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Potomac Valley Skiers, Inc.
WASHINGTON MARYLAND VIRGINIA

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President's Message

December is a time when many of us make our annual charitable contributions, before the end of the year and the beginning of ski season. I recently attended a panel discussion about a new group of charities that were not on my radar screen. These charities deal with the issue of medical debt. You may want to consider doing further research to determine if any of these organizations warrant your support.

Ariel Levinson-Waldman, the director of Tzedek DC, was the moderator. There were five panelists: Berneta Haynes, Senior Attorney, the National Consumer Law Center; Jennifer Holloway, an equal justice fellow at Tzedek DC; Joseph Gevarghese, the executive director of Our Revolution; and Dr. Eva Stahl, the Vice President of RIP Medical Debt.

Berneta Haynes is a Senior Attorney at The National Consumer Law Center, whose mission is to stop exploitative practices, help financially stressed families and advance economic fairness. With regard to medical debt, the organization advocates for laws that eliminate abusive debt collection and is working to stop reporting of medical debt on credit reports. Ms. Haynes noted that medical debt is a uniquely American issue that has an adverse impact particularly on older adults, veterans, low-income people, as well as black and Latino individuals. This type of debt is the most common debt reported on credit reports. Debt collectors contact people more often about medical debt than any other type of debt, and medical debt can lead to civil arrest warrants. Medical debt can upend lives and is the leading reason that people file for bankruptcy. According to the organization's website, a bad credit report affects an individual's ability to obtain employment, get rental housing and obtain favorable insurance rates.

Tzedek DC's mission is to safeguard the legal rights and financial health of low-income DC residents dealing with debt and other consumer issues. This organization partners with the UDC David A. Clarke School of Law, community groups, individual lawyers, and firms to provide no cost legal services to low-income and working-class DC residents. Among the situations they deal with are those where there is insufficient proof of debt, there is mistaken identity, the debt is listed incorrectly, the debt has already been paid, and the debt is too old to be collected under DC law.

Jennifer Holloway, an equal justice fellow at Tzedek, noted that there are 90,000 people in DC who have medical debt and 600,000 in Maryland. People of color are three times more likely than the general population to have medical debt and are more likely to be uninsured. Individuals with medical debt are discouraged from getting medical treatment because they may be turned away. Their debt makes it more difficult to get a job, find housing, and buy an automobile. Tzedek's goal is to remove medical debt from credit reports and to prohibit wage and bank attachments for medical debt payments.

Joseph Gevarghese, the executive director of Our Revolution, stated that the core mission of his organization is to keep people involved in progressive politics. He noted that most hospitals are not-for-profit entities and therefore do not have to pay for many governmental services. Because of this, they are supposed to invest in the community, but instead resort to abusive collection practices. Regulatory regimes do not police hospitals like the businesses that they are, but tend to treat them like charities. Further, the government subsidizes the health care industry and does not hold hospitals accountable for their tax-exempt status. Mr. Gevarghese advocates for universal health care, but, in the interim, says that we need to fix the contradictions in the system.

RIP Medical Debt, represented by its Vice President, Dr. Eva Stahl, leads the development and implementation of policy work to eliminate medical debt. According to the RIP Medical Debt website, medical debt leads to avoiding medical care for fear of going further into debt or non-treatment because of inability to pay. Over one third of individuals experiencing medical debt became more depressed and anxious. Many people simply do not know how to challenge medical debt, or how to apply for financial assistance prior to incurring the debt.

This organization uses its donations to negotiate the resolution of medical debts by buying large bundles of debt in bundles of millions of dollars at a time at a fraction of the cost of the original debt. The debt is then erased without tax consequences for the donors or recipients. Individuals are selected for debt elimination based on the criterion of having incomes of less than \$100,000 or debt that is 5% of their income. Once the recipient's debt is resolved, the organization sends letters to these individuals telling them that their debt has been abolished. In 2022, the organization raised over 42 million dollars and relieved \$1,771,663,816 in debt for 1,872,998 people. The organization states that a donation delivers about 100 times its value in medical debt elimination. According to Dr. Stahl, some states budget certain amounts so that RIP Medical Debt can purchase debt cheaply. Apparently, there is such a program in DC and a current debate as to whether the program should be expanded.

In conclusion, these organizations have important missions to help individuals whose lives are diminished by debt that they incurred through dealing with unexpected medical illnesses and emergencies. There is a significant return on helping many people by donating to this cause. Two articles provide further background on the issue, namely a Washington Post [article](#) last spring about how faith congregations are making a difference by their fundraising campaigns for RIP Medical, and an article in the current [DC Bar Journal](#) highlighting the work of Tzedek DC.

I look forward to seeing many PVS members at our holiday party in December and on the slopes in Snowmass. December is a very busy month dealing with the holidays and end of the year tasks, including any remaining charitable giving, but I hope that many of you can attend the holiday party.

Cara Jablon, PVS President

HOLIDAY LUNCHEON
Saturday, December 16, 2023 at 1:00 PM
AT THE HOME OF CARA & BOB JABLON

see page 3 for details and directions



HOLIDAY LUNCHEON
Saturday, December 16, 2023 at 1:00 PM
AT THE HOME OF CARA & BOB JABLON

It is almost time for the PVS Holiday Party. This year, we are having an in-person luncheon at the home of Cara and Bob Jablon on Saturday, December 16, 2023 at 1 pm. The address is 4573 Indian Rock Terrace, N.W., Washington, D.C. 20007. Directions are attached.

As has been the tradition, members have the option of bringing an appetizer, salad or dessert. There will be no charge at the door, just the opportunity to celebrate friendships and good skiing memories.

Please let Cara know by Tuesday, December 12 if you plan to come and what you plan to bring. Her contact information is rcjablon@aol.com or 202-333-5332 (home) or 202-669-5322 (cell). We look forward to seeing you in December.

**Directions to the home of Cara and Robert Jablon,
4573 Indian Rock Terrace, N.W.,
Washington, D.C.:**

From Northwest D.C.: Take Nebraska Avenue to the beginning of Foxhall Road. Go south on Foxhall Road one traffic light past the intersection of Foxhall and Reservoir to Q Street. Right on Q Street. Continue on Q Street for 1 block to the stop sign (45th St.) and make a right on 45th. Go two blocks and make a left (Q Lane). The street will dead end into Indian Rock Terrace. Make a right and go up the hill. The Jablons' house is the fourth house up the hill on the right (a red brick and frame contemporary house).

From Potomac/Rockville/Gaithersburg: Take 270 South to 495 towards Virginia. Exit at Cabin John Parkway and continue south on the parkway until Arizona Avenue (1st traffic light after light at Chain Bridge). Make a left on Arizona and a right on MacArthur Boulevard (1st light). Continue on MacArthur Boulevard for about 1½ miles past the Safeway on the left. Shortly after passing the Safeway, MacArthur forks to the right and Reservoir Road goes to the left. Continue on MacArthur to Q Street (the next light after the light at the fork). Make a left on Q Street. Go 1 block to the stop sign (45th St.), and make a left on 45th. Go 2 blocks and make a left (Q Lane). The street will dead end into Indian Rock Terrace. Make a right and go up the hill. The Jablons' house is the fourth house up the hill on the right (a red brick and frame contemporary house).

From Virginia (Chain Bridge): At the end of the Chain Bridge, make a right. Continue to the first light (Arizona Avenue). Make a left on Arizona and follow the directions immediately above from that point on.

From Virginia (Key Bridge): Stay in one of the left lanes at the end of the Key Bridge. Make a left at the end of the bridge to M Street (may be called Canal Road at that point). Get in the right lane and continue up the hill to the light at the beginning of Foxhall Road. Continue on Foxhall to the next light (Q Street). Make a left on Q Street. Go one block to the stop sign (45th St.) and make a right. Go 2 blocks and make a left (Q Lane). The street will dead end into Indian Rock Terrace. Make a right and go up the hill. The Jablons' house is the fourth house up the hill on the right (a red brick and frame contemporary house)

HOLIDAYS ARE FOR GIVING

At our holiday party on December 16, there will be an opportunity to bring something you liked or enjoyed, but don't have need of any more ...AND...describe it in such a way that another member might like to have it! That's it. No need to wrap it, no money exchanges hands, someone gets a gift, and your shelf at home will be a little lighter! This is voluntary with no pressure to participate, but it was fun when we did it before. Please check with Marianne Sophonis if you have any questions (202-363-5250 or Marianne.sophonis@gmail.com).

PVS Ski Trip

Snowmass, Colorado

January 10-17, 2024

Snowmass opened on Thanksgiving Day! They currently have a 36" base with more snow on the way. The slopes are calling us! Think SNOW!!!

In addition to a fun week of skiing we also have the following après ski activities planned:

Saturday, Dec 30th – Pre-Trip Brunch at 11am

Wednesday, Jan 10th – Welcome Party

Saturday, Jan 13th – Pizza Party

Tuesday, Jan 16th – Dinner at The Artisan

Please **RSVP** for the Pre-Trip Brunch at kathylakehomes@yahoo.com

Reminder: Trip insurance is recommended. It can be purchased through Encompasse.com or by calling 866-385-4839. Be sure to reference the Encompasse Tours account #285880.

LET IT SNOW! LET IT SNOW! LET IT SNOW!

Kathy & Barry Lake
Trip Leaders



SKI TALK

The BRSC Fall Meeting was held on October 28th at the Wintergreen Resort. Mary Ellena Ward and Jim Slack graciously agreed to attend the meeting as representatives for PVS. The purpose of the meeting was to hear updates on the 2024 trips, select tour operators for the 2025 trips, and to discuss possible destinations for 2026 and beyond. Here's a brief summary of the upcoming ski trips:

2024 BRSC Trips

- Western Carnival: Lake Tahoe/Heavenly - Feb. 3-10.
- Eurofest: Kitzbühel, Austria - Mar 15–23.
- Winterfest: Sunday River – Mar 3-8.

PVS currently does not have a group going on any of these trips, but space may still be available for PVS members to sign-up with other individual BRSC clubs for these trips. Let us know if you are interested in participating and we can provide the contacts.

2025 BRSC Trips

- Western Carnival: Park City, Utah – Feb. 1-8, 2025.
Skiing at The Canyons and Park City with the possibility for a day of skiing at Deer Valley. Lodging options will be at the Canyons Village and in Park City.
- Eurofest: Chamonix Mount Blanc, France – March 1-8, 2025.
Ski the French Alps and explore the lovely town of Chamonix. There is a possibility of an optional extension to Lyon and the French Riviera.
- Winterfest: Mt. Tremblant with Sugarloaf as a back up.

2026 preliminary outlook

- Western Carnival: Banff or Breckinridge.
- Eurofest: Europe or Japan – specific destination and resort areas to be determined.

For future planning purposes, please let us know if you may be interested in any of these trips. Send a quick email to kathylakehomes@yahoo.com

In addition to participating in the meeting, Mary Ellena and Jim had a wonderful drive home. They were able to do some leaf peeping on the Blue Ridge Parkway! The fall foliage was breathtaking!!!
Check out the spectacular views:

https://termineigh.com/album_pages/2020-2029/2023/10_blue_ridge_pkwy.html

Reminders

- PVS trip to Snowmass – Jan 10 – 17, 2024.
- If you are interested in going somewhere other than the planned PVS or BRSC trips, you can check out the BRSC website at skicouncil.com to see where other clubs are going.

Submitted by

Mary Ellena Ward and Kathy Lake



PVS - BYOB (Bring Your Own Book) group

So many books - so little time! Hearing your friends' opinions of their latest reads helps narrow down the huge number of options out there. Many of the BYOB folks have picked up a previously unknown book that was recommended by another PVSer at one of our monthly gatherings. We hope you'll join us - you may find your next good book too! See the info below and come along on Zoom **next time on Thursday, December 14th from 4 to 5 pm.**

Here's what we discussed in November:

Ellie Thayer may have brought the most unusual book yet: award-winner "The Book of Eels" by Patrik Svensson, a "Best Book of the Year" in Sweden in 2020. Svensson weaves the study of these most mysterious creatures together with the exploration of the human condition through the story of his life with his father. **5***

Karen Knopes could not say enough about "Desertion" by Abdulrazak Gurnah who won the Nobel Prize in 2021. Yet Karen hesitated to give away too much of the story itself which features multiple protagonists over 60 plus years while exploring the themes of love, loss, family, immigration, loneliness, colonialism, and society's ills. "more than" **5***

Jan Marx indulged her love of thrillers and mysteries with "Not the Ones Dead" by Dana Stabenow. Set in Alaska, the story focuses on the native culture with treasure hunters, strong "aunties," murder, a radio-host amputee, and others on the scene as Kate, the native Aleut private investigator, works to uncover what is behind a mysterious plane crash. **5***

Bob Jablon has been reading books in the political landscape. First, "The Last Politician" by Franklin Foer identifies many of the achievements of the Biden administration which sometimes get overlooked in the rush of so much news. **5*** Second, Bob brought "Enough" by Cassidy Hutchinson, the former White House aide who famously testified during the US House Select Committee on the January 6 attack. Bob gives Hutchinson's memoir **4.5***

Marianne Soponis enjoyed Anita Shreve's "The Pilot's Wife" which follows the death of a pilot whose plane explodes over Ireland. The pilot is rumored to have a secret life and his wife and daughter try to unravel their loved one's secrets. Marianne proclaimed the book "beautifully plotted" and hard to put down. **5***

Nancy McKinley sang the praises of "Demon Copperhead" by Barbara Kingsolver (though another participant felt the off-color language was off-putting). Kingsolver reimagines the classic story of poor David Copperfield as an orphaned, foster-home-relegated youngster in impoverished and drug-ridden southwestern Virginia. **5***

The next BYOB Zoom call will be held on Thursday, December 14th from 4 to 5 pm. Let Nancy McKinley know at nancymckin@gmail.com or on 703 595 8375 if you'd like to join us or if you have questions or comments.

MEMBERS' CORNER

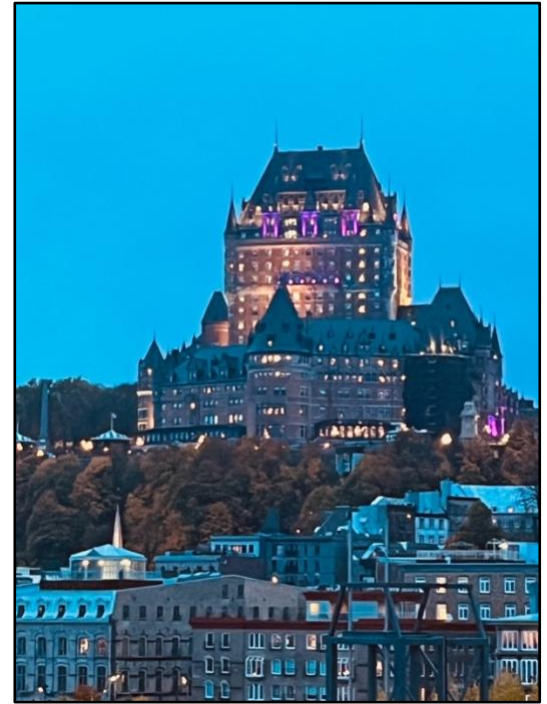
Rosemary Schwartzbard

Cruising from Montreal to NYC



Montreal and The Regent Seven Seas Mariner October 17-31, 2023

Dick and I arrived in Montreal three days before our ship, **Regent Seven Seas Mariner**, sailed on an eleven-day journey down the St. Lawrence River to Quebec City, Newfoundland, Nova Scotia, New Brunswick, Bar Harbor, Boston, Newport and on to New York City. This was our first luxury cruising adventure. Getting to Montreal could not have been easier. We took a 1.5-hour flight from DCA arriving mid-day just in time for lunch and a stroll along the Golden Mile to see the mansions. It felt like being in Paris and dinner in a French Bistro did not disappoint. A highlight was visiting the Old City and the Basilica of Notre Dame. Its interior is stunning with rare woods delicately carved and painted. Strolling through the city, visiting the vast underground pedestrian network of shops and restaurants and walking through McGill University campus were highlights.



We boarded our cruise ship at the pier in Old Town.

Champagne was offered as we stepped on the ship and was poured at every event. We found our luxurious stateroom and explored the ship before having lunch (and more champagne) on the open-air deck next to the swimming pool! Already, we were relaxed and adjusting to ship life. That evening the ship left Montreal and sailed down the St. Lawrence River. We visited a port all days but one. Being on the ship was totally luxurious. The cabins were spacious and beautifully decorated. Each had a balcony. There were four elegant restaurants where proper attire was required. Each evening we would go to one of the lounges, have a glass of champagne before proceeding to a three-course dinner. After dinner most evenings we saw a show of talented singers and dancers. During the day while we were sailing, we attended several lectures giving the history of each port. The Coffee Connection was always open for a cappuccino and snack and, each day, tea and scones were served at 4pm. There was a spa and a gym, a swimming pool and three hot tubs. When weather permitted, I ran on the deck. I even ventured into the pool and hot tub one day. My facial at the spa was delightful. Never a dull moment.

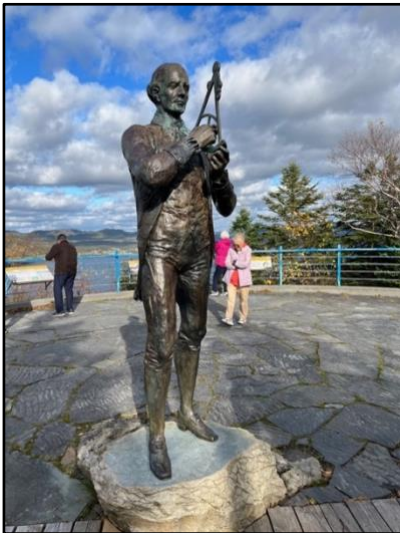
QUEBEC CITY. This was our first port of call. We docked early in the morning and as we looked out of our stateroom we saw the stately Chateau Frontenac on the hill all aglow. Some years ago we stayed at the Chateau and skied at Mt. St. Anne. We were happy to have the opportunity for another visit. We did not let the rain deter us as we walked through Old Town and took the Funicular to the Chateau where we had a lovely lunch. It was fun to revisit Quebec and explore the winding narrow cobblestone streets of Old Town. Founded in 1608 by Samuel de Champlain, Quebec City is one of the oldest cities in North America.

SAGUENAY, QUEBEC. This small city is described as an isolated "oasis" in the middle of the vast remote wilderness of Northern Quebec. Few roads connect with the area. We were met at the ship by our tour guide and boarded a bus to explore the surrounding area of beautiful scenery and foliage. We drove through three small towns in this remote area. There are no settlements due north of Saguenay all the way to the Canadian Arctic islands.

CORNER BROOK, NEWFOUNDLAND. Corner Brook is located on the west coast of the island of Newfoundland and Labrador. It is the most northern city in Atlantic Canada. From the ship it was about a ten-minute walk into town which boasts a modern City Hall, shops and pubs. Our tour guide was a ski instructor in the winter and took us to see Marble Mountain Ski Resort which has over 40 runs and was host of the 2011 Special Olympics Provincial Winter Games. The day we were there the slopes were surrounded by beautiful foliage. The area was surveyed by Captain James Cook in 1767. His statue stands on a hill overlooking the city.

SYDNEY, NOVA SCOTIA. As we docked in Sydney and I looked out our cabin window, the first thing I saw was the large fiddle on the pier. This small town on the east coast of Cape Breton is undergoing a revival due to investment in waterfront revitalization and cruise ship facilities. We walked into town along the water stopping

to look at the houses. We visited the Jost House, restored from the 1700s which is now a museum. Docents explained how it was to live in that era. We then meandered into town to the Triangle Irish Pub and delicious lobster rolls. And who could have predicted that we would find an incredible consignment shop near the pub! **HALIFAX, NOVA SCOTIA.** We did not expect such a lively, bustling city. Halifax is the Capital of Nova Scotia with a harbor which is among the largest natural harbors in the world, a Naval Base and university. It is a city of nearly a half million people that boasts the most pubs per-capita in Canada! The charming early 19th-century wood and stone buildings have been restored and the long boardwalk is now lined with a wonderful array of boutiques, cafes and pubs. In the heart of Halifax is the Halifax Citadel National Historic Site, a star-shaped fortress, at the top of a steep hill, from when the British Empire protected the harbor



We rode a Duck amphibian vehicle for a tour of the town and then it splashed into the water and took us on a tour of the waterfront.

ST. JOHN (BAY OF FUNDY), NEW BRUNSWICK. The Bay of Fundy is renowned for its extreme tides – twice daily seawater rises and falls about four stories high. We visited the site of this phenomenon, but it was the wrong time of day. Champlain first landed here in 1604. The city is only a 90-minute drive from the border of Maine.

BAR HARBOR, MAINE. We arrived in Bar Harbor on a beautiful sunny, warm day. After taking a tender from the ship we strolled along the main streets with restaurants, shops and fantastic views. Bar Harbor is on the northeast shore of Mt. Desert Island. By the late 1800s tourists arrived by train and ferry to this Gilded Age resort that would rival Newport. We enjoyed the day visiting the Bar Harbor Inn and partaking of lobster on the terrace overlooking the water. The weather was so warm that I was able to use the hot tub on the ship's deck when we boarded.

BOSTON, MASSACHUSETTS. After basking in the sun the previous day, we were greeted by a steady rainfall in Boston. While familiar with Boston it was fun to have a City Tour and visit Quincy Market. We got drenched walking around so we returned to the ship early to partake in teatime and enjoy the warmth of the ship and the beautiful lounge.

NEWPORT, RHODE ISLAND. A cloudy, drizzly day could not dampen the dazzle of Newport and the Gilded Age. What a fantastic place. During our scenic drive through Newport we saw beautiful vistas and mansion after mansion. We viewed The Breakers, the grandest of the summer “cottages” from afar but were able to visit **Rosecliff** and see how the rich and famous lived in the late 1800s. Looking forward to watching the series Gilded Age now that we were actually in one of the mansions.

NEW YORK, NEW YORK. All good things must come to an end! The ship arrived in NYC around 6am. If you get up early enough you can view the Statue of Liberty waving at you as the ship approaches the pier. We left the ship at 8am, took a taxi to the train station and were home by 2pm. A great adventure and never too far from home! Keep traveling.

Rosemary and Dick



By Ellie Thayer

Great New Job Opportunity

BREAKING NEWS: Jan Marx has volunteered to take on the TOOT Coordinator position. Thank you Jan!

She is looking for a volunteer to serve as a layout editor for three or four issues a year. Jan, a long-serving layout editor herself, can explain the ins and outs of the position to anyone who is interested or simply wants more information. Contact Jan if interested. jebbmarx@aol.com



Calendar

Sat Dec 16 Holiday Party, Jablons, 1:00 pm

Ski Trips:

Snowmass January 10 -17, 2024: K. & B Lake

**ExCom Officers, Board
Members, and Chairpersons**

<p><u>Officers:</u> President – <i>Cara Jablon</i> Vice Pres – <i>Bob Jablon</i> Secretary – <i>Ellie Thayer</i> Treasurer – <i>Dick Schwartzbard</i> Ex Officio – <i>Barry Lake</i></p> <p><u>Board Members:</u> <u>First Term 2022-2024:</u> <i>Salli Diakova</i> <i>Kathy Lake</i> <i>Don Vierimaa</i> <u>Second Term 2023-2025:</u> <i>Bob Knopes</i> <i>Inge Lesjak</i> <i>Rosemary Schwartzbard</i></p>	<p><u>Chairpersons:</u> Events – <i>Marianne Sopolis</i> Membership Records – <i>Barry Lake</i> Ski Trip Coordinator – <i>Kathy Lake</i></p> <p>TOOT Coordinator – <i>Ellie Thayer</i> TOOT Layout Editors – <i>Jan Marx, Kerry Hines & Dave Warthen</i> TOOT (E-Distribution) – <i>Barry Lake</i></p> <p>Webmaster – <i>Mary Ellena Ward</i></p> <p>Meeting Records – <i>Sue Lyon</i></p> <p>Historian – <i>Jan Marx</i></p>
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Useful Ski “Links”
[Potomac Valley Skiers](#)
[BRSC Sanctioned Trips](#)
[DC Ski Online News](#)

Reminder: It is club policy that contact information in the club's roster not be used for promoting personal business, for advertising, or for personal financial gain without the advance permission of the individual member to be contacted. Membership contact information shall not be distributed outside PVS.