

"Behold, I am the handmaid of the Lord.

May it be done to me according to Your word."

Lk 1:38



8601 Wolftrap Road, Vienna, VA 22182-5026 Phone: 703.938.2828 Fax: 703.938.2829 <u>www.olgcva.org</u> ~ <u>www.olgcschool.org</u> Administered by the Oblates of St. Francis de Sales

Mass Times

Daily Mass - 8:30am Saturday Vigil - 5pm Sunday - 7am, 8:00am, 9:30am, 11:15am, 1pm (en español), 5:30pm **Sacrament of Reconciliation** Saturdays after 8:30am Mass or by appt Join the Parish www.olgcva.org/register Mon-Fri 9am - 12pm; 12:45pm - 4:30pm Sun Welcome Desk 7:30am - 2:30pm Chapel Mon - Fri 7am - 7pm *except holidays* Sat & Sun 7am - 5pm Schedule an Event www.olgcva.org/about-us/facilities Add Item to Bulletin/Media

Office Hours

www.olgcva.org/about-us/communications

Pastor Rev. Matthew Hillyard, OSFSfrhillyard@olgcva.org
Parochial Vicar/Outreach Rev. John Dolan, OSFSfrdolan@olgcva.org
Retired Rev. William Metzger, OSFS
Deacon Christopher Moorecgmoore@olgcva.org
School Principal Adrianne Jewett 703.938.3600ajewett@olgcschool.org
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Society of St. Vincent DePaul (Linea de Ayuda) 703.938.3210svdp@olgcva.org
Women of OLGC (Tita Brett)OLGCWomen2019@gmail.com
Men's Club (Mike Kennedy)mensclub@olgcva.org
Respect Life /Gabriel Project Betsy Argauer 703.255.3744betstim@gmail.com
Knight of Columbus Santa Maria Council #4654www.knightsvienna.org
Counseling Catholic Charities Consejería Caridades Catolica703.425.0109
Información en español Maria Romero 703.896.7419welcome@olgcva.org

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All through LOVE, and nothing through force or fear.

Welcome to Our Lady of Good Counsel

We, as members of Our Lady of Good Counsel Parish, strive to witness to the Good News of Jesus Christ by proclaiming our faith, educating ourselves and our children, sharing our persons, resources and gifts in the care and service of one another. We are called to foster an environment of hospitality in accordance with the Spirituality of St. Francis de Sales.

Mass Intentions/Intenciones de la Misa

Sunday, March 22, 2020

Readings for the Week/Lecturas por la Semana

Scripture Readings for the Week of March 22, 2020

In Thanksgiving for Lillian Virginia Westhouse			
+ Rev. Albino Luciani	Sunday	Fourth Sunday of Lent	
+ Morgan Wooten		1 Sm 16:1b, 6-7, 10-13a; Ps 23:1-3a,	
Amuh Dinka		3b-4, 5, 6; Eph 5:8-14; Jn 9:1-41 or Jn 9:1, 6-9,	
+ Jose Rodolfo Bouza Mayor		3-17, 34-38	
+ Melvin Berning	Monday	Saint Turibius of Mogrovejo, Bishop	
Monday, March 23, 2020		Is 65:17-21; Ps 30:2 and 4, 5-6, 11-12a and	
OLGC Community & + Sister Edward Ann	Tuesday	13b; Jn 4:43-54 Ez 47:1-9, 12; Ps 46:2-3, 5-6, 8-9; Jn 5:1-16	
Tuesday, March 24, 2020	Wednesday	Solemnity of the Annunciation of the Lord	
+ Laura Elizabeth Scott & + John Sanbrailo	weanesday	Is 7:10-14, 8:10; Ps 40:7-8a, 8b-9, 10, 11;	
Wednesday, March 25, 2020		Heb 10:4-10; Lk 1:26-38	
+ Nassif Cannon & + Catherine Frazier	Thursday	Ex 32:7-14; Ps 106:19-20, 21-22, 23;	
Thursday, March 26, 2020	-	Jn 5:31-47	
+ Catherine Frazier	Friday	Wis 2:1a, 12-22; Ps 34:17-18, 19-20, 21 and	
Friday, March 27, 2020		23; Jn 7:1-2, 10, 25-30	
+ John Jaskot	Saturday	Jer 11:18-20; Ps 7:2-3, 9bc-10, 11-12;	
Saturday, March 28, 2020	6	Jn 7:40-53	
+ Joseph Todd	Sunday	Fifth Sunday of Lent	
+ Ray & Ted Simonetti		Ez 37:12-14; Ps 130:1-2, 3-4, 5-6, 7-8; Rom 8:8-11; Jn 11:1-45 or Jn 11:3-7, 17,	
Sunday, March 29, 2020		20-27, 33b-45	
+ The Kessler & O'Dea Family		20 27, 335 13	
+ Catherine Frazier	Prayer Opportunities in the Chapel:		
+ Sara C. C. Hildbold	Pray the Rosary All weekdays after 8:30am Mass		
+ Roy & Ann Tillotson		edal Novena Tuesdays after 8:30am Mass	
+ Hilda Ramona Lopez	•	race Thursdays 3-4pm	
+ Zbigniew Koluch	-	e Persecuted Thursdays 6:45pm	
		loration first Friday of the month	
Please keep the deceased in your prayers Gladys Via and John Klein, the father of James Klein, grandfather of Mary	Sept-May after 8:30am Mass until 4pm Consecration to the Sacred Heart of Jesus		
	First Fridays Sept -June at morning Mass		
Beth, Katherine, Sarah and John; Eileen Whittemore, sister	Our Lady of Fatima First Saturdays after 8:30am Mass		
of Patricia Cole; and Eugene H. Prosack, son of Henry and			

Devotional Candles <u>www.olgcva.org/liturgy-worship/</u>.

The Sanctuary Candle in the Church will burn for in loving memory of Eileen Whittemore.

The Sanctuary Candle in the Chapel will burn for the healing of Carol Brady.

The Our Lady of Good Counsel Votive Candle will burn in loving memory of John Klein.

Quote of the Week: "God takes pleasure to see you take your little steps; and like a good father who holds his child by the hand, He will accommodate His steps to yours and will be content to go no faster than you. Why do you worry?" ~ St. Francis de Sales

funerals.

Francis, brother of Kathleen, Carl, Joan, and Hank.

All OLGC Funerals: www.olgcva.org/liturgy-worship/

Book of Prayer Intentions: Located in the Narthex.

Weekly Prayer of Faithful: www.olgcva.org/liturgy-worship.

Parish Events & Updates

Thank you for your patience as we keep modifying our response to the COVID-19 virus. Our website <u>www.olgcva.org</u> is the main source of information and will be updated as needed. The news announcement will be updated as needed <u>www.olgcva.org/news-post/~post/response.</u>

Since all Masses are suspended, the OLGC Oblates will continue to say private Masses for the scheduled intentions. There is a possibility that we may stream an OLGC Mass. The other opportunities to view Mass online are daily Mass <u>www.wordonfire.org/daily-mass/</u>, Sunday Mass <u>www.arlingtondiocese.org/tv-mass</u>, <u>www.catholictv.org/masses/</u> <u>catholictv-mass</u>, and Spanish Mass <u>www.ewtn.com/espanol/magtv.asp</u>.

OLGC Church will be open Monday - Friday from 7am - 5pm and Saturday & Sunday from 8am - 12noon for prayer, while keeping a safe distance from one another and not exceeding the 10-person limit.

Confessions will be available in the Church on Wednesdays March 18, 25 and April 1 from 6:30pm – 7:30pm and on Saturdays March 21, 28 and April 4 at 9am.

Stations of the Cross celebration as a group has been canceled on Fridays, but we invite you to pray the stations individually in the chapel from 7am – 5pm on Fridays, books will be available.

OLGC parishioners have the opportunity to view online Catholic media in the form of programs, e-books, movies, audio sources for FREE through our parish subscription to <u>Formed.org</u>. Parishioners can experience several hours of watching, reading and listening to the best of Catholic content. **Use Code VGXJ7X.**

If you know of a parishioner who is not receiving emails from the church please have them check their spam folder or have them email <u>communications@olgcva.org</u>.

The bulletin is available on our website www.olgcva.org/about-us/communications and you can sign up to receive our bulletin via email at <u>discovermass.com/church/our-lady-of-good-counsel-vienna-va/</u> by clicking on the button "Sign Up Today".

Electronic giving a sure and consistent way to support your church during this uncertain and changing time. If you were unable to attend Mass this weekend you can give online for the weekly collection and for the second collection of KOVAR (Virginia Knights of Columbus Charity established in 1971 to provide financial assistance through grants and home loans to tax-exempt organizations providing training and assistance to citizens with intellectual disabilities.) through Faith Direct <u>https://membership.faithdirect.net/enroll/VA875</u>. Please think about enrolling for future collections.

If you are unable to leave your house and need assistance, please contact the parish office at 703.938.2828, or via email to <u>info@olgcva.org</u> and we will try to assist you.

All parish and school buildings will be thoroughly cleaned and disinfected during this time.

Here is a prayer that Bishop Burbidge wrote to bring you hope and relieve any anxieties. Jesus, Son of God, you were sent by the Father to bear our weakness; be with us in this time of crisis. Merciful Savior, heal and comfort the sick, so that, with health restored, they may give you praise. Divine Physician, accompany our caregivers so that, serving with patience, they may heal wisely. Eternal Wisdom, guide our leaders so that, seeking remedies, they may follow your light. Christ, the Anointed, protect us in body and spirit, so that, freed from harm, we may be delivered from all affliction. Who live and reign with God the Father in the unity of the Holy Spirit, one God, forever and ever. Amen.

Follow us: Church - Facebook - @olgcviennava | Twitter - @olgcviennava | Instagram - @olgcviennava | School – Facebook - @olgcschoolva | Twitter - @olgcschoolva | Instagram - @olgcschoolva

Calendar: (subject to change) Calendar can be viewed on website <u>www.olgcva.org/about-us/calendar</u>

Parish Information

The parish office has updated their email lists. If for some reason you did not received messages from Fr. Matt on February 28th, or March 13th please contact Irene Zaso, <u>communications@olgcva.org</u>, 703.896.7412. To make sure we have your correct email address on file or fill out the below form. If residents have changed in your household, or you have recently moved, changed phone numbers or email addresses, please complete the information below. You may return this form in the collection basket, or drop it off at the Welcome Desk or Parish Office.

Name:		
Address:		_
Home phone:	Cell Phone:	_
Email Address:		_
	Fraudulent Email & Text Messages	

PLEASE BE CAUTIOUS! Parishioners continue to receive phony email messages allegedly from clergy and staff. Churches are reporting text messages are also being received.

DO NOT REPLY TO THE MESSAGE and DO NOT CLICK ON LINKS. If you receive a message like this, report it as Spam, Junk, or Phishing through your email provider. If you have already clicked or replied to the message, it is recommended that you change your email password since many of these scams are trying to capture your information.

OLGC Staff will only communicate with you from an email address ending in @olgcva.org or @olgcschool.org. All other email addresses should be considered spam.



We are blessed and thankful for all the gracious gifts that you provided to our parish in the past year. Your prayers, support, and monetary gifts allow us to continue to spread the Gospel and share God's message of love and peace. We prayerfully ask that you consider using our secure and easy-to-use electronic giving program, Faith Direct. Faith Direct will automatically process donations to the offertory or any second collections of your choosing. To enroll in online giving, visit <u>faith.direct/VA875</u>. Thank you for your continued support of our parish family.

March & April Second Collections:

Mar 1, 2020Black & Indian MissionsMar 8, 2020Easter Flowers & Church EnvironmentMar 15, 2020KOVAR is a Virginia Knights of ColumbusMar 22, 2020Catholic Relief Services USCCB Offices ofInternational Justice and Peace, Migration and Refugee Services,and Pastoral Care for Migrants and Refugees, relief work of theHoly Father, and the Catholic Legal Immigration Network.Apr 2020Facility Improvement Offering

Apr 05, 2020Oblates in RetirementApr 09, 2020Society of St Vincent De PaulApr 10, 2020Holy Land Good FridayApr 12, 2020EasterApr 26, 2020Catholic Home Missions



February Monthly Collections			
Offertory	\$187,773.08		
Total Budgeted	\$185,933.75		
Variance	\$1,839.33		
YTD Received	\$1,679,411.29		
Budget YTD	\$1,696,066.50		
Variance	(\$16,655.21)		

Donations can also be given on Faith Direct using this link <u>membership.faithdirect.net/enroll/VA875</u>.

Thomas Conroy, <u>liturgyassist@olgcva.org</u>, 703.896.7419

There are still some dates in 2020 that are available for Mass and Candle intentions. Please contact Maria Romero at welcome@olgcva.org, 703.896.7419 or fill out the forms online. Mass intentions - www.olgcva.org/liturgy-worship/devotions/mass Candle intentions - www.olgcva.org/liturgy-worship/devotions/candle

Sacramental Information:

Sacrament of the Sick Urgent - call 703.938.2828. The Sacrament of the Sick may be received by the elderly, by those going into the hospital, by those who are ill or are experiencing a decline in their health. Contact Gerard Hall, liturgy@olgcva.org, 703.896.7411.

Sacrament of Baptism 1st & 3rd Saturday of the month 11am. Visit <u>www.olgcva.org/sacraments/baptism</u> for details, or contact Thomas Conroy, <u>liturgyassist@olgcva.org</u>, 703.896.7419.

Sacrament of Marriage Visit <u>www.olgcva.org/sacraments/matrimony</u> for details at least 6 months prior to marriage. Funerals Contact Gerard Hall, <u>liturgy@olgcva.org</u>, 703.896.7411. Become Catholic Contact Amy Winkler, <u>dre@olgcva.org</u>, 703.896.7414.

Faith Formation Amy Winkler, dre@olgcva.org, 703.896.7414

Derek Rogers, <u>youth@olgcva.org</u>, 703.896.7409; Amy MacKinnon, <u>ccfcoordinator@olgcva.org</u> 703.896.7426; Guadalupe Saenz, <u>ccfofficeassist@olgcva.org</u>, 703.896.7415



Join us for Vacation Bible School! Mon. June 29 - Thurs. July 2, 9am - 12:30pm This year's theme is "Rocky Railway: Jesus' Power Pulls Us Through!"

The activities are for rising Kindergartners through rising 5th graders. Older kids are very welcome to join us as helpers!

Register online www.olgcva.org/faith-formation/children-youth/vbs.

Volunteers are needed, please contact Amy MacKinnon, <u>ccfcoordinator@olgcva.org</u>, 703.896.7426.

2020 Bishop's Lenten Appeal - Steadfast in Faith and Joyful in Hope Use the envelopes in the bookracks or donate online through the secure site to make your pledge or gift https://secure3.arlingtondiocese.org/BLA/BLA/BLA Home.aspx



"Developing character, faith, and life-long learners in the Salesian Tradition."

Wow, what a week this has been, but OLGC School staff and teachers have been utilizing their strengths and technology to help our students continue to thrive academically.

Teachers worked tirelessly to finish their second trimester grades in preparation for report cards and learned all about our distance learning plan and made appropriate preparations. The school plans to keep the goal of June 12th as the last day of school a real possibility. In order to accomplish this goal, there are sufficient learning opportunities for students while they are away from the building. Preschool - 5th grade families will receive an email each morning outlining the assignments for the day. Middle School students will receive instructions from their subject area teachers via the use of Showbie and other apps that the students already utilize. Specials teachers will email assignments. Each morning the staff will be "meeting" virtually for announcements and preparations for the day to ensure as much continuity in our plans as possible. Videos will be sent along early and often just to touch base with our students in the hopes to maintain as much "normalcy" for the kids as possible. Hopefully, some of them will lighten the mood. Mrs. Osterhage and Mrs. Bliven remain poised and ready to help with physical or mental health questions as needed and will also be sending out suggestions for ways to try to reduce anxiety and provide some opportunities for prayer, mindfulness and reflection for both children and parents as these weeks go by. We will also attempt to provide some weekly "challenges" for some alternative learning experiences such as nature walks or games that can be played as a family. Please keep all school families in your prayers as they will keep all parishioners in their prayers.

Accepting Applications & Re-Registrations NOW

Visit our Admissions page <u>www.olgcschool.org/admissions</u> for more details.

Applications for New Student Enrollments are accepted at any time. New Students must fill out an application and tuition deposit per child must be received to reserve a space for your student(s). Once the application paperwork and entrance testing is complete, a letter of acceptance will be mailed to you.

Re-Enrollments of Current Students are accepted thru April 15th. Students re-enrolling must make a tuition deposit per child to reserve a space for your student(s) for the upcoming school year.

Preschool is an exciting time for a child and the parents. It is an introduction to play-based learning, an opportunity to cultivate friendships and a time to blossom in independence and self-awareness. Through individual, small group and whole group instruction, OLGC preschool students begin to explore the wonders of language, literacy, mathematics, religion and the arts. Our program thoughtfully and purposefully incorporates these concepts into everyday play and classroom activities. With a balanced and developmentally appropriate focus on social, emotional, physical, religious and academic growth,





where your child will grow as a student and friend in a safe and nurturing environment. Your child is a blessing, let OLGC Preschool be blessed with the presence of your child.

OLGC is currently accepting applications for the 2020 – 2021 school year. Students eligible for our three-year-old program must turn 3 by September 30, 2020. Students eligible for our four old year Pre-K program must turn 4 by September 30, 2020. Applications and additional information about our program is available on our website www.olgcschool.org/preschool.

Development Amy Schlanger, <u>development@olgcva.org</u>, 703.896.7424

27th Annual Auction Gala has been canceled. We will still host the Auction Portion ONLINE.

To preview our online auction, make purchases, or contribute, please visit us

at <u>www.bidpal.net/love2020</u>.

All are welcome to show your love for OLGC!

The online auction will remain in preview mode until 12:00 pm, Friday, March 27, at which point bidding will open.

Bidding will close at 10:00 pm on Saturday, March 28. All item descriptions will be updated with the delivery method: email, post mail or pick up at an appropriate time at the parish offices.

This year, we were to raise the paddle to help fund the St. Vincent de Paul Society. We

will have an option to support them online. Please do consider them, as they will need our support even more during this time as they continue their mission to serve those in need within our greater community. If you purchased tickets to the event, we will be in touch separately.

Decisions like this are never easy, but thanks to an incredible effort by the Auction Gala Committee, it is one we are prepared to make. Our committee has put in a tremendous effort this year.

Special thanks to Catherine Irisari, Laureen Matta, and Luisa White who have worked tirelessly to put together an incredible catalog of wonderful items for you to bid on.

And Barb Rosecrans, Katia Senyk, and Angela Icaza who have spent innumerable hours arranging, detailing descriptions, and photographing each item so that we can bring the auction to you virtually.

We also thank our Honorees, Charles Fulghum, and Heidi Snyder. The love and care they show to our OLGC Community and the humble leadership they exemplify in their volunteer activities are to be commended and celebrated. We are sorry to not celebrate them in person this month but look forward to doing so at another time.

Contact: Amy Schlanger, Director of Development, <u>development@olgcva.org</u>, 703.896.7424



Annual Car Raffle - **Enter to win a new car or cash prize!** All Saints Catholic Church, Manassas, VA has invited our parishioners to participate in their 5-car raffle. Prizes include five 2020 vehicles: Honda Civic, Buick Encore, GMC Canyon Truck, Honda CRV Sport Utility and Honda Odyssey Van from Koons of Manassas. One \$5 ticket offers the purchaser a chance to win all five vehicles plus \$20,000 in cash prizes. Drawings will be held on April 25, 2020 from 1-8pm at All Saints. You should have received tickets in the mail, which we hope you would consider selling or purchasing. It is very important that you return your purchased, sold or unused tickets as soon as possible. If you would like additional tickets or have any questions, please contact Amy Schlanger <u>development@olgcva.org</u>, 703.896.7424.













View this bulletin online at www.DiscoverMass.com

Información Parroquial en español Toda preguntas o sugerencias en español comuniquese e incluyendo la siguiente información en el boletín Maria Romero, Coordinadora de Bienvenida

y/o Enlace con la comunidad de habla hispana, <u>welcome@olgcva.org</u>, 703.896.7419.

Todos los eventos son propensos a cambiar. Visite nuestra página web o llame a la oficina para obtener actualizaciones y preguntas. Las misas han sido canceladas, la iglesia permanecerá abierta para el que deseen venir a orar. El horario es el siguiente lunes-viernes de 7am - 5pm y los sábados y domingos de 8am -12 del mediodía. Ya que las misas están suspendidas, los oblatos de Nuestra Señora del Buen Consejo continuarán celebrando las misas en privado. Aquí hay un enlace donde puede ver la misa diaria en español <u>https://www.ewtn.com/espanol/magtv.asp</u> Si usted es feligrés y desea recibir nuestros correos electrónicos, comuníquese con communications@olgcva.org para que le agreguemos su correo electrónico y pueda recivir los informes.

Nuestra parroquia tiene un medio católico en línea gratuito en el programa forma. <u>Formed.org</u> usa el contraseña / código VGXJ7X.

Registrarse en la parroquia: Para recibir una carta de padrinos, preparación sacramental (bautismo, catequesis, matrimonio etc.), una carta de recomendación o una carta de inmigración, es necesario estar registrado en la parroquia, por lo menos tres meses, entre otros requisitos. Si desea registrase y ser miembro de nuestra parroquia, por favor pase por El Centro de Bienvenida después de misa y obtenga una inscripción o visite nuestro sitio web en el siguiente enlace www.olgcva.org/register.

Cita de la semana: "Dios se complace en verte dar tus pequeños pasos; y como un buen padre que sostiene a su hijo de la mano, Él acomodará Sus pasos a los suyos y se alegrará al no ir más rápido que tu. ¿Porque te preocupas?" ~ San Francisco de Sales

La Luz está Encendida para ti! Confesiones en español durante la cuaresma: Sábados 28 de marzo 9:00am, y los miércoles 25 de marzo y abril 1, de 6:30pm – 7:30pm en la Capilla. ¡Bienvenidos! Nuestras puertas están abiertas y La Luz Está Encendida. La Luz está Encendida es una iniciativa en la que las iglesias católicas de toda el área metropolitana, están abiertas para el sacramento de la Reconciliación.

Durante la temporada de Cuaresma: Tenemos folletos con información sobre la Cuaresma y material para el crecimiento espiritual para este tiempo de conversión e información adicional para meditar los cuales están disponibles en los estantes en la entrada principal de la iglesia.

El Vía Crucis ha sido CANCELADO sin embargo, si desea venir y rezar el Vía Crucis la capilla estará abierta y los libros estarán disponibles para su uso.

Clases de Inglés como segundo idioma en la Iglesia Católica de San Marcos los martes y jueves por la noche, del 31 de marzo al 2 de junio de 2020. Las clases de inglés son de 8p.m. a 9:30 p.m. También tenemos Ciudadanía, Escritura y Conversación de 7 a 7:45 p.m. Nuestras clases de inglés cuestan solo \$ 25 (por 10 semanas de clases). Nuestra ciudadanía, escritura y conversación cuestan solo \$ 10 (por 10 semanas de clases). ¡Veya y regístrate el martes 24 de marzo y el jueves 26 de marzo de 7:00 a 8:30 p.m.! La inscripción y todas las clases tienen lugar en St. Mark Christian Formation Center, 9972 Vale Road, Viena, VA 22181. Para obtener información adicional, envíe un correo electrónico a <u>stmarksesl@gmail.com</u>, visite el sitio web www.stmarkesl.org en español: 703-620-0592.

Libro de Intenciones y misas: El libro de intenciones se encuentra en la entrada principal de la iglesia. El propósito de este libro es para pedir por nuestras intenciones personales, por los enfermos, por los que están vivos o fallecidos. No se aceptan peticiones antes de la misa. Si desea ofrecer una misa, por favor solicite un formulario.

Catequesis: niños, adultos y bautizó de niños mayores de 6 años comuníquese con Guadalupe Saenz <u>gsaenz@olgcva.org</u> 703-896-7415. ** Las clases están canceladas **

El sacramento de La unción de los enfermos puede ser recibido por los ancianos, por quienes serán ingresados al hospital o por quienes están enfermos comuníquese al 703-896-7419. Igualmente para ofrecer misas, pedir oración durante la misa por recién fallecidos, funerales, certificados sacramentales etc.

Sacramento de Matrimonio: Comuníquese por lo menos 6 meses antes de la fecha del matrimonio.

Sacramento del bautismo las charlas para padres y padrinos: Son el último lunes del mes a las 7:30pm en el salón Aviat a la derecha de la escuela. Debe inscribirse de antemano, una vez completada la charla y entregado los documentos requeridos le confirmaremos su fecha del bautizo.

Senior Moments: Marge Van Lierde, <u>Gitkagirl@gmail.com</u>, 571.831.3951

POSTPONED EVENT: Due to coronavirus concerns, The Shepherd's Center of Oakton-Vienna has announced that the Capitol Steps performance is rescheduled for Sunday, June 14 at Fairfax High School at 4:30 pm, preceded by a dessert reception at 3:30 pm. Your ticket will be honored for this performance. If you can't attend, please e-mail <u>office@scov.org</u> for a full refund.

AGING IN PLACE – MOVE #3: FIGURE OUT YOUR FINANCES

If you've lived in your home for many years, your equity may be your most available source of financing.
Homeowners age 62 and older have high homeownership levels and are sitting on record levels of home equity – as much as \$6.6 trillion by some estimates. But you'll need to think hard about the trade-offs involved in using it.

You could take out a home equity line of credit (HELOC) or a reverse mortgage to pay for renovations or in-home care. Avoid using your credit card for any financing, because interest rates will be much higher than your other options. However, tapping your equity means giving up something in return, particularly if you intend on giving your home to your children or other heirs after you die.

There are other costs too. You still owe property taxes and insurance with a reverse mortgage and the interest rates on HELOC generally are adjustable and could go up. Consider some alternatives. If you have adult children, work out an arrangement in which they help you pay for renovations now and you remunerate them with your home after your death. Or, if you don't want to be a burden to your children, use the equity now to pay for your care and home maintenance. All this entails having a difficult family conversation sooner rather than later.

Check with a mortgage professional and see if it makes sense for you to refinance. Consider tapping into a Roth account, says Mike Lynch, managing director of the Hartford Funds in Charlotte, N.C. And model different scenarios, such as a combination of home equity and other funds, to see what financial arrangement would work out the best.

Your simplest strategy may be to include projected renovation costs in your overall retirement budget according to Mark Stinson, a senior advisor who specializes in retirement at FAI Wealth Advisors in Columbia, MD. Count your aging-in-place renovations as a one-time expense you're going to have every few years, in addition to regular maintenance, so it's worked into your budget and doesn't come as a surprise. He says that planning and saving is really the best way to go.

Finally, accept that you're not likely to get a return on your investment. New buyers may not want the changes you made, and your real estate agent likely won't approve. Remember that you're renovating for your own reasons, not as an investment. Economist Sam Kahter, says "You'll be much happier because you're retrofitting to stay in the house, than if you expect a possible financial gain when you sell. (Thanks to Kiplinger Retirement Report.) Next week: Move #4: Choose Your Forever Home.

NEW PROGRAM - The Shepherd's Center of Oakton-Vienna (SCOV) has introduced a new program, "Real Talk: The Essentials of Aging with Confidence." This three-part series is jointly presented by Odin, Feldman & Pittleman (OFP) and Sandy Spring Bank. It supports the Center's vision of creating A World Without Loneliness by offering tools, strategies, and resources that can make seniors' latter years more carefree. Unfortunately, the announcement of the first session, "Getting Your Estate in Order" didn't appear here due to space limitations. The second session is scheduled for Wednesday, April 22. "Aging in Place or Assisted Living?" and "Which Option Works Best for Your Lifestyle?" will help match where you'll spend your golden years with the financial resources you'll need. Presenters will be Catherine F. Schott Murray of OFP, Christina H. James, CFP of Sandy Spring Private Client Group, and Nancy Fagan, CMC, Executive Director of Elder Tree Care Management.

The third part is scheduled for May 13, "The Essential Guide to Aging & Caregiving," Presenters will be Susan d. Garvey, Executive Director of the SCOV and Leslie Craver, LMSW, Reiki Master and grief, and crisis counselor.

All sessions will be held at the OFP offices located at 1772 Wiehle Avenue, Suite 400 in Reston, VA. Refreshments will be served from 7:30-8 pm followed by the program from 8-9 pm. Reservations required: call the SCOV hotline, 703-281-0601. There is no charge.

LOOKING AHEAD – Mark your calendars for the AARP Safe Driving Class to be held on Friday, April 24 and Monday, April 27 from 9 am-1 pm at Oakton United Methodist Church, 2951 Chain Bridge Road in Oakton. Especially for drivers age 50+. Call to register: 703-591-1845.

ELDER WISDOM – Don't trust everything you see. Even salt looks like sugar.



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