippians and West Virginians The Most

Liz Farmer

By now, many Americans have received the latest round of $1,400 stimulus checks included in the American Rescue Plan Act. Data suggests they’ll make the biggest difference in the pocketbooks of taxpayers in Mississippi and West Virginia.

An analysis of the first round of federal stimulus payments in 2020 shows the money provided the biggest average income boost to residents in those two states. The $1,200 payments to individuals and $500 per child doled out nearly a year ago via the CARES Act amounted to a 2.2% income boost for the average resident in Mississippi and West Virginia, according to an analysis of IRS data by the Federal Funds Information for States (FFIS). Kentucky residents saw an average 2.1% boost in income thanks to the stimulus checks.

The proposed income limits in the current $1.9 trillion federal relief bill are similar to the income limits for the CARES Act stimulus checks, so these trends are likely to play out again if the bill passes.

FFIS conducted its analysis by comparing the total in stimulus payments received in a state against the total 2019 income reported by its residents. So, it makes sense that lower-income states would see a greater impact. Conversely, residents in the higher income states of Maryland, Massachusetts, Connecticut and the District of Columbia saw the smallest relative impact: Stimulus payments equated to 1% or less of the average income.

Virginia also saw a below-average income impact 1.3%.

On average, the $270 billion in total Economic Impact Payments equaled 1.5% of total 2019 state personal income, according to FFIS.

Earlier this year, Mississippi Gov. Tate Reeves (along with Texas Gov. Greg Abbott) lifted the statewide mask mandate, a move that President Joe Biden called “Neanderthal thinking.”

Some Democrats have previously suggested that federal relief for COVID-19 be withheld from states that do not mandate the use of face masks statewide, but that idea did not take hold. The Biden administration is pushing the Senate to pass the relief bill before unemployment and certain other benefits expire this month.

The FFIS organization also noted that states with higher populations of children somewhat distorted the data because the money per child in most cases was a fraction of what each adult received. Some states “with below-average per capita incomes—such as Texas, Arizona, Utah, and Georgia—received below-average payments, due to their larger number of dependents,” the analysis said. “In those states, the reduced payments for dependents pulled down the statewide average.”

The stimulus checks doled out in December and January and the ones in the ARP Act gave full payments for dependent children. What’s more, 17-year-olds and adult dependents (anyone 18 or older) are also eligible for a payment as part of this plan.

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.
A New Virus that Takes Away the COVID Gloom

Casey Veatch, Principal, Veatch Commercial Real Estate

We are all fully aware of the devastating physical effects COVID-19 has had on its victims. Unfortunately, my uncle succumbed to it in the early stage of the pandemic in March of 2020. Since then, I have known four others who have passed away because of the virus. No one needs to lose a loved one to experience the ongoing emotional effects this pandemic can bring.

We are starting to gain momentum and win the fight against the physical threat of COVID with the rollout of the vaccines, but can we develop a panacea that can help us with the adverse mental and emotional side effects of living through, and recovering from, the virus?

At first, you may think this story of my observations and research sounds a little pollyannaish and theoretical. Ironically, however, there seems to be a growing, positive social contagion which was released when COVID began, and it has dramatically benefitted those who contract it. If you catch this one, you want to be a "super-spreader." The wider this disease spreads, the more it helps all of us. The contagion I am talking about is generosity. We are seeing what we all hope is just the beginning of a generosity explosion.

Looking back at a study done in 2017 shared locally by Amy Owen, President & CEO of The Community Foundation of Loudoun & Northern Fauquier Counties, (www.communityfoundationlf.org) shows that the national average for charitable giving rates as a percentage of discretionary income was 3 percent. Fairfax County came in at 2.6 percent, and Loudoun County came in at 1.9 percent. That was very surprising given that both are consistently in the country’s top 2 or 3 wealthiest counties. It also surprised me because I know so many people who are very active in giving back to our community.

Generosity is inherently a good thing. The Bible refers to it many times. One example in Proverbs: “One gives freely yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.” (Proverbs 11:24-25 NIV) Jesus himself said, “It is more blessed to give than receive.” (Acts 20:35 NIV)

Being generous is the right thing to do, and the Bible says if we are giving, we will reap benefits. In our world, when we hear “reap benefits,” our immediate thought is some material gain. I know the Bible means something much more profound than material items when it states “richer” and “enriched.” So, I was pleasantly surprised to learn about the many studies that have been conducted on the positive effects of being generous. Donating money stimulates the same neural pathway that is activated by food, sex, and drugs. It does feel good to give.

Studies have also shown generosity gives people greater empathy, lower rates of depression, healthier bodies, longer life spans, and helps us thrive. Giving to others increases our short-term happiness

(Continued on page 12)
and long-term well-being. Being generous seems like a very effective way to fight these adverse psychological reactions that many of us have experienced from the pandemic lockdown. With all of these benefits, you can see why it is contagious.

Two of my best friends, Brian Jackson and George Light, are perfect examples of demonstrating kindness and benevolence. Brian, who works for a local government contractor, and his wife, Connie, raise their nephew and niece along with their daughter. George, who has his own mortgage company, donated his kidney to one of his good friends.

Because of their propensity to be selfless, I asked them both the first thing that came to mind when they heard the word generosity. Brian said, “Giving of one’s self with no expectations. Selflessness. Being blessed or being a blessing.” George responded, “Fulfilling needs that uplift others in causes that aim to maximize impact.”

I can tell you that my two friends challenge and inspire me to be more giving when I see their acts of selflessness. They have both infected many others as well.

It has also been very moving to see how our community has supported our local charitable organizations. Human service nonprofits have been on the front lines of seeing altruism in action.

Kerrie Wilson, CEO of Cornerstones
www.cornerstonesva.org

Cornerstones is humbled by the trust and support placed in our work and service during the pandemic. So many families and individuals are living in crisis today because of the lockdown caused by the pandemic. Our community has stepped up by extending support through Cornerstones. For example, during the second quarter of 2020, gift card donations increased from $7,000 in 2019 to $41,000, or a 585 percent increase.

Stephanie Berkowitz, President & CEO of Northern Virginia Family Service
www.nvfs.org

Along with corporate and philanthropic support, individual contributions are critical in enabling nonprofits like NVFS to deliver mission-driven support and services to the community at large. Over this past year, our community also stepped up in incredible ways, fueling our ability to meet our neighbors’ increased needs.

Jennifer Montgomery, President & CEO Loudoun Hunger Relief
www.loudounhunger.org

The increased need for food has grown exponentially, and I see the community generously donating to help meet that need. All people need to feel valued and part of the community. The people who are volunteering and giving strengthen the bonds within our community. They are making people who currently have a need feel valued because it shows people care. All of our neighbors in Loudoun benefit from this wave of generosity, whether they are the giver or recipient. I hope it continues.

Hearing these nonprofit executives express excitement and hope during such a critical time of need is uplifting. They are experiencing people “loving their neighbors as themselves.” People are starting to come together again and not allow fear to keep them apart. Donating helps us feel more connected to the community and manifests concrete results.

So how do we ensure that we are reaping the full benefits of being a super-spreader of altruism? One of the main ways is checking our motives. Is it selfish ambition, guilt, fear, or obligation? Or is it gratitude, fulfillment, compassion, or love?

There is a verse that says: “You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. For God loves a person who gives cheerfully.” (2 Corinthians 9:7 NIV)

In his book, The Treasure Principle, Randy Alcorn breaks down this verse. He says we need to think about how much we are going to give and plan it. It should not be impulsive or emotional. We should never give from a feeling of guilt. Our generosity should always be voluntary and willful. And to benefit fully, you should always give cheerfully.

We receive the most benefits from our generosity and positive impact on others when we have no expectations of any reward back to us. ➤
Please keep in mind that this current wave of generosity is not all about money or material goods. Each of us can give of our time, talent, and treasure. If monetary giving is not possible now, you can receive and feel the same benefits of generosity by donating time or talents. Being with someone who is lonely and listening to them, performing a random act of kindness, sending an encouraging text, or doing something really crazy, like writing an old-fashioned letter are all good ways of giving that do not involve money.

The exciting news for all of us is that we can start small and still become super-spreaders.

Professor Phillipe Tobler from the Department of Economics at the University of Zurich conducted a study on generosity. He said, “You don’t need to become a self-sacrificing martyr to feel happier. Just being a little more generous will suffice.”

A white paper prepared by the Greater Good Science Center at UC Berkeley states that many studies point to the possible positive consequences of the giver’s generosity. Giving social support – whether time, effort, or goods - is associated with better overall health in older adults, and volunteering is associated with delayed mortality. Generosity appears to have robust associations with psychological health and well-being. A meta-analysis of 37 studies of older adults found that volunteering provided a better quality of life. Another study found that the more involved you choose to be, the more vitality and self-esteem you have.

What other contagion do you know that benefits the giver and the receiver? Imagine if each of us started small and allowed the contagion to grow within us and then watch it spread to others. Imagine what our community would be like if everyone caught the generosity virus and experienced all of its benefits. Imagine if we could eliminate or significantly reduce isolation, loneliness, hunger, depression, prejudice, health issues, and selfishness. Generosity is a remedy that everyone can access. It is inspiring to see what has happened so far and exciting to think about the possibilities if it continues to grow.

Amy Owen offers encouragement for us to get involved and be part of this generosity wave:

For those of us still employed, we ask this: If you’ve given in the past, please continue to give. If giving is new to you, please join one of the most satisfying and rewarding acts of kindness you can find: giving locally. Local philanthropy is essential to a vibrant, healthy community. You can touch it, track it, and see it. I hope you partake in it.

Casey Veatch is a lifelong Northern Virginian and the founder of Veatch Commercial Real Estate. www.veatchcommercial.com
Is Your Financial House in Good Order?

Judy L. Redpath, CFP®, AIF® is the Founder of VISTA Wealth Strategies LLC

Last year ushered in unexpected challenges, the coronavirus epidemic at the top of the list. We had to change the way and where we work with “work from home” becoming the norm and not the exception. We changed how and when we gather together, with online meetings becoming an everyday occurrence. Our social events and galas moved online as well. We have become more creative in how we approach situations as we adapted to a new way of life.

What hasn’t changed is how important it is to plan for the future, to continue to plan for your financial independence, for your children’s education, for the possibility you might have to take care of a parent, a grandparent, a sibling or the special expenses that pop up. It is easy to put off for another day actions that can make a positive difference in your life.

Here are key elements that will help you determine if your financial house is in good order as well as ideas for ongoing good financial planning habits.

Make Sure the Basics Are in Place

Here are actions you can take now to prepare for a financially secure future for yourself and those about whom you care.

• **Know your lifestyle costs.** You may have more than enough income to cover regular, recurring expenses. Taking stock of your earned income, other income sources and cash flow will help create a foundation for good financial planning. Keep enough cash in your checking account to cover at least two months’ expenses and monitor your drawdown and balance on a regular basis.

• **Plan for the unexpected.** The car needs new tires, there’s a surprise plumbing bill, you may not get paid promptly for work you have performed. Your list may be different, but having cash reserves sufficient to cover unplanned expenses is likely to give you peace of mind.

How much is enough? It is different for each person or household, but six months of living expenses is a good starting
target. If you are closer in your time horizon to leaving the world of work behind, you may want to keep even more in reserves to bolster your cash confidence. Cash reserves belong in accounts like savings accounts, CDs or short-term bonds that are appropriate for a short-term time horizon of no more than two to three years.

- **Pay yourself first.** If you are working and are eligible to participate in an employer-sponsored plan, defer as much of your earned income as you can afford and that your plan will allow. Some plans allow you to elect to defer income on a pre-tax basis or use a Roth (after-tax) basis. Know which approach will benefit you more. If you are not sure, consult with a tax professional.

If you are an entrepreneur or business owner, explore which retirement plan option(s) make most sense for you and your business to attract, retain and reward yourself and your employees. It may be a 401k plan, a SIMPLE IRA or a more exotic plan like a combination 401k plan and cash balance plan that will allow you as a business owner to defer more income in a tax-advantaged retirement account.

The maximum allowable contribution for a 401k plan for 2021 is $19,500 for regular income deferral and an additional $6,500 if you are now or will be age 50 by December 31, 2021. There are other retirement plan accounts prospectively available to you, including traditional IRAs, Roth IRAs, and cash balance plans.

Setting up an automatic deposit for monthly savings and/or taxable investment accounts in addition to funding your retirement plan(s) will help you reach your financial goals as well. The odds are pretty good that your nest egg will need to last at least 30 years so taking advantage of the time value of money will benefit you.

- **Plan for a long, comfortable life.** We have the opportunity to live a long time, so our planning horizon needs to be long. Where living to age 100 used to be exceptional, it is a more frequent occurrence now. The IRS is changing its mortality tables to reflect increasing longevity as well (effective 2022). It is important to know what your lifestyle costs you so you can plan now for a sustainable lifestyle for the rest of your life.

- **Prioritize your goals – and revisit them annually.** If you haven't spent time reflecting on what's most important to you in life and thought about what your goals will cost, if they are one-time or recurring, and who else may be involved in the decision-making, now is a good time. Whether you want to renovate or update your current home, send your child to the college or university of his/her choice, take a fabulous vacation each year or make sure you can stop working on your timeframe and have enough income and investable assets to sustain you to the end of life, thoughtful planning is likely to help you achieve your goals.

What is the most important item on your list? The next most important? Which goals are time-defined or time-sensitive? There are differences between needs, wants and wishes. Listing out your financial goals, assigning dates and amounts and the importance to each goal will help you understand how to move forward in a way that is meaningful for you.

- **Prepare for the inevitable.** It is human nature to want to focus on today, the next vacation, funding college educations, buying the next home, etc. While we hope and plan for a long, healthy life, events outside our control all too often occur.

It is important to review your life insurance and retirement plan beneficiary designations annually or whenever your personal or business situation changes (e.g., a marriage, a divorce, birth or adoption of a child, death of an existing beneficiary, etc.).

### Avoid Making Common Financial Mistakes

Here are several common financial mistakes we come across regularly in our work with clients.

- **Keeping too much cash on hand.** We are currently living in a very low interest rate environment, one that is expected to continue for some time. This means that return on cash is minimal at best. The rationale for keeping so much cash might (Continued on page 16)
be fear of investing or it may reflect a desire to invest at the “perfect” time, which does not exist.

- **Trying to time the financial markets.** What matters most is being consistent about investing on a systematic basis, whether it is through an employer-sponsored plan or systematic investing in taxable accounts. On any given day, the financial markets can swing positive to negative or the reverse and back again. It’s important to keep a long-term perspective for your long-term investments and not worry about results on any given day.

- **Not reviewing insurance policies regularly.** It is important to review your auto and homeowner's or renter's insurance policies annually to make sure you have appropriate coverage and receiving the best rate possible. If you are a homeowner, chances are good that the estimated market value of your home has increased in the past year. Does your policy reflect current replacement value? Are you getting a discount by insuring your home and auto(s) with the same company? Do you have an umbrella liability policy to provide additional coverage to protect your assets? Making a habit of reviewing the terms and costs of your policies once a year can save you money as well as give you comfort that key assets are protected against an unplanned event.

If you have the time, interest and knowledge to take care of these items on your own, make an appointment with yourself and/or your spouse or significant other to review your situation at least annually. Otherwise, engage a qualified financial professional to collaborate with you on making sure you are doing the best with the resources available to you and to help you navigate as your circumstances and/or the laws and rules that govern our financial lives change.

Judy L. Redpath, CFP®, AIF® is the Founder of VISTA Wealth Strategies LLC in Reston, Virginia. The firm specializes in working with entrepreneurs, business owners, professionals and their families across the US, overseeing their family finances, focusing on the accumulation, distribution, preservation and strategic transfer of wealth. Judy is a recipient of the national Women’s Choice Award® Financial Advisor 2014-2020 and is a 2021 Washingtonian Top Financial Advisor. She offers advisory services as an Investment Adviser Representative of Commonwealth Financial Network®, a Registered Investment Adviser. VISTA Wealth Strategies LLC is located at 12020 Sunrise Valley Drive, Suite 180, Reston, VA 20191. Judy can be reached at (703) 295-9322 or at jredpath@vistaws.com.
Events and Meetings
An Interview with the Founder of Richmond-based JEMS Hospitality Group

Bruce Gemmill: You have an impressive background in hospitality management. Tell us about the entrepreneurial spirit that drove you to start your own business.

Jolene Boatright: My parents ingrained in their kids a spirit of serving others. Mom and Dad practiced what they preached and set a good example for the rest of the family. I have tried to exemplify my parent’s resolve to serve our community, charities, neighbors, and friends throughout my life. Another person’s life must benefit from our actions.

In many ways, my entrepreneurial spirit was initially driven by the need to help others. Often, the best way to lend a hand requires outside-the-box remedies. Also, it is helpful to relate to the situation facing a person, or a company, to come up with the best solution.

After over 30 years working at other companies, I finally leaped and ventured into self-employment, establishing JEMS Hospitality Group (JEMS) in 2019. I knew in my heart that if I ran a business by applying the core principles my parents taught us that have guided me through life, I could be successful on my own.

I had spoken to many colleagues, friends, and associates before becoming a business owner. I wanted to get feedback from third-parties and those in the meeting and events industry to see if my business plan was on target. I was encouraged by the positive response and constructive advice shared by so many people. One common theme was the importance of a work-life balance.

Principles of service are JEMS’ core values. Our team of professionals is grateful for the opportunity to be of service to our customers by listening, showing respect, and finding solutions to challenges. It’s all a part of the JEMS mission to offer a concierge level of service. Of course, that service would be incomplete without giving back to the community. Everyone at JEMS is encouraged to give of their time, talent, and treasure to benefit others.

Gemmill: As you reflect on the hospitality industry and where you were professionally before COVID-19 pandemic, where did you imagine the industry’s future?

Boatright: The hospitality and meetings industry is about the creative touch, transparency, doing more with less, utilizing and building on technology, training, and building trusting relationships that bring success to all.

(Continued on page 18)
JEMS Hospitality Group (Continued from page 17)

Before the COVID 19 pandemic, JEMS was off to a fast start. I had worked all my professional life on building relationships with my clients and building that trust. They fully supported my new endeavor. I initiated processes that helped kickstart our concierge approach to service. We had the staff to support our rapidly growing business. From the beginning, we were exceeding customer expectations. The following year, 2020, COVID-19 dropped in for a visit.

Gemmill: It seems with COVID-19, business has been reinvented overnight. What changes were necessary and why? And are the changes temporary or permanent?

Boatright: Everyone has had to pivot or risk going into the failed business dustbin. Because of the pandemic’s sudden appearance just ten months after we opened our doors, we had to make quick adjustments to complement how our customers pivoted.

We pride ourselves as forward thinkers, and customers appreciate how JEMS streamlines events. Ironically, we were already moving towards a virtual component in September of 2019 because our corporate and association clients are worldwide. A secure virtual meeting solution was needed without flying 30-50 attendees across the world quarterly. We partnered with a company that provided over 15 years of experience producing virtual and hybrid meetings worldwide. We built a customizable JEMS virtual platform.

There are many virtual meeting platforms, but it is crucial to consider two essential criteria before signing on the bottom line. First, the platform needs to be customizable. Second, it is critical to employ a trained team that understands production and programming. Many organizations make a mistake thinking their in-person meeting planning staff can produce a virtual meeting. This invites trouble and is unrealistic.

My hotel sales and marketing background included extensive operations and technology experience. Producing a full virtual meeting, including live, pre-recorded speakers, breaks, networking, exhibits, and more requires a professional to make that happen. A virtual meeting is as tricky as producing a live or pre-recorded TV show. There are so many moving pieces that a professional production team is needed. A good script is also necessary for an effective outcome. When March 2020 rolled around, and a worldwide pandemic was declared, JEMS was already well ahead of the trend of virtual and hybrid meetings.

In the trade association industry, there has been a drop-off in membership due to the pandemic. There also have been no in-person meetings or conventions, a primary source of income for associations. Associations must engage their active members even though it may be some time before in-person gatherings are once again safe to host. But furloughs and lay-offs have been necessary, leaving fewer employees to create virtual opportunities that will bring value to members.

Organizations now consider adjusted budgets to reflect the need for increased online presence. Severely trimmed travel budgets mean alternatives must be identified by meeting planners. Staff and budget reductions have made it necessary for organizations to identify and contract with third-party experts to develop and initiate meeting strategies. JEMS has seen a tremendous increase as a result. Those hiring us benefit from our tenured staff and strategic assistance, generally realizing significant cost savings.

So, are these things temporary or permanent, and have they altered the organization’s business models? I think business models have changed for the better as a result of this shift to virtual meetings. Organizations now see alternatives that streamline processes, employ new technology, and contract with knowledgeable third-party companies like JEMS. Organizations have witnessed increased attendance using online meetings, one reason being that virtual events provide an avenue for those unable to attend in person.

Gemmill: Businesses, associations, and nonprofits are experiencing reduced revenue flow because in-person events have been curtailed. Do you see any trends to reverse this?

Boatright: Yes, but it will not be a quick turnaround. Small businesses, associations, and nonprofits have to bring additional value both virtually and in-person. People want to be in the company of others. Organizations have to be creative in bringing people together.

For example, virtual tradeshows and exhibits are an excellent way to engage constituents. It benefits both the association and the exhibitor. How do you engage the attendee to make sure they are virtually in front of the exhibitor? The answer is twofold, as it is up to both to be responsible for engaging.

The exhibitor has to learn a more creative way to get in front of prospects. How do you engage someone for 10-15 minutes virtually? One crucial step is to do your homework. So when you have that prospect in front of you, those 10-15 minutes are more productive if you understand their business and how you can help them. It is not just offering marketing material and waiting for a response. It is about the energy, knowledge, and strategy you bring to the virtual booth.

On the other hand, the attendee has to be made interested in making appointments and keeping them. The incentive has to be
compelling, whether that be gamification, entertainment, reduced cost of registration, or another creative lure. After all, they sit for hours watching a general session, attending breakouts, and then a virtual exhibit. The attendee needs to feel the energy.

Large crowds make people uncomfortable these days, thanks to the pandemic, even if one has received the vaccine. This simple fact makes the hybrid version of an exhibit or meeting much more inviting. Virtual events can be customized to suit the audience. They can be structured around a general session, keynote speakers, breakout rooms, cocktail networking receptions, or any combination.

Gemmill: Share a few anecdotes of great ideas JEMS has employed for virtual meetings.

Boatright: I’ve listed a few ideas we incorporate in our virtual meetings. Our customers have told us about the energy and interest these ideas bring to those who attend. Still, we have so much more to offer for virtual, hybrid, and in-person meetings.

1) We have had clients send a gift box to all registered attendees. In addition to the agenda and break ideas, the gift box should include fun, informative, exciting items to engage the recipient. For example, suppose your keynote is a book author and wants everyone to have a signed copy. If this is the case, including an autographed book in the box is an excellent thing to do.

2) Or how about a Yoga break? We had a Yoga Instructor give a live ten-minute yoga class. Interested attendees participated in their home office to help with stress relief, tension and posture. Inside the box was a stress ball and a towel. It was a big hit.

3) There are so many interactive things to offer. A wine tasting with a food pairing for a Board of Directors meeting is an excellent way for the board to extend their session after the business meeting.

4) Another good idea is to offer a charitable gift during your meeting.

5) Teambuilding is a proven standby and goes a long way to uplift employee engagement in companies nationwide.

6) Including an entertainment element in a virtual meeting is highly recommended to break boredom or monotony. JEMS helps book talent and partners with experts to produce shows from start to finish. A well-executed show will WOW any audience.

Gemmill: Any reflections on the extraordinary past 15 months since JEMS was launched, most of which included a worldwide pandemic?

Boatright: The past year has been witness to a litany of change – not just our industry but also the entire world. To say that it was an exciting time to start a business is an understatement, and we’ve certainly had our challenges. But it’s been gratifying. New virtual and hybrid approaches to orchestrating events, meetings, and tournaments have allowed our clients to remain relevant with their members and customers.

Gemmill: As the COVID-19 vaccines roll out and life returns to normal, are you optimistic travel will once again pick up for business and pleasure?

Boatright: We are already seeing our customers chart their plans for the rest of 2021 and beyond. I do think we’ll continue to see more events hosted in a hybrid capacity with both in-person and virtual options. I’m excited for what the rest of this year will bring and look forward to helping our clients reach their goals for years to come.
I bet you didn’t know Ben Franklin once had a store in Leesburg, did you? No, not THAT Ben Franklin. The Ben Franklin I’m referring to is the Ben Franklin variety store once located in the Virginia Village Center off Catoctin Circle in Leesburg. Okay, so what does a variety store have to do with customized medicines?

As a child, Cheri Garvin grew up the daughter of entrepreneurs. Her parents, Chick and Sharon Shipley, owned the Ben Franklin variety store in the Virginia Village Shopping Center in Leesburg. "I was operating the cash register as soon as I was tall enough to reach it," Garvin reminisced. Her parents worked hard to maintain a successful business. Working at her parent’s store, Garvin formed the independent, persistent, and financial mindset to succeed as a business owner. Before long, Garvin was college-bound and was considering teaching as a profession.

In 1976, Leesburg-native Bruce Roberts founded Leesburg Pharmacy in the same shopping center as Ben Franklin. Roberts also happened to be the family’s pharmacist, and he encouraged Garvin to attend pharmacy school instead of pursuing a teaching career.

Garvin attended undergraduate school at George Mason University. Following Roberts’ advice, she went on to The Medical College of Virginia, at Virginia Commonwealth University (VCU), and received her pharmacy degree. After graduating from VCU, Garvin accepted jobs with drug store chains and hospitals. She found those to whom she reported were not pharmacists. To make matters worse, she witnessed care that was less than she felt each patient deserved, so she returned to her hometown of Leesburg.

The dust hadn’t settled under Garvin’s feet before she accepted employment in 2001 from pharmacist Roberts, who Garvin credits with being an exceptional mentor and person. It was at this time, Garvin met Jay Gill, who was working at the pharmacy, and the two developed a quick bond.

After working eight years at the pharmacy, in 2009, Garvin teamed with Gill and bought the 33-year-old Leesburg Pharmacy. Garvin now chuckles, "I think Bruce saw me as his exit strategy when he first hired me. Jay and I make a perfect team. He’s a visionary, and I’m very practical. Jay handles business development and marketing, while I focus on compliance, finances, and human resources."
Over the next several years, the pharmaceutical industry changed, requiring Garvin and Gill to adjust their business plan. It also did not help that insurance companies reimbursed their independent pharmacy at rates often below their costs.

The two business partners decided they needed to close Leesburg Pharmacy and focus their efforts on the compounding division of Leesburg Pharmacy. Garvin and Gill were confident the new business model would enhance profit margins and provide customers with a better experience. It was a difficult decision, but they parted ways with Leesburg Pharmacy in 2014 and introduced The Compounding Center.

Garvin says their decision was the correct path. “Business owners are always faced with market challenges and have to be prepared to adapt to unexpected events. Jay and I both had a passion for compounding medicines because it is the perfect blend between art and science,” said Garvin. “Shifting our focus from being a small, independent pharmacy to a unique compounding pharmacy seemed the natural path to take.”

Every patient has a unique medical challenge. Each instance provides Garvin and Gill the opportunity to work with prescribers and customers to find a solution that works. The Compounding Center makes medicines from scratch, using its in-house lab to develop the right formula for whatever challenges each person faces. Garvin offered a few examples.

- A baby with a heart condition needs medication but can’t tolerate an adult dose in pill form. The Compounding Center will make the medication in a liquid form, with the dose appropriate for the baby’s age and weight.
- A patient has a dye or gluten allergy. The Compounding Center can make the medication free of allergens.
- A demand for men’s and women’s hormone therapies. Often a patient needs more than one hormone, so The Compounding Center lab blends a custom formula that incorporates multiple ingredients in a cream.
- Custom-made medications for men recovering from prostate cancer. A common side effect is erectile dysfunction. Compound medicines often yield better results than Viagra and Cialis.
- Patients with dermatological conditions.
- A custom sinus rinse for allergy sufferers that often provides relief to those who have been miserable for years. To this point, Garvin adds, “We have many customers who return to thank us for finally relieving their sinus pain.”

The Compounding Center caters to more than humans. Pets have their issues, too, making veterinary compounding a large percentage of pharmaceutical requests. Individuals also bring their pets’ medical challenges to the Compounding Center. “I once had a customer show up with claw marks up and down her arm from

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trying to get her cat to take a pill,” Garvin recalled. “We were able to make a cream that she could apply to her cat’s ear tip, and the drug is absorbed right through the skin. Problem solved - cat’s happy, and owner is happy!”

Garvin and Gill say they are in a gratifying field. Each medical situation is a challenge, allowing them to troubleshoot by creating a solution that works for the individual – human or animal. They are especially pleased to provide relief for those who have grown frustrated by a lack of success from traditional options.

"People like the idea of custom-made medications. They’re taking their health into their own hands and getting hormone tests and nutrient tests done. The new field of pharmacogenomics is bringing more awareness of each person’s unique genetics that affect how medications work in their body. It’s an exciting time to be in healthcare,” shares Garvin.

With off-the-shelf pharmaceuticals, remedies can be elusive. Garvin says she and Gill like to educate prescribers about how relief is possible with customized compound medications. "Doctors and veterinarians will send us lab results requesting assistance finding a formula that will help their patient,” Garvin says. "It’s such a wonderful feeling to come up with a solution when everything else previously tried has failed to give relief.”

Garvin believes a big part of staying healthy is including the right balance of high-quality vitamin supplements. The Compounding Center stocks its shelves with a full line of pharmaceutical-grade vitamins and supplements. The pharmacy also has a large showroom of home health supplies and medical equipment.

Unlike many other small businesses, The Compounding Center did not face any adverse challenges from the COVID-19 pandemic. As a pharmacy, it remained open to ensure orders were processed and filled. Staff remained on-site. Working from home was never an option. "We service customers from New York to Florida, so a lot of what we do is shipped out, and we offer curbside pickup for our local customers,” offered Garvin.

Garvin has seen many changes to her native Leesburg. While the town has experienced considerable growth, she is pleased that Leesburg has kept its hometown atmosphere and that the historic downtown is even more appealing than ever. Virginia Village is slated for a significant renovation. Garvin says that while Keane Enterprises has beautiful plans for the strip center, it will still be several years before The Compounding Center will have to move because of the renovation construction.

Garvin ended this interview by crediting the people who she says are instrumental to the success of The Compounding Center. "I cannot accomplish anything without my incredible staff. I am fortunate to come to work each day and be with an exceptional team genuinely dedicated to our patients. And my husband and kids! My goodness. They know my job is not 9:00 am to 5:00 pm. They never make me feel guilty for working late.”

Cheri Garvin, RPh, is the President and CEO of The Compounding Center. She has been a practicing pharmacist for over 30 years. For more information, visit www.compoundingcenter.com, or call 703-779-3301.
Phishing and How Easily it Can Negatively Impact Your Organization

Will Sperow, CEO, BlueBay Technology

What is Phishing?

Phishing is a cyber-criminal impersonating a trusted source of e-mail or other forms of communication and tricks the user into disclosing information they should have kept private. Many users don't think twice about responding to these e-mails as they are crafted to mimic real e-mails and are extremely difficult to detect just by a quick glance. Phishing e-mails typically ask for verification of any of the following:

- Date of birth
- Social security numbers
- Phone numbers
- Credit card details
- Banking information
- Home address
- Password information
- Usernames
- And many other private, personal or business information

Phishing is complex and effective and is on the rise year after year. Cyber-criminals continue these activities due to the high success rate they enjoy and the accompanying monetary gain they receive from it. Their programming is more sophisticated; and, in most cases extremely difficult to spot at a glance. There are also many types of phishing:

- Phishing E-mail – designed to look like a trusted and legitimate source (i.e., Amazon, vendor customer support, a bank, etc.).
- Spear Phishing – a more targeted form of phishing where the cyber-criminal has already collected data on the user or the company and are formulated to generate urgency and immediate action.
- Link Manipulation – includes a link to a popular and possibly often used site and will ask for confirmation and/or account updates.
- Fake Websites – e-mail including links to fake websites made to mimic a legitimate site and require the user to login. These sites will look exactly like the real site with the exception of the URL (website page address). Example: mail.google.com (real) vs. mail.update.google.com (fake).
- CEO Fraud – These could ask the user to perform a specific action like purchasing gift cards or wiring funds.
- Content Injection – more sophisticated technique directing users to legitimate but infected websites that have a pop-up redirecting the visitor to a fake website.
- Session Hijacking – another advanced form of phishing attack, it gains access to the server and steals confidential information.
- Malware – probably one of the more simplistic forms of phishing. This type of phishing only requires the user to click

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Phishing (Continued from page 23)

on an e-mail attachment like a .pdf, .gif, and other attachments and immediately installs malware on the device which then can infiltrate the entire network. Malware can also come in the form of online advertisements encouraging the user to gain more information about a product or information. Once clicked, malware is installed on the device.

- Wi-Fi Twins – occurs when free wi-fi access points are mimicked and the victim logs in to the wrong wi-fi or hotspot.
- Smishing – commonly known as mobile phishing. The same types of phishing are employed, but targeted to your mobile device via text message, e-mail from your social media account, or any app you have installed on your mobile device.
- Vishing – commonly known as voice phishing. This where you get an automated call telling you that you have to take immediate action to remedy an urgent situation. A good recent example is a caller posing as the IRS telling you that unless you pay now, law enforcement is on its way to arrest you.
- Fake Friend/Associate – not as common as the other types as it is usually more difficult to execute successfully in most cases. This occurs when a cyber-criminal intercepts two people e-mailing back and forth to each other and pretends to be both to gain personal information.

Figure 1 provides a pie chart detailing the types of cyber attacks and the percentages of each for 2020. As you can readily see, the majority of attacks are directly a result of phishing attacks.

Figure 1 - Types of Cyber Attacks and Percentage of Activity (2020)

How Does Phishing Happen?

There are a number of fraudulent e-mail types of requests that are disguised to fool a user into performing an action. A few of those are:

- Clicking on an attachment
- Enabling macros in a Word document
- Updating passwords
- Responding to social media connection request
- Using an unsecure wi-fi hot spot

I know you’ve seen, and even received, the UPS and FedEx e-mails about “you have a package.” Phishing, phishing, phishing… don’t click. UPS and FedEx don’t normally have your e-mail address. They will reach out to the sender of any package and the sender will contact you if the carrier is having a problem delivering the package.

A really good example of a phishing scam that cost one company over $1M in one day came into the accounting department of a real estate settlement company.

It’s closing day, you are the accountant cutting checks and/or setting up ACH deposits for today’s closings. You get an e-mail from the president of the company informing you of wiring instruction changes for a loan that is due to close today. What do you do? You’re new, you’ve never gotten an e-mail from the president before, it looks legitimate, and the borrower information and loan number are correct. Well, this employee “updated” the wiring instructions. This happened TWICE that same day to the same employee.

Had there been any security training (which includes phishing training) the new employee would have known: 1) only the closing agent has the authority to change wiring instructions; 2) the president NEVER gets involved at that level; 3) regardless of where the e-mail came from, its legitimacy should have been verified with the closing agent; and, 4) the president’s e-mail doesn’t have a full signature block for internal e-mails, just the first name.

Luckily for this settlement firm, it was able to get the money back through its bank, and the bank pursued the cyber-criminals with the assistance of law enforcement. The employee was unfortunately fired, although it was not entirely the employee’s fault. The company bears responsibility for not having information technology policies and regular training and testing in place to equip the employee with the tools to make correct decisions.

Every company and individual is vulnerable to this type of invasive, hard-to-detect cyber threat. The example just described is only one of many ways to extort money and information from a victim. Other types of extortion include applying for credit cards (either in an individual’s or a company’s name); applying for and taking out loans; selling information on the dark web for other
cyber-criminals to use; installing viruses and malware on the user’s device which then makes it throughout their network. Once in the user's network, the criminal gains access to the user’s e-mail contacts expanding to new targets.

How to Protect Against Phishing Attacks

First, realize that unless you have a dedicated security department that is focused on the protection of your organization, and has relationships with reliable security vendors, this will be difficult to accomplish. Phishing defense is just one component of your organization’s cyber security plan, the elements of which are depicted in Figure 2 below.

Network and ICT (information and communications technology) security are the broad categories in which e-mail security, including phishing defense, is planned, implemented, and managed.

No matter how you choose to approach the troublesome issue of phishing, there are four key areas on which you should focus to create a cyber-security culture within your organization.

- **Education** – There are a multitude of security awareness (including phishing) training modules available.
- **Monitoring** – Simulation tools are extremely useful to continually reinforce awareness and strengthen the cyber security culture.
- **Communication** – Regularly send out cyber security e-mails to employees, hold training classes, and create team building events to engage employees in a positive way.
- **Incorporate** – Make cyber security prevention a part of your corporate culture at every level.

Many cyber security vendors are available to provide an organization with services, either as a bundle or individually. However, it can be difficult to cut through the noise of the sales pitches and offers in this rapidly changing industry. A managed services provider or other security expert is better equipped to help guide companies through this process. Many of these services may already be part of your organization’s technology support. If you have an “IT guy” or internal IT department, consider asking the following:

- What are they doing to protect your organization?
- Do they have a cyber security plan?
- Do they possess the knowledge and skills to create, implement and manage one?

And, even if they say “yes” to all of the above, you should still consider having a third-party evaluate and test your plan, at least annually.

If you are not yet convinced of how prevalent and malicious phishing attacks are and how harmful they can be to your organization, your employees, and your clients, take a look Figure 3 below. The numbers may astound you.

To find out more about how to spot and stop phishing attempts visit the National CyberSecurity Alliance at [https://www.staysafeonline.org](https://www.staysafeonline.org)

Will Sperow, CEO, BlueBay Technology

Blue Bay Technology is a technology services organization located in Chantilly and Winchester. The company specializes in managed IT services, co-managed IT services (we work with your internal IT department), managed security services, Microsoft Office365 administration and management, Microsoft Azure administration and management, VoIP services and administration, business continuity planning and execution, business consulting, and hardware and software sales/upgrades. For more information, visit [www.bluebaytechnology.com](http://www.bluebaytechnology.com)
The pandemic year 2020 was long, worrisome, and grueling. Most of us sacrificed get-togethers with friends and family and held back on vacations. Today, with some restrictions loosening, we find ourselves eager to get moving, get back to doing the things that we have put off for so long, albeit with care. With that thought in mind, we thought we’d take a closer look at what our lovely state of Virginia has to offer. What we found is that Virginia, with its small towns, sunny beaches, historical venues, scenic roads, and even a few unexpected nerdy, spooky, and quirky sites, offers us the ability to do many things right here in our own state.

ALEXANDRIA — Nationally recognized for its rich history, architecture, restaurants, boutiques, and waterfront events, Alexandria is a great ‘walkabout town’ destination. The following are just a couple of the unique venues you can visit.

The Stabler-Leadbeater Apothecary Museum, Alexandria, VA
If you fancy museums, or even architecture for that matter, The Stabler-Leadbeater Apothecary Museum in Alexandria may be right up your alley. This National Historic Landmark displays an immense collection of hand-blown glass, herbal botanicals, medical equipment, and an impressive array of archival materials (journals, prescription and formula books, ledgers, orders, and invoices).

The Grave of the Female Stranger, Old Town Alexandri, VA
A lesser-known tourist attraction, the grave of the female stranger, gained popularity in the mid-19th century when several articles recounting the legend behind it were published in newspapers across the country. The papers told of a couple who arrived in Alexandria by ship in the early part of 1816 and isolated themselves from the public eye. When the wife became gravely ill, her husband hired a local doctor to care for her with the stipulation that the doctor would not question their identities. For this reason, their mere presence became fodder for speculation and rumor. When the woman perished in October of that same year, her husband had to borrow money from a local businessman to bury her. He repaid the man with a note from the Bank of England and quickly departed. The note later turned out to be a forgery, but the businessman allowed her grave slab to remain with no real recourse. There are many theories as to the woman’s identity. The most notable is Theodosia Burr Alston, the daughter of former Vice President Aaron Burr, who was mysteriously lost at sea in 1813. ➤
ASSATEAGUE/CHINCOTEAGUE — Assateague Island National Seashore is part of the national and state park system, a barrier island designed by nature to protect the mainland from the brunt of intense storms. Chincoteague is the gateway to the Virginia portion of Assateague Island and the Chincoteague National Wildlife Refuge.

Assateague Island, VA/MD

Assateague Island is a 37-mile-long gem that is refashioned by ocean wind and waves every day. Here you will find sandy beaches, salt marshes, maritime forests, and coastal bays to explore. The island is truly nature at its finest. While visiting, be sure to watch the landscape for the wild ponies, many waterfowl species, crabs and clams, and the seascape for large schools of fish, dolphins, and even a late summer sighting of a whale surfacing for air.

Chincoteague Island, VA

One of the most visited wildlife refuges in the nation, The Chincoteague National Wildlife Refuge, is located on the Virginia portion of Assateague Island. Here you will find no high rises, boardwalks, or traffic. Instead, visitors can expect to see various migratory birds, plants, and other animals along the island’s 14,000+ acres of unspoiled beach, dunes, marsh, and maritime forest.

Barboursville — The Barboursville community is named after the 19th governor of the Commonwealth of Virginia, James Barbour, and is home to some of the finest wineries in Virginia. It is a community designed for the historian and wine enthusiast in all of us.

Barboursville Ruins, Barboursville, VA

James Barbour’s home, the only known home to be built by Thomas Jefferson in Orange County, burned to the ground on Christmas Day 1884, 62 years after it was built. The ruins of his home are now a tourist destination, located on land owned by one of Virginia’s first significant wineries, Barboursville Vineyards.

Barboursville Vineyards, Barboursville, VA

The Barbour family used the landscape around their home as pastoral farmland from the mid-18th century through the mid-20th century. To preserve the land efficiently, James Barbour rotated crops and set sheep to graze in the fields.

Although many high-ranking officials and landowners wanted to use the land for tobacco, Gianni Zonin, heir to his family’s wine business in the Veneto (Northern Italy), became the owner of the plantation in 1976 and his dream of creating a vineyard on the land was realized. The winery became successful, was labeled one of the best wine destinations in Virginia, and the rest is history. Barboursville Vineyards will celebrate its 45th anniversary this year.

Writer’s Note: If you like a white wine with sweet floral notes, do try Barboursville’s Phileo.

CHARLOTTESVILLE — Academics, anyone? There are many things to see in Charlottesville. The two that stand out as “unique” are located at the University of Virginia. Check out these excellent stops.

The Raven Room, UVA–Charlottesville, VA

The ominously numbered dorm 13 West Range at the University of Virginia was once occupied by Edgar Allan Poe, author of macabre stories. Although Poe only studied at UVA for one year, his profound influence and academic excellence led a professor of architecture, who was part of the Raven Society, to restore the room to its Poe-era condition. Today, while visitors can only view the room through a glass door while listening to an audio display, the Raven Society still uses The Raven Room to initiate new members.

UVA’s Hidden Chemical Hearth, Charlottesville, VA

The oldest intact example of early chemical education? Some think so.

Sealed behind a brick wall since the mid-1800s the chemical hearth was discovered during a renovation project in 2015. This unearthed hearth may be the oldest instructional furnace for a chemistry course in the country. It dates back nearly 200 years when a University Professor of Chemistry, John Emmet, and the University’s founder, Thomas Jefferson, agreed to expand space for Emmet’s chemistry courses.

The University’s Rotunda restoration team has preserved the hearth and surrounded it with educational materials for the public’s viewing pleasure. The hearth, nestled safely below the University’s original library (now the Rotunda), showcases two fireboxes (coal/wood), underground tunnels, and hidden flues.

DAYTON — Dayton is a town located in Rockingham County, approximately two miles south of Harrisonburg, VA. While there are a couple of cool things to see here, don’t blink while driving through it, the total area of the town is 0.8 miles.

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**Virginia’s Fascinating Finds (Continued from page 27)**

**Mole Hill, Dayton, VA**

Forty-eight million years old, Mole Hill is one of two dormant volcanoes in Virginia (the other, Trimble Knob). According to geologists, both are remnants of the interiors of the volcanoes, where the magma cooled.

Mole Hill is a thrill for the experienced climber, but not so for the more casual hiker. Here’s why:

Mole Hill is on private property. You must obtain permission from the property owners at Mole Hill Cycles to climb. The owners have you complete a waiver, they note your estimated arrival and departure times, and then provide you the physical address, granting you access to climb.

It’s buggy, especially in the summer months! Many insects are crawling and flying about, so heavy-duty bug spray is a must! And, if spiders freak you out, this isn’t the climb for you. The pathways are chock-full of spider webs. While they are a magnificent spectacle (they glisten beautifully in the sunlight), most hikers find that they have to knock webs out of the way to pass.

There are two paths to climb; one is more direct than the other (and straight-up). Each reaches an elevation where, if you aren’t an avid hiker, you may experience nausea.

On the positive side:

The owners have done a great job placing benches and picnic tables along the paths where you can rest or stop for lunch, and the visuals are simply spectacular. Here you will see the color and type of soil change as you climb (a remarkable sight), and if you’re lucky, the local fauna will grace you with their presence as you listen to the echoes of the valleys and mountains around you.

**The Shops at Dayton Farmer’s Market, Dayton, VA**

A taste of rural America at its finest! Not just a farmer’s market, it’s an event. Antiques to handmade goods – furniture makers, chocolatiers, a butcher shop, jellies, meats and cheeses, candy, toys, crafts – there’s something for everyone. Oh, and lest we forget, the excellent café and pretzel vendor.

If you’re looking for some down-home fun, you’ll be happy you stopped here!

**ROANOKE —** The city of Roanoke is the center of one of Virginia’s largest metropolitan regions. It boasts award-winning outdoor amenities, endless trails, public art, museums, craft breweries, unique shopping experiences, countless restaurants, and historical attractions. Listed here are but two of the things to do in Roanoke.

**Smith Mountain Lake, Roanoke, VA**

Virginia’s biggest and most famous lake, known to locals as SML, has nearly 500 miles of shoreline! It is an angler’s haven as the lake is stocked with striped bass and is also home to large- and smallmouth bass populations, crappies, and bluegills. Fishing charters are often available through licensed guide services which provide bait, gear, and the expertise to offer a safe and enjoyable fishing experience. Other fun activities on the water include water-skiing, wakeboarding, boating, sailing, and jet skiing.

For the landlubbers, SML offers a family-friendly beach for wading and swimming and several nearby golf courses.

**Mill Mountain Zoo, Roanoke, VA**

Just minutes from downtown Roanoke at the top of Mill Mountain sits the Roanoke Zoo. Since the 1980s, the animal sanctuary and educational center have continued to provide visitors with exciting attractions. Today, the museum offers us a chance to see and learn about a varied collection of species, including snow leopards, cougars, red wolves, red pandas, tufted deer, black hornbills, Indian crested porcupines, and many other notable creatures.
WINCHESTER — Located in Virginia’s Shenandoah Valley, Winchester offers a multitude of things to do. From the Abrams Creek Wetlands Preserve to Old Town Winchester’s historical sites (and ghost tours), this glorious town caters to all types of travelers. Here are a couple of our favorite venues.

Handley Library, Winchester, VA

Judge John Handley, an Irish-American lawyer, came to live in Winchester in December 1869. His love for the town of Winchester (and its Scotch-Irish heritage) led the Judge to endow the city $250,000 when he died in 1895 to “…open a Public Library for the free use of the people of the city of Winchester forever.” The funds were managed and allowed to grow by the Handley Board of Trustees, and in 1913, New York architects Barney and Chapman built the namesake’s library to resemble an ‘open book.’ In 2001, an extensive renovation was completed by Dennis Kowal Architects. Gorgeous both inside and out, you will not forget this historic landmark.

Mount Hebron Cemetery, Winchester, VA

In one of the state’s most historic burial grounds, the lives of famous individuals and ordinary people, young and old, are remembered and honored with grave markers that date as far back as the 1760s. In one section, you will find the remains of a Lutheran Church surrounded by graves from the late 18th century. In another, you’ll find the Stonewall Confederate Cemetery, which is the resting place of 2,575 Confederate soldiers who died in this locality.

As you can see, there’s much to be explored in Virginia. All of the destinations mentioned above are open and operating as of this writing. Some additional destinations that you might wish to research include:

- BunnyMan Bridge, Fairfax Station
- Crozet Tunnel, Afton VA
- Foamhenge, Centreville VA
- Luray Caverns, Luray VA
- Patsy Cline’s Childhood Home & Grave, Winchester VA
- Isle of Wight County Museum (home of the oldest ham and peanut), Isle of Wight VA
- The Grave of Stonewall Jackson’s Arm, Locust Grove VA
- The Statues of Virginia Beach, Virginia Beach VA
- The Tombstone House, Petersburg VA

When you’re ready to hit the road, we invite you to revisit this article and pick a destination that you’re sure to enjoy right here in Virginia.

References: atlasobscura.com, wikipedia.com, vacationidea.com

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How to Save Money on Shipping

With the rapid move to online ordering and fulfillment, a lot of small businesses are facing a budgeting concern they hadn’t dealt with before: shipping.

Customers have come to expect free or low-cost shipping on their orders (and fast turnaround), but the reality is that small businesses often don’t have the volume to make those options viable.

What to do? You have a number of options to ship product and still profit.

Here are six tips for small businesses to save money on shipping:

- Use a postage meter. Believe it or not, some businesses will guess at the weight and dimensions of a package, then pay extra postage to ensure they got it right. Don’t be that guy. Know exactly what your packages weigh and what you will pay to ship them.
- Do your homework. Research carriers and rates and become familiar with how shipping gets calculated. For example, heavy items aren't necessarily the priciest — large ones are. They take up more room in trucks.
- Check for volume discounts. You don’t have to be a large online retailer to qualify for a discount.

How Should I Finance Home Renovations?

Home improvements and repairs are as inevitable as death and taxes. If you own a home, you’ll have to spend money to maintain and improve it in order to protect its value, especially if you hope to sell.

According to Time, Americans spent about $400 billion on home improvements and repairs in 2019.

Several types of home improvement financing are available, including home equity loans, a home equity line of credit (HELOC), or cash-out refinancing.

A home equity loan is a second loan on your house. It has a fixed-rate, lump-sum loan with monthly payments that remain the same for the duration of the loan term.

A HELOC is also a second loan and has a credit limit and revolving balance — good for homeowners who have several large payments due over time on big projects.

Cash-out refinancing retires your existing mortgage and creates a new, first mortgage on your home.

In most cases, you won’t be able to refinance your total home value. Depending on the type of loan you get, you will have to leave 15 percent to 20 percent in the home.

Cash-out refinancing can be useful since it gives you cash without an additional loan or loan payment. Getting the loan depends on the amount of equity in your home and your present financial circumstances.

If you have a home worth $200,000 and you have $100,000 left to pay on your home, this leaves you with $100,000 equity. You can’t cash out all of that. Let’s say you have to leave 20 percent of the home value. That leaves you with $60,000 cash. That cash won’t be taxed. You will pay it back by paying your mortgage.

To qualify for cash-out refinancing, you must have a credit score of at least 620 and a debt-to-income ratio of at least 50 percent or lower.
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