EYE ON MONEY

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2022

Estate Planning:
Protecting You and Your Family

Ways to transfer wealth, minimize estate taxes, and plan for incapacity.

plus

CAN YOU DEDUCT YOUR HOME OFFICE?

10 WAYS TO CONTRIBUTE TO CHARITY

RETIREMENT SAVINGS TIPS FOR NEW GRADS

FINANCIAL

Documents and Info You May Need if a Natural Disaster Strikes

If a natural disaster destroys your home, having access to certain documents and information in the aftermath can help you keep your finances on track and quickly start the recovery process. Here's some of what you may need.

Identification:
Driver's license
Social Security card(s)
Birth certificate(s)
Adoption papers

Insurance policies

Proof of ownership:
Deeds
Rental agreements
Vehicle titles
Home inventory

Cash

Contact info for:
Insurance companies
Insurance agent
Credit card companies
Mortgage lenders
Banks

Take time now to prepare. Many of the items can be photographed or scanned and stored in the cloud, your smart phone, or offsite. And you may want to pack some items in a go bag that you can easily grab if you need to leave home quickly. For a more complete list of what you may need, please visit FEMA's website at www.ready.gov/financial-preparedness. ■

inside

RETIREMENT SAVINGS TIPS FOR NEW GRADS

It's never too early to begin saving for retirement, even if it's only small amounts at first. Here are a few tips to get you started on the road to a financially secure retirement.

MAKE THE MOST OF YOUR TIME

Although your income may be limited when you first begin working, you are rich in time. Beginning to save now while retirement is still thirty or forty years away maximizes the time that your investment earnings have to potentially compound. And the more time your earnings have to compound—that is generate earnings of their own—the less income you may need to contribute over the years to potentially reach your retirement goal.

To illustrate this point, let's say you begin investing $1,000 every month at age 25. Assuming a 6% annual return, your savings would grow to about $1.86 million by the time you reach age 65 and you would have contributed $480,000. If you begin saving at age 35 instead, you'd need to contribute $1,958 per month for a total contribution of $704,880 to reach the same amount by age 65.

This is a highly simplified hypothetical example for illustrative purposes only; your results will vary.

USE YOUR WORKPLACE RETIREMENT PLAN

If your employer offers a retirement plan, it is usually the first account you should use to save for retirement. Here's why.

Convenience. Your contributions are automatically deducted from your pay and deposited into your account.

Employer match. Your employer may match a portion of the money that you contribute to your retirement account.

Investment earnings are not taxed while in the account, which can help your savings grow faster than if they were in a taxable account.

Contributions to a tax-deferred account are made with pre-tax income, which reduces your current income taxes. Your pre-tax contributions and earnings will be subject to income tax when they are withdrawn from the account.

A Roth account offers tax-free growth potential and tax-free withdrawals in retirement. Contributions are made with income that has already been taxed.

CONSIDER A ROTH ACCOUNT

A Roth account can be a smart choice for people who are just starting out in their careers and who expect their income and tax bracket to increase over the years.

That's because with a Roth account you pay income tax on your money before it goes into the account, when your tax rate may be relatively low, and you can make tax-free withdrawals in retirement, when your tax rate may be higher.

Roth accounts may be an option in a 401(k), 403(b), or governmental 457(b) retirement plan. They are also an option for individuals who open a Roth IRA on their own, although your income must be under certain limits to contribute to a Roth IRA. ■

All investing involves risk. This article reflects the federal laws in place on May 1, 2022.

PLEASE CONSULT YOUR FINANCIAL PROFESSIONAL FOR SPECIFIC ADVICE.

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Test Your Bond Knowledge

Here's an opportunity to see how much you know about various types of bonds and how they work.

TRUE OR FALSE: A bond's coupon rate is used to calculate its interest payments.
True. For example, a bond with a $1,000 face value and a 5% coupon rate will generally pay $50 interest each year until the bond matures.

TRUE OR FALSE: All bonds pay a fixed rate of interest.
False. Although many bonds pay a fixed rate of interest, others pay a variable rate of interest that resets periodically based on changes in a benchmark interest rate. Bonds that pay a variable rate of interest are called floating-rate bonds.

TRUE OR FALSE: Zero-coupon bonds pay interest when the bonds mature.
True. Investors purchase zero-coupon bonds at a discount to their face value and receive the full face value when the bonds mature.

TRUE OR FALSE: U.S. Treasury securities are considered safe investments.
True. U.S. Treasury bills, notes, and bonds are widely considered to be among the safest investments due to their backing by the U.S. government.

TRUE OR FALSE: U.S. Treasury bills are issued in terms of 10 years.
False. Treasury bills have the shortest terms—from 4 to 52 weeks—of all Treasury securities. Treasury notes are issued in terms of 2 to 10 years, and Treasury bonds are issued in terms of 20 or 30 years.

TRUE OR FALSE: Municipal bonds are issued to raise money for public projects.
True. Municipal bonds are issued by state and local governments and agencies to raise money for public projects, such as building highways and schools.

TRUE OR FALSE: The interest from most municipal bonds is exempt from federal income tax. True. It may also be exempt from state and local income taxes if the bonds were issued in your state. ■

Please consult your financial professional for investment advice.

PLEASE NOTE: Bonds are subject to interest rate risk. When interest rates rise, bond prices usually fall. The effect is usually more pronounced for longer-term securities. You may have a gain or a loss if you sell a bond prior to its maturity date. Fixed-income securities also carry inflation risk and credit and default risks for both issuers and counterparties. The government backing on Treasury bonds, notes, and bills refers only to the timely payment of interest and principal. It does not eliminate market risk. A portion of a municipal bond's income may be subject to state tax, local tax, and the federal alternative minimum tax. Capital gains are not exempt from taxation.

Can you deduct your home office?

If you work from home, you may be able to claim the home office deduction on your federal tax return. Here are five things to know about this deduction. Please consult your tax professional for more information.

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1 **Only people who are self-employed or own a business can claim the home office deduction.**
Employees cannot claim it even if they work from home.

2 **You must use part of your home regularly and exclusively for business to claim the deduction.**
For example, if you have a room in your house that you use for business, and only business, you may be able to claim a home office deduction for expenses related to it.

3 **Your home generally must be your principal place of business.**
There is an exception made for people who conduct business outside of the home, as long as all administrative and management activities take place at home and there is no other location to perform these activities.

4 **Calculating the deduction can be as easy as multiplying the square footage of your workspace by $5.**
This is the simplified method of calculating the deduction. The maximum square footage allowed is 300 square feet so the most you can deduct using this method is $1,500.

5 **Calculating your deduction based on your actual expenses may result in a larger deduction.**
This involves tracking certain home expenses, such as mortgage interest, real estate taxes, rent, insurance, and utilities, and allocating them between business and personal use based on the percentage of your home used for business. Direct expenses that apply only to your work space, such as the addition of new flooring in your office, can generally be deducted in full. ■

This article reflects the federal tax laws in place on May 1, 2022.

Estate Planning: Protecting You and Your Family

No matter your age or the size of your estate, it is important to have an estate plan in place to help protect your family's financial future, as well as your own. Here are a few general things to know about creating an estate plan. Your estate planning professional can tell you more, as well as provide advice regarding your specific situation. Please note that this article reflects the federal tax laws in place on May 1, 2022.

It is important to have an estate plan.
An estate plan can help ensure that your money and other assets are transferred, according to your directions, to the people and charitable causes you care about.

It can also help minimize taxes on those transfers so that more of your wealth passes to your loved ones.

An estate plan allows you to name the person you want to raise your children if anything happens to you.

And it can protect you during your lifetime by arranging for people you trust to manage your finances and make your medical decisions if you ever become incapacitated.

If you do not have an estate plan yet, talk to your financial and legal professionals about creating one now. It is never too early to put a plan in place. If you die without a will or making other legal arrangements for your assets, state law will generally dictate who will inherit your estate.

Planning how to transfer your wealth

There are four main ways—a will, trusts, beneficiary designations, and joint ownership—to provide legal direction about how you want your estate distributed. Here are a few things to know about each of them.

Prepare a will.
A last will and testament is a key part of every estate plan. It is used to transfer any property that you own that is not being transferred by other means, such as beneficiary designations, joint ownerships, and trusts.

In your will, you spell out how you want your estate distributed, taking into account any restrictions set by your state. Your beneficiaries might include your family and friends, as well as any charitable organizations you want to support.

If you have minor children, a will is the document you use to name the person you want to act as their guardian if both parents die while the children are still young.

After your death, your will must be validated and distributed under the supervision of the probate court. In some instances, this can be a lengthy and costly process, but not always. Many states offer a streamlined probate process, enabling smaller estates to pass relatively quickly and inexpensively through probate.

Consider a revocable living trust.
A revocable living trust is a legal arrangement you create to direct how the assets you put in it are to be managed during your lifetime and distributed after your death.

As the trustee, you retain full control of the assets in your trust. You can invest, spend, or sell them, just as you would any of your other assets. After your death, the successor trustee you name manages and distributes the trust assets according to your directions.

This type of trust is often used because the assets in the trust avoid probate. If you live in a state with high probate costs, using a revocable living trust may save your estate a significant amount of money. And if you own real estate in multiple states, transferring ownership of it to the trust may eliminate the need for probate in multiple states.

Revocable living trusts also offer privacy. Unlike a will, which becomes a matter of public record when it enters probate, the assets in a revocable living trust can be transferred to your heirs without the details of the trust becoming public knowledge.

A revocable living trust may also benefit you during your lifetime. If you ever become incapacitated, the person you name as your successor trustee can step in and manage the trust assets on your behalf.

Even with a revocable living trust, you will still need a will to provide direction for any assets that were left out of the trust and that cannot be distributed by other means.

Why create an estate plan?

An estate plan can help you:

- Direct how your assets will be distributed.
- Name a guardian for your children.
- Minimize estate taxes.
- Keep the details of your estate private.
- Make arrangements for loved ones who may need help managing an inheritance.
- Provide direction for how your medical care and finances are to be handled if you become incapacitated.

How do you name a guardian for your child?

- **You name a guardian for your child in your will.** The guardian will be responsible for your child's care until they become an adult if both you and the child's other parent die while the child is young.
- **The guardian you choose is not obligated to serve** so it is a good idea to get their agreement first and to name an alternate guardian just in case the first person you choose becomes unable to serve.

Trusts can help you achieve special objectives.

There are several types of trusts that can help meet some of the special objectives you may have. For example, there are trusts that can:

- *Provide an income to a second spouse,* while protecting the inheritance of children from a first marriage.
- *Manage inheritances* for individuals who are too young or not able to manage them on their own.
- *Shield the trust assets from creditors.*
- *Preserve eligibility for government benefits* for an individual with special needs while enhancing the quality of their life.
- *Minimize estate taxes.*

Beneficiary designations are a powerful estate planning tool.

Adding a beneficiary to your financial accounts is another estate planning option. The person you name as the beneficiary on the account can claim the assets in the account after you pass away. Until that time, your beneficiary cannot touch the account.

Financial accounts that allow you to name a beneficiary generally include savings and checking accounts, investment accounts, retirement plan accounts, and IRAs.

Different types of accounts refer to beneficiary designations differently. For example, investment accounts may refer to them as transfer-on-death designations. Checking and savings accounts may refer to them as payable-on-death or in-trust-for designations.

One advantage of naming beneficiaries for your financial accounts is that after your death the assets in the accounts can be transferred directly to the people you name without going through probate. This can save time and money. However, if you name your estate as your beneficiary, the assets must pass through probate before they can be distributed.

You can generally name multiple beneficiaries for each account and indicate how you want the account divided among them. However, if you are married and want to name someone other than your spouse as the primary beneficiary on your 401(k) account, you will generally need your spouse's written consent to do so. You may also need your spouse's consent to name a different primary beneficiary on your IRA if you live in a community property state.

In addition to naming primary beneficiaries, you may also be able to name contingent beneficiaries—those are the people you want to inherit the account if the primary beneficiaries pass away before you do.

Perhaps the most important thing to remember about beneficiary designations is that they take precedence over your will. This means that the person you name as a beneficiary on a financial account will generally inherit the assets in that account regardless of instructions to the contrary in your will.

Some jointly owned property can be automatically transferred to the co-owner and avoid probate.

Do you own property, such as a home, vehicle, or bank account, with one or more people? How that property is titled influences what happens after one of the owners dies.

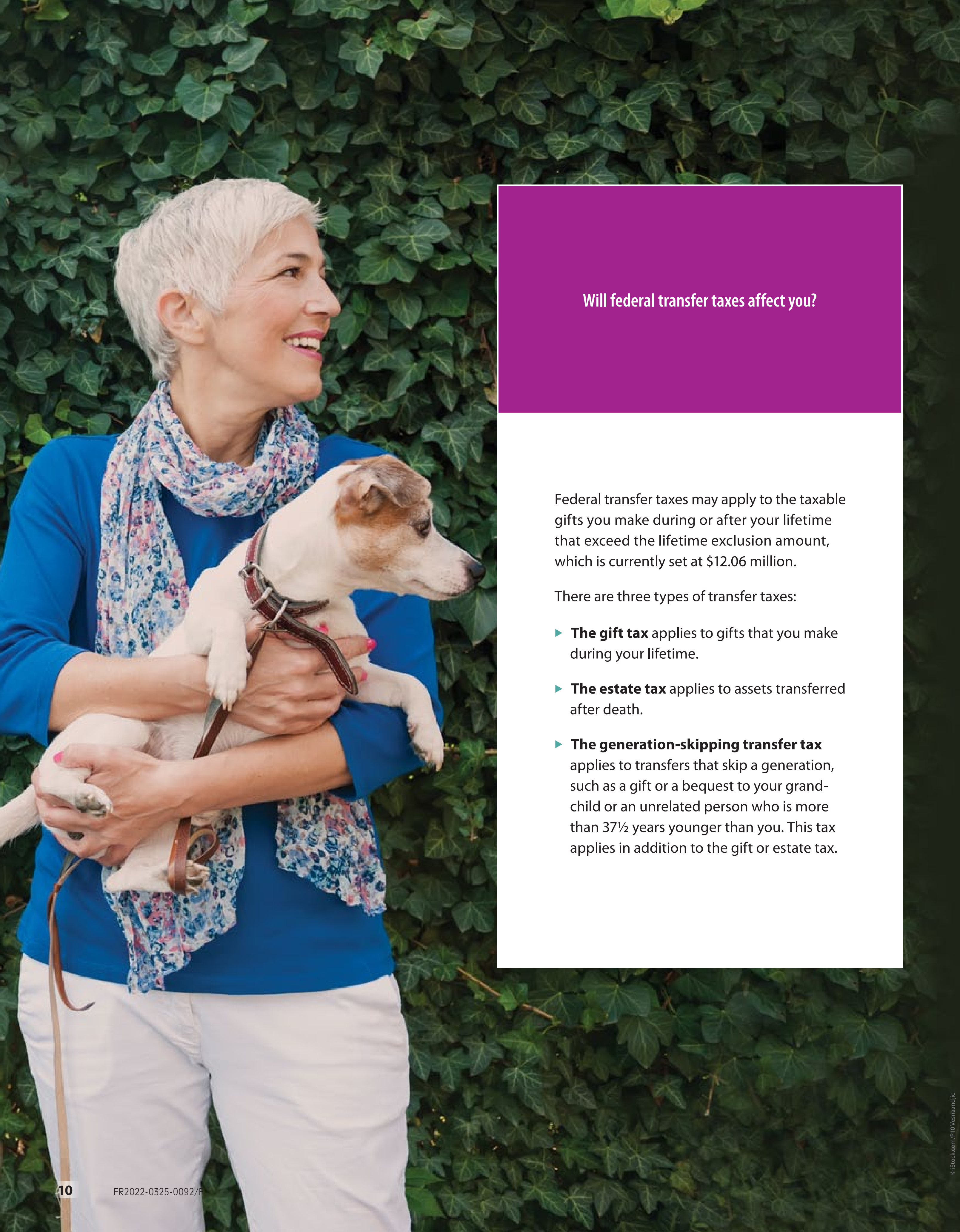
If the property is titled as *joint tenants with right of survivorship* and one owner dies, his or her interest in the property automatically passes to the surviving owner(s) without having to go through probate.

The same is true if the property is titled as *tenants by the entirety.* This form of co-ownership is generally only available to married couples and only in certain states. When one spouse passes away, the other spouse automatically becomes the sole owner of the property.

A third type of co-ownership, *tenants in common*, does not have right of survivorship and the deceased owner's interest does not automatically go to the other owner(s). Instead, the deceased owner's share of the property is distributed to his or her heirs, usually as specified in the owner's will, and may be subject to probate.

To make certain your beneficiary designations reflect your current thoughts on who should inherit those assets, it's a good idea to periodically review the beneficiary designations on your:

- Bank accounts
- Investment accounts
- Retirement accounts
- IRAs
- Annuities
- Life insurance policies
- Vehicle registrations *(in certain states only)*
- Real estate deeds *(in certain states only)*



Will federal transfer taxes affect you?

Federal transfer taxes may apply to the taxable gifts you make during or after your lifetime that exceed the lifetime exclusion amount, which is currently set at $12.06 million.

There are three types of transfer taxes:

- **The gift tax** applies to gifts that you make during your lifetime.
- **The estate tax** applies to assets transferred after death.
- **The generation-skipping transfer tax** applies to transfers that skip a generation, such as a gift or a bequest to your grandchild or an unrelated person who is more than 37½ years younger than you. This tax applies in addition to the gift or estate tax.

Minimizing estate taxes

The federal government taxes transfers of money, property, and other assets that exceed a certain amount. The tax is known as the gift tax if the transfer occurs during your lifetime and the estate tax if the transfer occurs after death.

Planning can help minimize gift and estate taxes so that more of your wealth can remain in your family. Here are a few things to know about these taxes and the strategies used to help minimize them.

Most people will not owe any federal gift or estate tax. That's because each of us has a lifetime exclusion for federal gift and estate taxes. It's set at $12.06 million for 2022. This means that you can generally give away up to $12.06 million during or after your lifetime without owing any federal gift or estate tax on the transfers. Married couples can use both of their exclusions to jointly shelter up to $24.12 million from those taxes. Federal gift or estate tax will generally apply to transfers of assets in excess of those amounts.

The thing is, though, that the $12.06 million exclusion is temporary. Washington doubled the amount of the exclusion a few years ago, but only for tax-years 2018 through 2025. The exclusion is scheduled to return to its pre-2018 level of $5 million, adjusted for inflation, in 2026 unless Washington changes the law. And there is a possibility that Washington may change the law and decrease the amount sooner than planned.

Individuals whose estates are likely to be subject to the federal estate tax may want to take advantage of the temporarily high exclusion amount to make tax-free gifts to their heirs now in case the exclusion amount decreases in the future. According to the IRS, making large gifts now will not harm or adversely affect your estate if the exclusion decreases later on.

Some gifts are not taxable and do not count against your lifetime exclusion. There are ways to make gifts to your loved ones and others that will reduce the size of your taxable estate without using any of your lifetime exclusion. Here are four of them.

- *Use the annual gift tax exclusion.* In addition to a lifetime exclusion, you also have an annual gift tax exclusion that allows you to give any number of people up to $16,000 each (2022 amount) in a single year without your gifts being subject to the gift tax or using up any of your lifetime exclusion. Married couples can use both of their annual gift tax exclusions to give any number of people up to $32,000 each per year.
- *Pay a loved one's medical expenses or tuition.* As long as the payment is made directly to the care provider or a qualifying educational organization, your gift will not be subject to the gift tax or count against your lifetime exclusion.
- *Make gifts to a political organization for its use.*
- *Make charitable contributions.* Money and other assets that you donate to charitable organizations reduce the size of your taxable estate without using any of your lifetime exclusion. Plus, charitable contributions are also generally tax deductible if you itemize deductions on your tax return.

Assets transferred between spouses are generally exempt from federal gift and estate taxes. As long as your spouse is a U.S citizen, the transfer of assets to your spouse is generally not subject to federal gift or estate taxes nor does it use up any of your lifetime exclusion. However, if the combination of your two estates is sizable, be sure to plan for the possibility that the surviving spouse's estate may eventually be subject to transfer taxes.

2022 Federal Gift and Estate Taxes

ANNUAL GIFT TAX EXCLUSION:
$16,000

LIFETIME EXCLUSION:
$12.06 million

TOP TAX RATE:
40%

The lifetime exclusion is set to decrease to $5 million, adjusted for inflation, in 2026. It may decrease sooner.

When should you review your estate plan?

You should review your estate plan whenever...

- **There is a change in your marital status.**
- **There is a birth, adoption, or death in your family.**
- **A family member becomes disabled.**
- **There is a significant change in your assets.**
- **You move to a new state.**
- **The laws regarding taxes and estates change.**
- **An executor, trustee, or guardian dies or is no longer willing or able to serve.**

Reviewing your estate planning documents and beneficiary designations whenever major changes occur in your life can help ensure that your plan stays in sync with your changing circumstances. Your estate planning attorney may also recommend a review every few years.

If one spouse doesn't use all of their lifetime exclusion, the other spouse can use the remainder. Widows and widowers can use the unused portion of their deceased spouse's exclusion to shelter their own lifetime gifts and transfers at death from federal gift and estate taxes. However, the ability to use it does not happen automatically. The executor of the deceased spouse's estate must make an election on the decedent's federal estate tax return to have the unused amount transferred to the surviving spouse.

Consider keeping life insurance proceeds out of your estate. If your estate is likely to be subject to estate taxes, keep in mind that the proceeds from your life insurance policy will be included in your taxable estate if you own the policy. One way to avoid this scenario is to have an irrevocable trust own the policy so that the proceeds are not part of your estate and are not subject to estate taxes.

Even if your estate does not owe federal estate tax, it may owe state estate tax. Some states impose an estate tax, and the amounts that they allow to be exempted from state estate taxes may be significantly lower than the federal exclusion amount.

Planning for incapacity

In addition to arranging for a smooth, tax-efficient transfer of your wealth, estate planning also typically involves planning for the possibility that at some point in your life you may not be able to manage your finances or make decisions regarding your medical care on your own. To ensure that people you trust are legally authorized to handle these things for you if you become incapacitated, it is a good idea to put a few legal documents in place.

A durable power of attorney for finances lets you name someone to manage your finances. The "durable" nature of this document allows it to remain in effect if you become incapacitated so that the person you name on the document can step in and manage your finances for you. This may include paying your bills, depositing your income, overseeing your investments, paying your taxes, and taking care of numerous other financial tasks that you normally handle yourself.

It's a good idea to check with your financial institutions in advance to see if they have their own power-of-attorney form. If they do, they may not readily honor one created elsewhere.

Your successor trustee can manage the assets in your revocable living trust. One advantage of using a revocable living trust is that the person you name as your successor trustee can take over management of the assets in the trust if you ever become incapacitated. Until that time, the assets remain in your control.

A health care proxy is used to name someone to make medical decisions for you when you are incapacitated and are unable to make them yourself. This document is sometimes called a durable power of attorney for health care.

A living will is where you state your preferences for certain medical treatments (such as mechanical respiration, tube feeding, etc.) that you want to receive, or not receive, in an end-of-life or permanently unconscious situation. The instructions you provide in this document will serve as a valuable guide for your family and caregivers and can help remove the burden from your family members of having to make these tough decisions for you. ■

Please consult your estate planning professional.

Putting together a comprehensive estate plan is one of the best things you can do to protect your family's financial future, as well as your own. For help creating or updating an estate plan, please consult your estate planning professional.

10 Ways to Contribute to Charity

There are many ways to provide financial support to the charitable causes you care about. Ten options are introduced here.

Several of the options allow you to claim a charitable tax deduction for your contributions if you itemize deductions on your tax return. Some offer additional benefits, such as income payments for life in return for your donation or the potential to avoid capital gains tax on long-term securities that you donate.

Making the most of your charitable contributions and the potential benefits they offer can be challenging. For advice on pursuing your philanthropic goals, please consult your financial professionals.

This article reflects the federal tax laws in place on May 1, 2022.

Cash

A direct gift of cash is the simplest way to support a charity. You can write a check, use your credit card, or perhaps donate by electronic funds transfer. Whatever method you choose, your gift becomes available for immediate use by the charity. Keep the receipts and written acknowledgements from the charities if you want to deduct your gifts.

Private Foundation

Another option is to establish and fund a private foundation from which you, together with your family if you choose, can make grants to charities over time. A private foundation is more complex to set up and manage than a donor-advised fund, but it offers you greater control over how your contributions are invested and distributed.

Appreciated Securities

Donating securities that have increased in value since you purchased them can be a great way to maximize the tax benefit you receive from your gift. As long as the securities were held in a taxable account and you owned them for more than one year, you can avoid paying tax on their capital gains and can generally deduct their full fair market value.

Personal Property

Many charities welcome gifts of personal property, such as art, antiques, and collectibles. If you plan to deduct your gift, be sure to familiarize yourself with the IRS's substantiation requirements. For example, if you claim a deduction of more than $5,000 for a noncash charitable contribution, you must obtain a written appraisal by a qualified appraiser.

Charitable IRA Distribution

If you are age 70½ or older, you can have up to $100,000 per year distributed directly from your IRA to a qualified charity. Although your gift is not tax deductible, charitable distributions from a traditional IRA are tax-free and count toward your IRA's required minimum distribution (RMD) for the year.

Donor-Advised Fund

If you like the idea of making a tax-deductible contribution now and recommending grants from it later on to your favorite charities, consider contributing to a donor-advised fund. The charitable organization that sponsors the fund typically handles all of the administrative tasks, including disbursing the grant money to the charities you select.

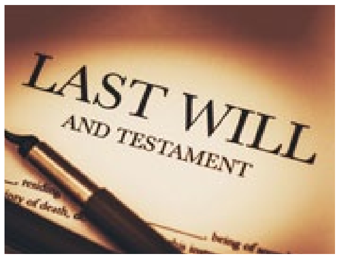
Charitable Gift Annuity

Many charitable organizations offer charitable gift annuities that will pay one or two beneficiaries (you and your spouse, for example) a stream of income for life in exchange for your donation of cash or other assets. After the last beneficiary dies, the remainder goes to support the charity.

The promise of lifelong income is backed by the charity's assets.

Charitable Remainder Trust

A charitable remainder trust is a private trust that you set up and fund to generate a stream of income for yourself and perhaps other beneficiaries for life or a period of years with the remaining trust assets going to your chosen charities after the last beneficiary dies or the period ends.



Bequest

You also have the option to include a bequest in your will or living trust specifying that a certain asset, amount, or percentage of your estate is to be distributed to a specified charity after your death. With this option, the assets remain in your full control during your lifetime. And if you change your mind about the bequest, you can have your will or living trust amended.

Beneficiary Designation

Another way to provide support to a favorite charity after your lifetime is to name the charity as a beneficiary on your IRA or other retirement account. You retain ownership of the account during your lifetime, and any assets remaining in it after your death are transferred to your beneficiaries. ■

GO WITH THE FLOW | Snake and Columbia Rivers, USA

BY BRIAN JOHNSTON

A road trip that follows the Snake and Columbia Rivers provides dramatic scenery and time travel through the Northwest's pioneer history.

THE LOWER SNAKE RIVER DOESN'T flaunt its splendor. It's not easy to reach and much of it is shy of roads, but this is where you'll want to start a journey through a startling contrast of landscapes that brings you from barren red rock to forest-draped gorges and onwards to the damp green of the Pacific Northwest coast.

The best way to get started is to fly into Spokane, Washington and drive two hours south. The drive is far from time wasted. The tarmac wiggles through the Palouse region whose perfectly humped hills and rolling farmland, striped with startling agricultural colors, will have you goggling through the windshield in delight.

As the road finally wanders into a corner of Idaho and corkscrews downwards, the landscape slumps into an arid gorge. Big marshmallow clouds and spiraling birds of prey drift overhead. The Snake River gleams below. You feel your soul expand in these wide-open places, and your sense of adventure is encouraged by the names of the twin towns on the river below: Lewiston, Idaho and Clarkston, Washington.

Explorers Meriwether Lewis and William Clark traversed this region at the beginning of the nineteenth century and, reaching the Pacific Ocean, helped establish a nation from sea to shining sea. Follow their footsteps 450 miles west and you'll find history and tremendous landscapes at every bend.

A self-guided walking tour of Lewiston starts you off on the history trail. A recreation of Idaho Territory's first legislative building—a structure scarcely larger than a hut—is given life by engaging volunteers with rollicking stories. Meanwhile just outside town at Nez Perce National Historical Park, you can delve into native history and the difficult relationship between the Nez Perce and early settlers.

Upriver, Hells Gate State Park is the location of the Lewis and Clark Discovery Center, where you can get a first overview of this fabled expedition. The canyon itself is a great hiking, boating, and fishing destination whose red cliffs are decorated with petroglyphs and scoured by eons of erosion. Take the scenic byway that wanders along its eastern rim for plunging, rust-red views.

Downriver from Lewiston, on the other hand, the road along the Snake River soon peters out. You'll have to leave the river here and cross arid country where electric pylons stand like strange totems on hillsides. You'll find the Snake again at Kennewick where it flows into the Columbia River.

Sacajawea State Park marks where the

LEFT: **The Columbia River winds its way through the rugged cliffs of the Columbia River Gorge on the border of Oregon and Washington.**
BELOW: **Multnomah Falls is one of many waterfalls on the Oregon side of the gorge.**

rivers meet and has a small museum that covers the Lewis-Clark expedition and highlights the important part played by their First Nations guide and interpreter Sacajawea. Sniff at whiskey barrels and packets of dried soup of the sort the explorers carried with them, and run your fingers over the super-soft sea-otter furs that were later traded along the river.

Just 17 miles further on at Richland, the river is lined by condos and parkland graced with willow trees. History of another sort is addressed at the REACH Museum, which tells the story of the Manhattan Project that was headquartered here in a race to produce material for the nuclear weapons that ultimately ended World War II.

The Columbia is no longer the "boiling and whirling" river that Lewis and Clark encountered, since it has been tamed by dams. Rent a kayak at Richland and enjoy a placid paddle under the watchful eye of wading herons on a river often smooth as a mirror and dappled with reflected clouds.

As you head west, fertile farmland buckles into pine-covered hillsides and then the cliffs of the Columbia Gorge, which extends for 70 miles downstream. The Pacific Northwest is announced by damp soaring red cedars, Douglas firs, and tangles of dripping ferns. The snow-capped cone of Mt Hood volcano hovers in the background.

The Dalles sits at the upriver entrance to the Columbia Gorge and was founded at the end of the Oregon Trail that funneled nineteenth-century settlers westward. Parts of downtown look like a Wild West movie set of lopsided shopfronts, pioneer buildings, breweries, and mills, although walls are splashed with colorful modern murals depicting historical scenes. Columbia Gorge Interpretive Center gives you another look at the Lewis-Clark expedition; particularly interesting is the exhibit on the tons of provisions the team hauled with them.

Despite being in a gorge, the Columbia River is now wide as a lake across which windsurfers and kite-surfers flit like exotic dragonflies. Just downstream, Stevenson is a raw country town astride a railway track that could be a setting for a Jack Reacher novel, but enjoys a spectacular setting. The Washington side of the river, though often overlooked, in fact provides the most sweeping, wide-angle views of the Columbia Gorge.

The scenic highway on the Oregon side of the river is better known and often busy, and rewards with gushing waterfalls and glorious clifftop outlooks such as Chanticleer Point and Crown Point. To get there, you'll have to loop through Portland and back out along the river, although the Hallelujah Chorus of scenery is worth the effort.

The gorge peters out before Portland, which sits astride the Willamette River just before it empties into the Columbia. Oregon's biggest city is arty, eco-friendly, and alternative: just the place to enjoy breweries, great eateries, food trucks, and farmers' markets. Hundreds of miles of cycling paths invite you to stretch car-cramped legs. You can pedal both sides of the Willamette by following the Waterfront Park and the Eastbank Esplanade cycleway, which passes through brewery-filled, newly trendy East Portland.

Portland is a city to absorb with no particular purpose in mind, although determined sightseers can head to Pittock Mansion, the Renaissance-style château of an early-twentieth-century newspaper and railroad tycoon. Forests-full of rare wood, opulent décor, and clashing Turkish and French decorative themes are softened by Pittock family memorabilia. The flower-filled terraced garden has pleasing city and Mt Hood views.

Across the Columbia River, Vancouver in Washington is overshadowed by Portland. Yet as one of the first pioneer settlements in the Northwest, it has dollops of history, with many sites linked along the five-mile, riverfront Waterfront Renaissance Trail. Particularly worth seeing are the well-preserved outposts of the Hudson's Bay Company and US Army, brought to life by staff in period costume who relate battle yarns, rattle drums, and give musket demonstrations.

The now immense Columbia River ends at the ocean near Astoria, founded as a trading post in 1811. The port is named for America's first multimillionaire John Jacob Astor, who established a fur-trapping company here. Shingle mansions in skirts of well-tended gardens sit on green hillsides above the river. On the waterfront, former warehouses house hipster cafés and breweries. Time for a celebratory beer at journey's end, as the river slides slowly into the sea. ■

Classical Music Festivals 2022

Nothing beats a great concert—except maybe a series of great concerts held outdoors in a beautiful setting!

CUYAHOGA FALLS, OH

Blossom Music Festival *July 2–September 4, 2022*

The Cuyahoga Valley National Park in northeastern Ohio is the setting for The Cleveland Orchestra's Blossom Music Festival where concertgoers can enjoy the beauty of the park while listening to great music under the stars. Ilya Gidalevich, the Director of Artistic Planning for The Cleveland Orchestra, said in regards to the 2022 season, "There are classical works that people know and love—like Rimsky-Korsakov's *Scheherazade*, Vivaldi's *The Four Seasons*, and Beethoven's *Ninth Symphony*—as well as some rarely heard gems we're excited to share with the Blossom audience."

CHICAGO, IL

Grant Park Music Festival *June 15–August 20, 2022*

This annual music festival is held in one of Chicago's most spectacular settings—Millennium Park—where tall buildings form a stunning backdrop beyond the Great Lawn and Seating Bowl of the Jay Pritzker Pavilion where the orchestra performs. The 2022 season features a mix of classical favorites and contemporary compositions performed by the Grant Park Orchestra and Chorus. You may want to arrive early so that you have time to check out the park's other features, such as the Cloud Gate sculpture and the Lurie Garden, and to attend a pre-concert lecture presented by a guest artist, composer, or expert commentator.

LENOX, MA

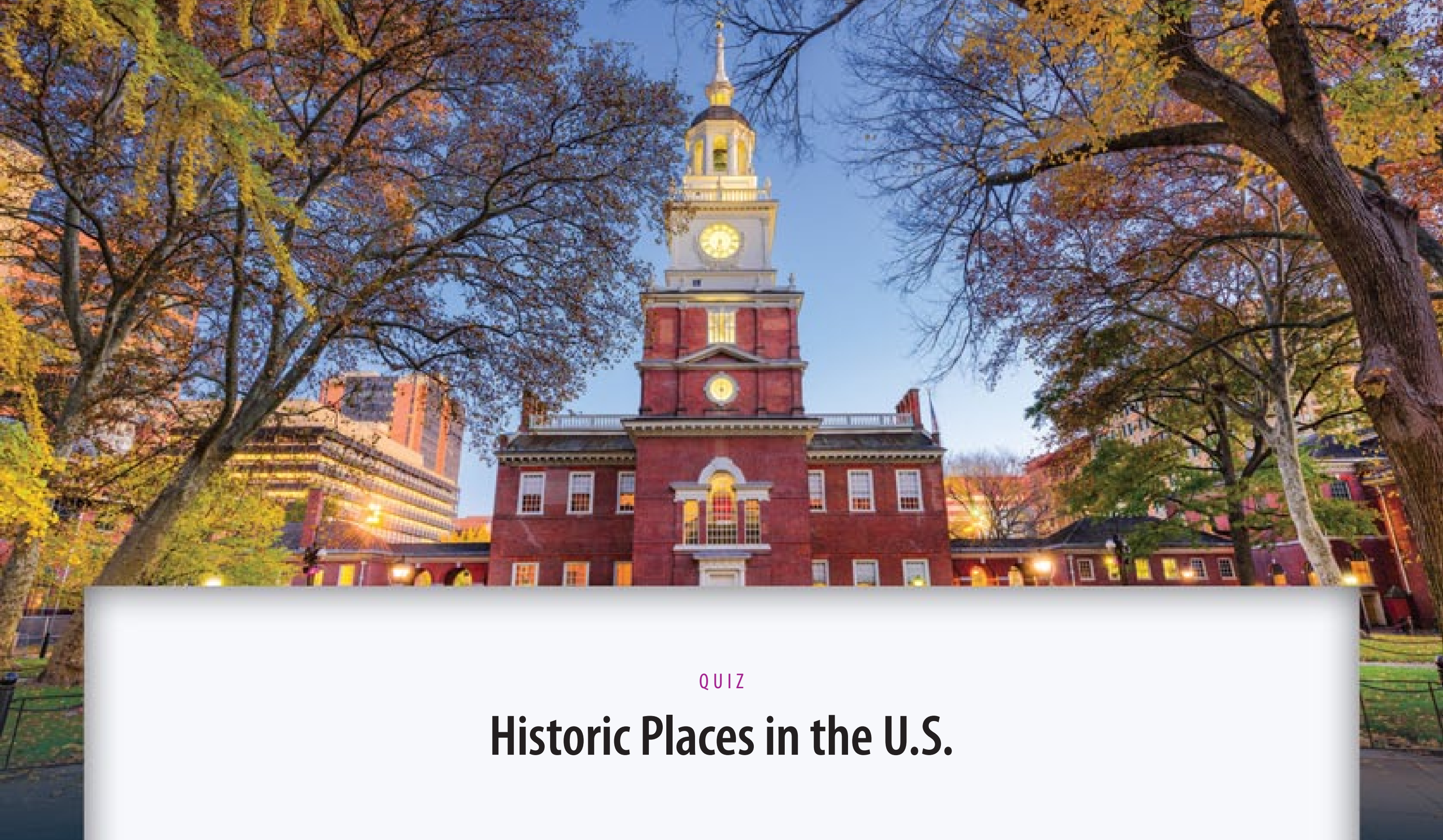
Tanglewood *June 17–September 4, 2022*

Nestled deep in the rolling hills of the Berkshires in western Massachusetts, Tanglewood is the summer home of the Boston Symphony Orchestra and an idyllic place to listen to classical music as you picnic on the lawn. Tanglewood plans to return to its full-season schedule this summer, presenting eight weekends of Boston Symphony Orchestra programs, as well as Boston Pops concerts, a Popular Artist series, and performances by the orchestra's summer music academy. Highlights of the 2022 season include performances of works by Bernstein, Stravinsky, Mozart, and many others, as well as a 90th birthday celebration for composer John Williams.

VAIL, CO

Bravo! Vail Music Festival *June 23–August 4, 2022*

This music festival brings world-renowned musicians to picturesque venues throughout Colorado's Vail Valley for six weeks each summer. The 2022 season features the return of The Saint Paul Chamber Orchestra, the Dallas Symphony Orchestra, The Philadelphia Orchestra, and the New York Philharmonic, as well as internationally acclaimed chamber artists and soloists, for more than 60 concerts. Orchestra performances take place at the open-air Gerald R. Ford Amphitheater, which is nestled into the fir-clad slopes of the Vail Valley. ■



QUIZ

Historic Places in the U.S.

1. If you are entering the building where the Declaration of Independence and the Constitution were signed (*above*), you are in:

A. Independence Hall
B. Old State House - Boston

2. If you are strolling past the 400-year-old Palace of the Governors in what was once part of the Spanish Empire, you are in:

A. Dallas, TX
B. Santa Fe, NM

3. If you are looking out over the Potomac River from the back porch of a president's home, you are at:

A. Mount Vernon
B. Monticello

4. If you are visiting the Castillo de San Marcos, a fort built by Spain in the late 17th century to protect the Atlantic trade route, you are in:

A. St. Augustine, FL
B. Savannah, GA

5. If you are exploring America's first national park where bison roam among steaming basins, you are in:

A. Yosemite National Park
B. Yellowstone National Park

6. If you are walking past the small wooden house where Paul Revere once lived and set out from on his legendary midnight ride, you are in:

A. Boston, MA
B. Providence, RI

7. If you are exploring the site of the last major battle of the Revolutionary War where the British army surrendered, you are in:

A. Gettysburg, PA
B. Yorktown, VA

8. If you are touring the mission where Texans fought for their independence from Mexico in 1836, you are at:

A. Mission San José
B. The Alamo

9. If you are aboard the USS *Constitution*, a 3-masted frigate that was originally launched in 1797, you are in:

A. Charlestown, MA
B. Charleston, SC

10. If you are walking where 12 million immigrants took their first steps on American soil, you are on:

A. Ellis Island
B. Liberty Island

ANSWERS: 1-A, 2-B, 3-A, 4-A, 5-B, 6-A, 7-B, 8-B, 9-A, 10-A