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MONEY MATTERS

Give thanks for all time with family

Have you arranged for the day when you or your aging parent can no longer live at home? Do you have a team of advocates and advisers ready to step in to help? Who do you call?

For many, Thanksgiving is one of few occasions for adult children and their parents to spend time together. This also could be a good time to have



JORGEN VIK

the talk, in person; phone and video calls are fine, but hardly as conducive to a good conversation as being in the same room.

First step is to communicate your wishes. If nothing else, let people know where to find your documents in which these wishes are stated. Who should handle day-to-day financial tasks, like paying bills? Do you have a particular rehab facility where you'd like to spend weeks and months if, heaven forbid, you have a bad fall? Or maybe just a place where you want not to be?

If you haven't told others, then you're asking those closest to you to figure out your wishes on their own.

If you're the grown child, there is no need to wait for Mom or Dad to initiate the conversation. Bring it up yourself: "I can't see you living anywhere else, but where would you want to go if something happened?" If the response is "I have no plans on falling down the stairs," or "I'm not as old as you think," or other verbal stiff arms, I encourage you to hang in there.

"I'm serious; I don't want you to be parked in some place you hate."

None of us controls exactly how we'll age physically and mentally. Not planning and not talking about this is, in my opinion, a big mistake. I know it can feel confrontational to broach the topic, but remind yourself that your concern is rooted in your love for your parent. (Or for your child who doesn't want to have the conversation.)

Don't let the upcoming holiday pass without letting others know the plan. The conversation could become a warm and bonding experience.

Good luck.



MERRY AND BRIGHT

Paramount's candlelit tours may become new holiday tradition

BY JANE DUNLAP SATHE
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Starting Thursday, the Paramount Theater will offer a new way to keep your holiday season merry and bright.

The inaugural Holiday Evening Candlelight Tours will give visitors a chance to see the Downtown Mall theater bedecked for the season on quiet, intimate tours. Adults will carry candles; youngsters will tote battery-operated lanterns. Along the way, visitors will learn about moments from decades of local history.

"We love the holiday decorations that we put up, and we really wanted to give people another opportunity to slowly explore the theater," said Maran Garland of the Paramount Theater.

Each 30-minute tour interval is capped at about 20 people, which will keep families and groups together but preserve an intimate, uncrowded feel.

The theater's staff members, volunteers and board members will serve as docents in six different locations within the theater, and the tour groups will visit them to learn what makes the spaces special, Garland said.

The tour will begin in the lobby, where visitors will learn about the Paramount's 1931 opening. In the auditorium, it'll be time to learn more about the painstaking renovations between 2002 and 2004 that restored the former movie house's golden glow.

A sneak peek at the backstage area, stars' dressing rooms and the theater's treasured wall of autographs also is part of the tour.

A visit to the balcony will include an extended trailer of Maupintown Media filmmaker Lorenzo Dickerson's "3rd Street: Best Seats in the House," a documentary that premiered at the Paramount on Aug. 29. The film explores what attending films and events at the Paramount was like during the segregation era for local African American patrons, who had to use a separate entrance on Third Street to reach the theater's balcony.

The new tour will end in the ballroom, where local high school musicians will be performing holiday music and families can take seasonal family photos and dig into cookies and treats before heading home.

"This is an inaugural event for us, but we do hope to make it a holiday tradition for the Charlottesville and

Visitors who join one of the Paramount Theater's new candlelight tours can get behind-the-scenes glimpses of dressing rooms and backstage areas, as well as the lobby and other familiar public areas in their holiday-bedecked finery.

ROB GARLAND

IF YOU GO

What: Holiday Evening Candlelight Tours
When: 6 and 6:30 p.m. Thursday
 4, 4:30 and 5 p.m. Nov. 24
 6, 6:30 and 7 p.m. Dec. 9
 6, 6:30 and 7 p.m. Dec. 11
 6:30, 7 and 7:30 p.m. Dec. 20
Where: Paramount Theater
Cost: \$25; \$10 ages 3 to 12; free if 2 or younger
Info: theparamount.net; (434) 979-1333

Albemarle County community," Garland said.

Tickets are \$25; they're \$10 for ages 3 to 12. Children ages 2 and younger get in for free. The price includes a 60-minute guided tour, a Paramount memento, a drink ticket to redeem at the end of the tour, holiday cookies and treats at tour's end, a voucher for free popcorn to enjoy on a future visit and entry in a drawing for a pair of tickets to a Paramount event of your choice between now and June 30, 2020.

Get all the details at theparamount.net or (434) 979-1333.

Count community theater among holiday traditions for many

THE ASSOCIATED PRESS

The Railsback family in North Carolina enjoys lots of conventional holiday festivities — get-togethers, special meals, exchanging gifts. But for the past several years, they have added another tradition that illustrates the meaning of the season for them: performing in the High Point Community Theatre's "A Christmas Carol: The Musical."



"It's a huge part of our Christmas," said Kristina Railsback, who has played the role of Mrs. Cratchit since the theater first presented the production five years ago. Her husband, Eric, and sons, Liam, 14, and Caleb, 18, also have taken part every year, either performing onstage or working in the production crew.

She loves that the commitment brings the family together often



for rehearsals, and she finds the message of Charles Dickens' classic tale sets the right tone for the holidays.

"It's such a story of redemption that the Scrooge character has a chance to become a better person — it moves me every single

time," she said. More than that, she relishes the energy and feeling of kinship produced when people of all ages

"Live entertainment takes you away from reality for a short couple of hours."

— Tabi Bryner, Hemingford, Nebraska, director

The Ghost of Christmas Past, played by Courtney Lowe, takes Ebenezer Scrooge, played by Jim Freeman, on a journey through the pivotal points of his life during a 2018 production of "Ebenezer Scrooge" by High Point Community Theatre in High Point, North Carolina. For many, community plays are a holiday tradition.

BRAD MCMILLAN/HIGH POINT COMMUNITY THEATRE VIA AP

and backgrounds come together to do something creative. "I look

See **THEATER**, Page C2

MONEY MATTERS

Plan ahead for passing on IRA funds

There seems to be a fair bit of confusion as to how Individual Retirement Accounts (IRAs) are treated once the owner has died. Keep the following in mind as you determine who should receive your retirement accounts upon your death.

If your spouse inherits your retirement account, he can roll or transfer it into his or her own IRA. Spouses are the only ones allowed to do so. All other beneficiaries should establish an Inherited IRA.

The tax treatment for individual beneficiaries remain as they were while you were alive. So, if you have a Traditional IRA, your spouse could transfer this into his or her own Traditional IRA. Other individuals would transfer it into a Traditional Inherited IRA.

It is vital that people who set up an Inherited IRA not commingle money from your retirement account with that of anyone else. They cannot put the money into their own retirement accounts.

If you have a Roth IRA, the beneficiaries similarly would transfer the money into an Inherited Roth IRA.

As of now, a beneficiary with an Inherited IRA will have to take annual Required Minimum Distributions (RMDs) based on their life expectancy, using a divisor from the IRS Single Life Table and the prior year-end IRA value, on a term-certain basis.

The beneficiary will need to satisfy any RMD the deceased should have taken by Dec. 31 of the year of death of the IRA owner.

Income tax, but not the IRS 10% additional tax for early or pre-59½ distributions, will apply to taxable amounts when withdrawals are taken from the Traditional IRA you inherited.

Having your estate listed as the IRA beneficiary may have consequences that could negatively affect your heirs, as well as your overall estate plan. These consequences may include the following: being subject to probate; limited distribution options; and tax implications.

If you are not sure whom you have named as primary and contingent beneficiaries for your IRAs, employer-sponsored retirement plans, annuities and life insurance policies, I encourage you to check on this as soon as possible. Beneficiaries named in these documents take precedence over instructions in a will or trust.

Good luck.

Jorgen Vik is a certified financial planner and partner with SKV Group LLC.



JORGEN VIK

Abandon big cities and fall in love

Live out your Hallmark-movie fantasies in these festive towns



Middleburg's Christmas parade led by the Middleburg Hunt, riders and their hounds on a snowy day.

THE WASHINGTON POST

BY NATALIE B. COMPTON • THE WASHINGTON POST

The Hallmark Channel is celebrating the 10th anniversary of its Countdown to Christmas, a tradition that, this year, started 60 days before the actual holiday with the release of 40 new seasonal movies to a collection of titles some 232 strong. The plots contain overlapping themes often involving some sort of homecoming, some sort of a hometown hunk, some multigenerational problem-solving, and, of course, some sort of sweater-wearing. The movies tend to transport busy corporate types from cities to deeply quaint towns where they find love or, at the very least, the spirit of Christmas.

See **TOWNS**, Page C3

Lindsey Stirling keeps holiday spirit going strong

BY JANE DUNLAP SATHE
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While Lindsey Stirling is brightening Christmas season for audience members across the country, she's making the most of the season on the road.

The electric violinist behind the Warmer in the Winter Tour 2019, which is coming to Charlottesville's John Paul Jones Arena on Saturday evening, will join her crew and team to keep the holiday vibe merry and bright for each other.

"We'll decorate the bus. We'll bring the season along with us," Stirling said.

"It's a meaningful time of year for me," she said. "I'm a Christian, and my favorite parts of life are all in this time of year — family and faith."

Her show will include some of her original works, including "Christmas C'mon" and "Warmer in the Winter," and a variety of holiday season classics that glow in a big, celebratory setting — think "Dance of the Sugar Plum Fairy," "Santa Baby" and "I Wonder as I Wander."

"We try to make people laugh and feel nostalgic," the violinist said.

Stirling's original "Warmer in the Winter" was the best-selling Christmas album of 2017. When she released her

IF YOU GO

- » **Who:** Lindsey Stirling
- » **What:** Warmer in the Winter Christmas Tour 2019
- » **When:** 7:30 p.m. Saturday
- » **Where:** John Paul Jones Arena
- » **Cost:** \$225-\$37; parking \$15
- » **Info:** johnpauljonesarena.com; ticketmaster.com

"Warmer in the Winter: Deluxe Edition," her interpretation of "Carol of the Bells" became the first instrumental track to reach No. 5 in adult contemporary radio play.

Putting together a satisfying arena show is "kind of like figuring out what songs tell the right story in the right way," Stirling said. "It's like this giant jigsaw puzzle."

Balancing music with visuals is the first task, and making sure the show has the right sense of scale is important. Another important job is making adjustments to recognize the portions of the show that particularly resonated with audiences.

"You really can never tell how it's going to be received,"

See **STIRLING**, Page C2



SUBMITTED

Lindsey Stirling is bringing her Warmer in the Winter Tour 2019 to John Paul Jones Arena on Saturday. Expect a blend of Christmas classics and the electronic violin star's own compositions.

17th Annual Holiday Sale

December 2nd - January 4th
 Closed 12/24-12/29 and New Year Day

The Artful Lodger
 218 W Market St
 970.1900

* Some exclusions apply. Ample free parking onsite

INSIDE: ENTERTAINMENT: C2

MONEY MATTERS

Keep taxes in mind for year-end giving

Tis the season for giving, and if you are planning to give before year-end, keep these rules in mind:

» You can gift up to \$15,000 per year to each recipient without reporting to the IRS. If you are married, you and your spouse can give \$30,000 to each recipient. You can, for example, write one check for \$30,000 to a child; there is no need to write two checks.

» If you are giving your child a check, make sure he cashes it in this year. The gift is not complete until the child has cashed in the check, so if your son waits until after New Year's, this becomes a gift in 2020.

» Similar rules apply to the gifting of securities like stocks or bonds. The value of the security must be reported if it exceeds \$15,000, and the gift is only considered made when the security has been deposited into the recipient's account.

» If you gift more than \$15,000 to a person, you will not necessarily owe any taxes, but you'll need to file Form 709 with your tax filing. This report, basically, is a way to track all your gifts to non-charities in excess of the amount excluded from reporting (currently \$15,000 per year).

On your death, these excess gifted amounts will count against your estate tax exclusion. So, if you gift \$1 million to your child, you'd file \$985,000 on Form 709 but not owe any taxes. Instead, your estate exclusion would be reduced accordingly when your estate is settled.

» For gifts to qualified charities, there is no \$15,000 limit to worry about. You can gift as much as you want without filing a gift form. Keep in mind that you can deduct for cash gifts only an amount up to 60% of your adjusted gross income. Amounts in excess of this 60% can be carried forward for deductions for five years.

» Timing rules are also less restrictive for charitable giving. Checks need only be mailed before year-end to count as 2019 gifts. It doesn't matter that the charity won't cash the check until next year. Similarly, 2019 charitable gifts by credit cards need only be made this year, even if the credit card bill is paid next year.

Still, with only nine days left in the year, there's no time to waste. Take care of your 2019 gifting sooner rather than later.

Good luck.

Jorgen Vik is a certified financial planner and partner with SKV Group LLC.



ALEXA WELCH EDLUND
 RICHMOND TIMES-DISPATCH
 Kehinde Wiley was all smiles after the unveiling of his statue "Rumors of War" at the Virginia Museum of Fine Arts on Dec. 10.

Kehinde Wiley talks about his 'Rumors of War'

BY COLLEEN CURRAN • RICHMOND TIMES-DISPATCH

The Richmond Times-Dispatch sat down with Kehinde Wiley, the 42-year-old New York-based artist, on Dec. 10, after the unveiling of "Rumors of War," his monumental sculpture of an African-American man on horseback acquired by the Virginia Museum of Fine Arts.

Wearing a colorful suit with a Nigerian print on the front and British pinstripes on the back, Wiley was full of smiles and magnanimous.

The unveiling of "Rumors of War" had been exciting, provocative, celebratory and dramatic, especially when the tarp covering the statue snagged on its hair at the last moment.

Wiley joined the crowd, waiting, watching and laughing, while Richmond's All City High School Marching Band struck up a peppy tune to keep the crowd entertained.

"Rumors of War" is a massive sculpture: 27 feet tall, 25 feet long and 15 feet wide.

It was created in direct response to the monument to Confederate Gen. J.E.B. Stuart on Monument Avenue, which Wiley saw when he was visiting Richmond for his career retrospective "Kehinde Wiley: A New Republic" at the VMFA in June 2016.

See **STATUE**, Page C3



ASSOCIATED PRESS FILE

Bart Siegel of New Orleans looks through binoculars for birds on Dec. 22, 2010, during the National Audubon Society's annual Christmas bird count on the Gulf Coast in Grand Isle, Louisiana.

Annual Christmas Bird Count stronger than ever

THE ASSOCIATED PRESS

It's been 120 years since New York ornithologist Frank Chapman launched his Christmas Bird Count as a bold new alternative to what had been a longtime Christmas tradition of hunting birds. Today, the annual count continues, stronger and more important than ever.

"He realized that we were over-harvesting birds and something had to be done," says Geoff LeBaron,

who has led The National Audubon Society's massive community science effort for more than 30 years.

"People get very passionate about the Christmas Bird Count," he says. "It's fun and it's a tradition, but it's also crucially important to the creatures we love."

Recent studies have found declining bird populations and threats of extinction from climate change, habitat loss and other causes. The Christmas count has become one of the most important bird databases

because of its scale and longevity.

The first Christmas Bird Count was done by just 27 people at 25 locations across North America, mostly in the Northeast. Last year's count involved over 79,000 observers in 2,615 areas in the hemisphere, most in the United States and Canada, with an increasing number in Latin America and the Caribbean, LeBaron says.

Bird count parties, as the

See **BIRD**, Page C3

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