



Volume 25—Number 2

News & Views

February 2021

Wednesday, Feb. 3

LLI/NOVA FORUM VIA ZOOM

Social Zooming: 9:30 a.m.

Announcements: 9:50 a.m.

Presentation: 10:00 a.m

Empower, Enforce, Educate:

Learn More About the Consumer Financial Protection Bureau and How It Helps America's Consumers.

Our Feb. 3 Forum speakers are Tonya Beres and Erin Scheithe from the Consumer Financial Protection Bureau. Tonya and Erin will discuss the structure and origins of the CFPB and how it helps America's consumers. They will walk us through their consumer complaint process, including the effects of the pandemic on complaints. They will share an overview of consumer education tools and resources that will help us and our loved ones navigate complex financial decision-making, products and services, as well as share information particularly relevant to older adults.



Tonya Chalou Beres joined CFPB in 2016 and serves as the Program Manager for the bureau's contact center.

CFPB enables the public to obtain information on challenges they face in the marketplace, learn more about

financial products and services, or file a complaint.

Prior to joining CFPB, Tonya was the Program Manager for the USAGov Contact Center, the official guide to government information and services. She earned her Social Work degree from James Madison University. Tonya is the daughter of LLI/NOVA members June and George Chalou.



Erin Scheithe joined the CFPB in 2017 and serves as the Content and Outreach Specialist for the Office for Older Americans.

Most of Erin's experience is in the field of financial education. She worked for both the American Bankers Association and North Carolina Bankers Association to develop programs to teach children and parents the basics of financial literacy and banking. She also worked for AARP, creating retirement security related content for the 50-plus population.

Erin earned both a bachelor's degree in English Language and Literature and a master's degree in the Social Foundations of Education from the University of Virginia.

Meet One of our Scholarship Recipients

At 9:45 a.m., before this Forum meeting we will have a chance to meet Dillon Salka, one of this

year's winners of an LLI/NOVA academic scholarship. We can ask Dillon about his academic program, his goals, what it's like studying at NOVA with the campus closed for the pandemic, and how he is using his scholarship award.



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President's Message

Leveraging Our Resources

Our 2021 classes, forums, and even spring registration show just a slight downturn. More than half of our LLI/NOVA members are participating in our spring courses via Zoom.

Equally, or more importantly, Dick Robison and his Curriculum Committee often garner accolades from other regional LLIs about the quality of our programs during the Covid pandemic. This is no small feat: Many members and NOVA faculty contribute countless hours preparing for and presenting our high-quality offerings.



This speaks volumes about membership engagement, whether as presenters and/or attendees. We appreciate all. This includes those participating in our offerings as well as those members who support our mission by occasionally participating until travel, SIGs, and day trips reemerge post-Covid.

We continue to press forward with our monthly Forums. In January, we had about 100 participants online for the "Patient Centricity in Pharma during the Time of Covid-19" discussion. Over the next several months, we have presenters committed to talk about consumer finance, aging nearby in other jurisdictions, future of energy transportation and the power grid, and more. The

Sunday Evening Fireside Chats are another stellar activity.

These opportunities largely emanate from our members. This happens when we speak up and come forth. New members and new ideas are just as relevant as those who recall the old days. For example, Loren Brandman and the 2021 Nomination Committee are completing a slate of new Board members/officers, most of whom have been members less than five years. This is a healthy mix. Conversely, we have many long-term members who operate the website, conduct special events, and provide wise coaching from the rear. It all works: Let us keep it going.

Empirical research demonstrates that brain activity is increasingly important as we age, especially during our pandemic era. Active engagement combats cognitive abilities that typically decline in late adulthood (e.g., short-term memory, attention, problem-solving, and executive functions).

There is great pleasure and mental stimulation in learning just for the sake of learning! The only thing that is constant in life is change, and it is wonderful navigating with a cohort.

Best, Anna






Photo by LLI/NOVA member, David Drachsler

Register now for these February Fireside Chats

with students/young adults from the following countries

Sundays 7-8:30pm via [Zoom \(register here \)](#)

	<p>Colombia</p> <ul style="list-style-type: none"> • Northern South America • Twice the size of Texas • 50M pop; 80% under 50 • Economic challenges
	<p>Indonesia</p> <ul style="list-style-type: none"> • SE Asia Archipelago with 17,000 islands • Thrice the size of Texas • 267M pop; 85% under 50 • Poverty & unemployment, inadequate infrastructure
	<p>Ghana</p> <ul style="list-style-type: none"> • West Sub-Saharan Africa • About the size of Oregon • 29M pop; 91% under 50 • Market based economy; Excellent natural resources

Food Bank, 6833 Hill Park Dr., Lorton, VA 22079.

Thank you for your continuing support. Others are counting on us for relief and compassion in this time of unprecedented need.



NEW MEMBERS

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Welcome, New Members: We hope you will participate in our classes and volunteer your time and talent.

Ken Beltinck

Barbara McMahon

Margaret Staudinger

[At any time, if you have established a member ID and password, you can go to the Member Directory to search for contact information for a current member. At the website Ilinova.org click on the "Member Area" and then "Member Directory."]



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COMMUNITY OUTREACH

We read the statistics -- 50 million Americans are currently classified as food insecure, cars line up at 3:30 a.m. before food is distributed at 9:30 a.m. at a local church -- and become overwhelmed with the magnitude of suffering and need.

This month we focus on Feeding America, a national umbrella organization of food banks. This group pledges that for every dollar donated, 2.5 meals are provided to those in need. Thus, \$10 will provide 25 meals, \$50 will fund 125 meals. Please consider donating to the Capital Area



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THE ANNUAL INFORMATION FAIR



LLI/NOVA sponsors an annual, when able, Information Fair showcasing our Special Interest Groups (SIGs) and Standing Committees. The fair is held in the adjacent seminar rooms, starting at 9 a.m. before one of the monthly Forums. SIGs and committees have evolved throughout our 25 years.

As you know, LLI/NOVA operates on a completely volunteer basis, so we rely on our members to be proactive and help out. We also rely on volunteers for new ideas or new ways of doing things. Volunteering does not take up much time, but it is the cog in the wheel that enables LLI/NOVA to operate smoothly.

In addition, by joining a Committee or SIG, you ensure that your particular interests are met and heard. SIGs typically meet once or twice a month and are comprised of people with similar interest in a specific activity. Currently we have nine SIGs: Bridge, Favorite Books Club, Financial, French Conversation, Foodies & Friends, Photography, Mystery Books, Tabletop Games, and Visual & Performing Arts. Members who are eager to start a new SIG can use the Information Fair to gauge and solicit interest from fellow members.

There are also many Standing Committees represented at the fair, all of which rely on volunteers. They include Administrative Review, Automation, Financial Review, Budget & Finance, Curriculum, Student Scholarship, Study Travel, and Trips.

The Study/Travel Committee provides members (and their friends and families) with the opportunity not only to participate in group travel worldwide, but also to learn about the area they are going to visit prior to the travel. Study sessions are included in the LLI/NOVA course offerings in the semester just prior to the travel.

The mission of the Trip Committee is to promote and provide access to the educational, cultural, and leisure offerings in this area and in nearby states to members (and their friends and families).

The Visual and Performing Arts SIG works closely with the Trips Committee to enable members to experience arts in a way that would not be possible within the confines of a classroom. Typical activities/events include a mix of meetings with films, speakers, and member research, as well as day/multi-day field trips that take advantage of the many museums, theaters, universities, galleries and artist studios in our area.

The Automation Committee was chartered by the President and Board of Directors to address the Interactive Website Upgrade Project. They are always looking for members knowledgeable and interested in info technology. The project consisted of replacing our former website with a new interactive website designed to meet LLI/NOVA's future needs and provide our members with a quality user experience. The committee continues to look at improvements and maintenance of the website.

The Budget and Finance (B&F) Committee was established in the LLI/NOVA Bylaws and is composed of a Chairperson, appointed by the President from among the members of the Board of Directors, the Treasurer, and at least two members appointed by the Chairperson. The B&F Committee prepares the annual budget for approval by the Board of Directors. The committee also reviews financial performance against the budget and reports its findings and recommendations to the Board of Directors, and attends to other fiscal matters as required.

The Financial Review Committee, an Ad Hoc Committee whose Chairperson is appointed annually by the LLI/NOVA President, performs the annual review (audit) of the LLI/NOVA financial condition as of the close of the previous fiscal

year (June 30), as required by Article VIII, section 1, of the LLI/NOVA By-laws. The Chairperson customarily appoints two other members to serve on the committee.

The Nominating Committee is responsible for developing a slate of nominees for LLI/NOVA Board and Officer positions. The LLI/NOVA President appoints the Chairperson, who forms the Nominating Committee; the Committee consists of two additional Board members and two non-Board members.

The Curriculum Committee's task is to produce the course catalog. It secures a variety of presenters featuring a wide field of subjects, including history, technology, science, religion, philosophy, music, art, poetry, finance, and others that will be of interest to our members. Between 12 and 15 members produce course catalogs for three separate semesters: Winter/Spring, Summer, and Fall.

The Scholarship Committee awards financial assistance to outstanding students at the NOVA Annandale campus. The two types of scholarships, Leadership and Academic, are intended to be used by the recipients to pay for tuition and books as they continue their studies.

The history of these committees and SIGs is being described during 2020 and 2021 in special newsletter articles. The important thing to remember is that LLINOVA is a volunteer organization and relies on our members to make it run. Please consider joining us!

Arts & Crafts Exhibit

Creating: Sharing Your Inner Self



In 2014, Arlene Gribben organized an LLI/NOVA Arts and Crafts Exhibit. It was so successful, it became an annual event through 2019.

As with other aspects of LLI/NOVA, many members are very creative and stepped forward to put their talents on display. The events were usually held in conjunction with the April Forums, using classroom spaces next to the Forum Room at NOVA, Annandale Campus.



On average, 22 members participated, and many Forum attendees browsed through the exhibit and chatted with the artisans. This provided a venue for people to see other sides of their fellow members. The variety of high-quality creativity was impressive and included knitting, sculpture, painting, jewelry, drawing, woodwork, photography, basketry, and more.



Over the years, Arlene received many positive comments from both participants and viewers on how much they enjoyed the event. Ray Bednarsky's feedback stated it clearly: "It was a pleasure to both attend and exhibit at the 2019 Arts and Crafts Exhibition."



Photo by LLI/NOVA member, Buck Myers



Special Interest Groups

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Favorite Books Club

Feb. 18, 11:30 a.m.-1 p.m.
(Zoom Meeting)

Our selection for Black History Month is "Stony The Road" by Henry Louis Gates Jr. In it, he presents a linear historical narrative that takes place between Reconstruction and the Harlem Renaissance. This was the period known as Redemption, in which white supremacist lawmakers, writers, artists, and other cultural figures attempted to roll back the gains made by African-Americans after the Civil War.

Questions? [Click here](#) for information to contact Lynne Smaldone.



Tabletop Games

As described in the January newsletter, our first Big Boggle game via Zoom is scheduled for Jan. 26 at 1:30 p.m.

The December Trivia game ended in a tie as five people answered six questions correctly and two got five correct. Arlene Gribben will provide questions for another game on Jan. 28.

If you wish to be included in either or both games, [click here](#) for contact information for Mary Lu Bednarsky.



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NOVA Happenings:



Date	Series	Speaker	Title of Speech
January 21	Technology Speech	Dr. Robert Ehrmann	"The Future of Nanotechnology"
February 4	Black Women Lead Series Speech	Cydney Peyton Walton	"Confident Leadership for Young Adults and New Professionals"
February 11	Black Women Lead Series Criminal Justice Panel	Vickie Williams and Sheba Williams moderated by NOVA Communication Studies Instructor Monifa Hamilton	"Criminal Justice Reform for Virginia Communities of Color"
February 18	Black Women Lead Series Speech	Karen Campblin	"Healthy and Sustainable Communities for All"
February 25	Black Women Lead Series Speech	Dr. Ethlyn McQueen-Gibson	"Working Together to Change Health Disparities"
March 18	Women's History Month Panel	The Angry Tias and Abuelas	"Humanity at the Border"
April 1	World Autism Day Speech	Rachna Sizemore Heizer	"Neurodiversity: Reframing Disability as Diversity"

To register for the Jan. 21 offering [click here](#). For later offerings check [here](#) for the link as the Zoom URL becomes available.