BAY BUSINESS GROUP

Let our business be your bookkeeper

Accounting • Taxes • Bookkeeping

EYE ON MONEY

MAY JUN 2023

How to Simplify Your Personal Finances

Spend less time on financial tasks and more time enjoying life.

plus 6 THINGS YOU CAN ACCOMPLISH WITH AN ESTATE PLAN

HOW TO MAKE THE MOST OF A TAX REFUND

INCOME ANNUITIES: PROVIDING INCOME IN RETIREMENT

RETIREMENT

What to Review in Your Social Security Statement

Make sure your earnings record is correct. The Social Security Administration records how much you earn each year and uses this information to calculate your future benefits. If earnings are missing from your record, you may receive lower retirement benefits than you deserve.

Review how much you may receive per month in retirement. The longer you wait to begin your retirement benefits, up until age 70, the larger your monthly benefit will be. If you are wondering how much larger, take a look at the personalized estimate in your statement. It shows how much you may receive if you start at various ages. This information can be helpful in planning for retirement and deciding when to begin benefits. ■

You can review your statement online at www.ssa.gov/myaccount.

inside

6 WAYS TO MAKE THE MOST OF A TAX REFUND

A tax refund can have a positive impact on your finances if you use it wisely. Here are a few ideas of how you might put it to good use.

1 Save for a rainy day. Unless you already have enough money set aside to cover a few months of living expenses, you may want to add your tax refund to your emergency fund. Having a sum of money set aside just for emergencies, such as a job loss or a large medical bill, can help you avoid dipping into your retirement savings or running up credit card debt when these types of unexpected events occur.

2 Pay off credit card debt. Paying off high-interest credit card debt is always a good option to consider when you receive a tax refund. That's because reducing credit card debt reduces the amount you spend on interest each month, which frees up more of your income for your other financial needs and goals. If you have an unpaid balance on more than one credit card, consider paying off the card with the highest interest rate first.

3 Save for your future. Even modest amounts you invest today have the potential to grow into sizable amounts over time. Let's say you invest $3,000. Assuming a 5% annual return, your investment may be worth about $4,900 in 10 years, $8,000 in 20 years, and $13,000 in 30 years. And if your investment earns a higher annual return, let's say 8%, your $3,000 investment may be worth about $6,500 in 10 years, $14,000 in 20 years, and $30,200 in 30 years.*

4 Save for your child's future. If you have a young child, adding your tax refund to the child's college fund where it has an opportunity to grow over time can be a good choice. And it may save money in the long run if it prevents you or your child from having to borrow for college.

5 Improve your home. Although your refund may not be enough to redo the kitchen, it may be enough to tackle some repairs or add some curb appeal. By making repairs now before the problems escalate, you may avoid more expensive repairs in the future. And if you are planning to move soon, adding some curb appeal may make it easier to sell your home.

6 Do something fun with it. If you are in good shape financially, consider using part of your tax refund for something you enjoy. For example, you might put it toward an upcoming vacation or concert tickets. ■

*

Do you usually receive a large tax refund?

If you'd rather have larger paychecks and a smaller refund, you can adjust how much tax is withheld from your paychecks by giving your employer a new Form W-4.

PLEASE CONSULT YOUR TAX AND FINANCIAL PROFESSIONALS FOR ADVICE.

** This is a hypothetical example for illustrative purposes. Your results will vary. Investing involves risk, including the possible loss of principal.*

REITs

Test Your Knowledge of REITs

Here's an opportunity to see how much you know about real estate investment trusts (REITs) and how they work.

TRUE OR FALSE: REITs are a way to invest in income-producing real estate.
True. A REIT is a company that usually owns and operates income-producing real estate, such as office buildings, shopping centers, apartment complexes, warehouses and distribution centers, data centers, and self-storage facilities. By buying shares of a REIT or a REIT fund, an individual investor can earn a portion of the income that the REIT receives from its properties.

TRUE OR FALSE: There are two main types of REITs—equity and mortgage.
True. Equity REITs own income-producing real estate and receive most of their income from rents. Mortgage REITs focus on financing real estate by investing in mortgage loans and mortgage-backed securities.

TRUE OR FALSE: Most equity REITs specialize in one type of property.
True. For example, a REIT may focus on just offices or just apartments, although some REITs do own and manage a mix of property types.

TRUE OR FALSE: REITs must distribute 50% of their income to shareholders.
False. Although REITs are required to distribute at least a certain percentage of their taxable income to shareholders each year, the percentage is 90%, not 50%. As a result of this requirement, REITs tend to pay higher dividends than some other types of companies. Keep in mind, though, that the dividends are not guaranteed and will fluctuate in value.

TRUE OR FALSE: Many REITs are publicly traded.
True. Many REITs are publicly traded on stock exchanges, making it possible for investors to buy shares of an individual REIT the same way they would buy shares of stock. Investors can also buy shares of mutual funds or ETFs that focus on REITs. Non-traded REITs may be an option, but be aware that they involve special risks, such as lack of liquidity. ■

Please consult your financial professional for investment advice.

Please note: Investing in REITs involves special risks, such as possible lack of liquidity and potential adverse economic and regulatory changes. For this reason, there are minimum suitability standards that must be met. Please ensure you read the prospectus carefully before investing. In addition, an investment in real estate will fluctuate with the value of the underlying properties, and the price at redemption may be more or less than the original price paid.

Before investing in mutual funds or ETFs, investors should consider a fund's investment objectives, risks, charges, and expenses. Contact your financial professional for a prospectus containing this information. Please read it carefully before investing.

How much may the Energy Efficient Home Improvement Credit add up to?

The federal tax credit for making qualified energy-efficient improvements to your existing home increased at the start of 2023. Here's how much cash the credit may put back in your pocket if you meet the requirements to claim it.

Credit amounts by type of home improvement:	An annual limit also applies:
Building envelope components ▶ Exterior doors: 30% of costs up to $250 per door, up to a total of $500 ▶ Exterior windows and skylights: 30% of costs up to $600 ▶ Insulation materials or systems and air sealing materials or systems: 30% of costs **Home energy audits:** 30% of costs up to $150 **Residential energy property:** 30% of costs, including labor, up to $600 for each item ▶ Central air conditioners ▶ Natural gas, propane, or oil water heaters ▶ Natural gas, propane, or oil furnaces and hot water boilers ▶ Improvements to or replacements of panelboards, sub-panelboards, branch circuits, or feeders that are installed along with qualified building envelope components or other energy property and enable its installation and use	**$1,200** Maximum total credit per year for all building envelope components, home energy audits, and residential energy property.
Heat pumps and biomass stoves and biomass boilers: 30% of costs, including labor ▶ Electric or natural gas heat pump water heaters ▶ Electric or natural gas heat pumps ▶ Biomass stoves and biomass boilers	**$2,000** Maximum total credit per year for all heat pumps, biomass stoves, and biomass boilers.
The $1,200 annual limit that applies to all building envelope components, home energy audits, and residential energy property is separate from the $2,000 annual limit that applies to all heat pumps and biomass stoves and boilers. As a result, the maximum combined credit per year may be as much as $3,200.	**$3,200** Maximum combined credit per year.

Please note: Each item must meet specific energy efficiency requirements to qualify for this credit. Other requirements may also apply. If you are counting on claiming the credit, please review all of the requirements before making a purchase decision. Source: IRS Fact Sheet, FS-2022-40, December 2022.

How to Simplify Your Personal Finances

Your finances can become complicated over time as you accumulate new assets, debts, and accounts. Before you know it, it's possible to have a fistful of credit cards, multiple financial accounts, and a string of retirement accounts with former employers—all of which take time to manage. Fortunately, there may be things you can do to simplify your finances so that you spend less time on financial tasks and more time on enjoying life. Here are a few general ideas to consider.

BANKING

Sign up for online or mobile banking.
Online and mobile banking make it easy to manage your financial accounts from wherever you are, such as at home, at work, or on vacation.

Both allow you to monitor your accounts, transfer money between accounts and financial institutions, track your spending, set alerts, and arrange for bill payments at any time and from any place you can access the Internet.

Use direct deposit and mobile banking apps to deposit your income.
There's no need to stand in line at the bank any more to cash or deposit a check. Many types of income, such as paychecks, tax refunds, and Social Security benefits, can be automatically deposited into your bank account with direct deposit. And any paper checks you receive can generally be deposited using a mobile banking app.

Depositing a paper check can be as quick and easy as opening your bank's mobile app on your smartphone or tablet, taking a picture of the front and back of the check, choosing your account, entering the deposit amount, and selecting Make Deposit. It's a good idea to hang on to the paper check for a few more days in case the bank has questions about it.

Set up alerts for low balances.
Rather than continually checking your account balance, you may want to set up email or mobile text alerts with your bank so that you are notified when your balance drops below the threshold you select. Not only will this save time, it may also help prevent overdrafts.

Arrange for recurring transfers between accounts.
If more income than you need for your monthly expenses funnels into your checking account each month, you may want to arrange for automatic transfers to your savings and investment accounts where your money has the potential to earn more than in a checking account.

Go paperless.
To reduce paper clutter in your home, make the switch to online statements that you can store digitally in your computer or in the cloud.

Typically, your bank or other financial institution will send you an email when your statement becomes available. You can then log into your online account or mobile banking app to review, download, or print your statement.

And if you are still receiving your bills in the mail, you may want to make the switch to paperless billing also.

Use fewer credit cards.
Each of your credit cards equates to twelve statements per year. Have five credit cards? That's sixty statements per year that will need to be reviewed. You can reduce the amount of time you spend reviewing statements by reducing your number of credit cards. Keep in mind, however, that cancelling a credit card may have a short-term negative impact on your credit score.

Consider using a digital wallet.
If you are tired of carrying a stack of credit cards or not having the right card with you when you need it, consider using a digital wallet instead.

A digital wallet is a smartphone application, such as Apple Pay or Google Pay, that stores your credit card information so that you don't need to have the physical card with you to make a purchase. It can generally be used anywhere that accepts contactless payments.

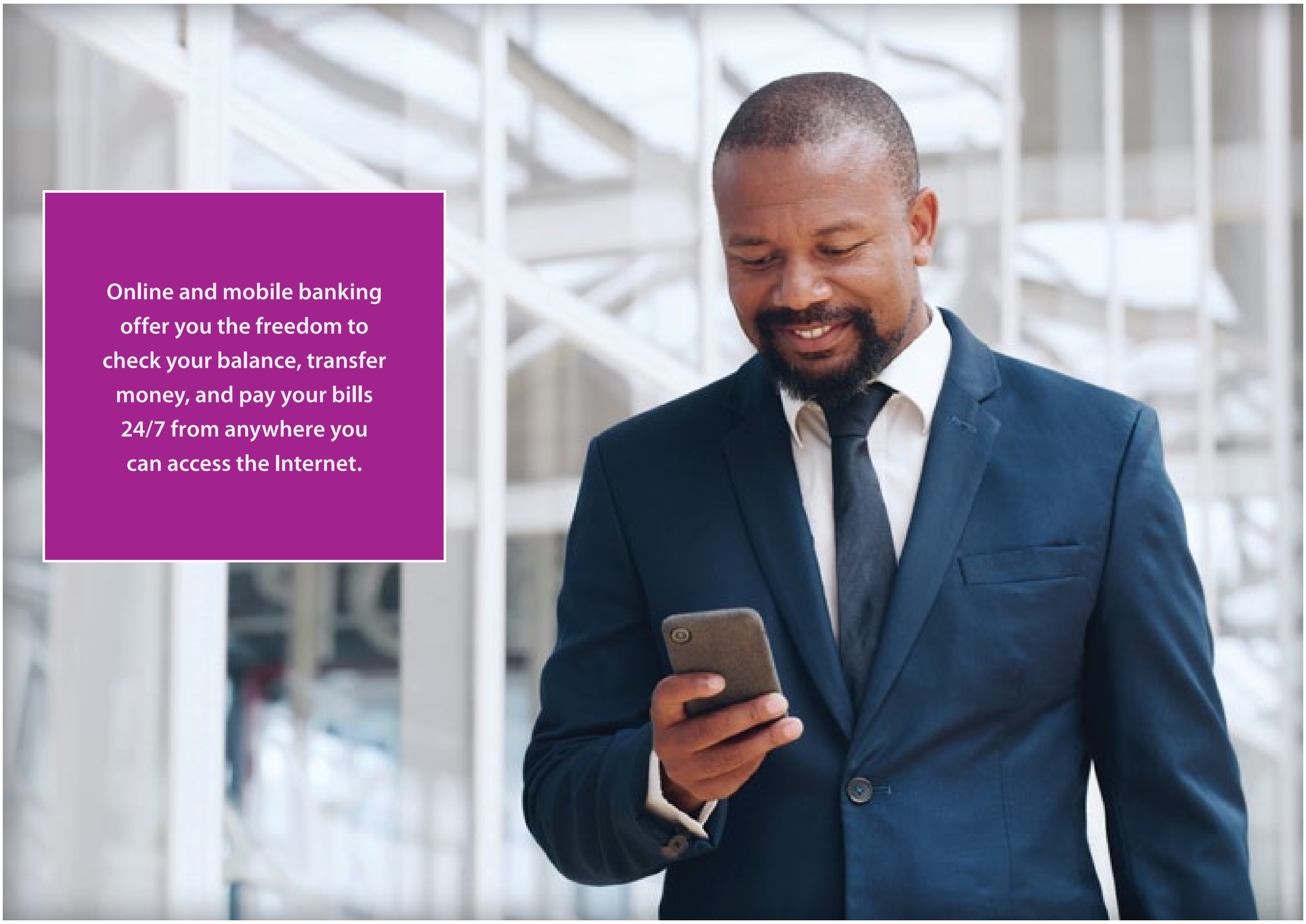
Consider using a mobile payment app.
Apps, such as Venmo, Cash App, and Zelle, are convenient ways for trusted friends and family to send cash to each other using their smartphones. These apps are typically used to pitch in or get paid back for things like a dinner out with friends or rent with a roommate.

© iStock.com/subman

It's easy to lose track of accounts and other financial assets when your finances get too complex. Here are two places to look for them.

www.missingmoney.com
Search here for checking and savings accounts, uncashed payroll checks, utility deposits, refund checks, life insurance proceeds, and more.

www.treasurydirect.gov/savings-bonds/treasury-hunt/
Search here for uncashed savings bonds.



Online and mobile banking offer you the freedom to check your balance, transfer money, and pay your bills 24/7 from anywhere you can access the Internet.

BILLS

Pay your bills online.
To avoid the hassle of writing and mailing checks every month, consider using your bank's online bill pay service to make one-time or recurring payments to your billers.

All you generally need to do is log in online or using your bank's mobile app, click on Bill Pay, and enter who, when, and how much to pay. Your bank takes it from there, either sending an electronic payment or a paper check to your biller.

And if you have bills that are always the same amount, such as a mortgage payment, you might consider arranging recurring payments so that your bank automatically pays that bill on the same day each month. If you choose this payment option, you'll want to make sure that there is enough money in the account on that day to cover the payment.

Pay your bills at set times each month.
Arrange for new due dates with your billers that fall closer together so that you only have to pay bills once or twice a month. Then set up a reminder on your computer or mobile device that alerts you when it is time to pay bills.

Consider using auto-pay.
Allowing your billers, such as your phone company, to automatically deduct your payments from your credit card or bank account each month can save you time and ensure that you don't miss a due date.

But before you sign up for auto-pay, make certain that the company is legitimate and reputable. If you are not sure, choose another payment method. And if you grant permission for a company to debit your bank account, it's up to you to make certain that there is enough money in your account on the scheduled payment date. If there isn't enough, you may get stuck paying an overdraft or insufficient funds fee.

SAVING AND INVESTING

Automate it.
The easiest and fastest way to put your money to work for you is to set up automatic transfers into your savings, investment, and retirement accounts.

And perhaps the most convenient way to do this is to contribute to your retirement plan at work. Typically, your employer will automatically deduct your retirement plan contributions from your pay and deposit them into your retirement account without you having to lift a finger.

And if your employer offers direct deposit, they may also be able to automatically deposit part of your paycheck into your savings or investment account each pay period.

Another option is to set up recurring transfers with your bank so that the bank automatically transfers a specific amount from your checking account to your savings or investment account on a regular schedule.

Consolidate your accounts.
Fewer financial accounts means fewer statements to review each month, which can save you time and make it easier for you to evaluate your overall financial picture.

But before you consolidate any workplace retirement accounts, be sure to explore your options first. Typically you'll have four of them after you leave an employer. You may be able to leave your money in your former employer's retirement plan, move it to your new employer's plan, transfer it to an IRA, or cash it out. Each option has its pros and cons, which you should review before moving or consolidating accounts.

And when consolidating bank accounts, keep the FDIC limits in mind. Deposits are generally insured by the FDIC, but only up to $250,000 per depositor, per insured bank, for each account ownership category. Exceed the limit, and you risk losing money if the bank ever fails.

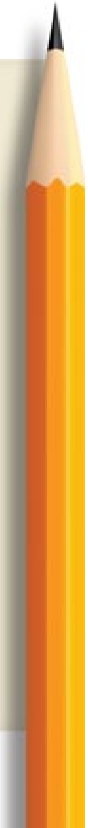
Bring in a pro.
When it comes to managing your money and making financial plans for your future, there is no need to do everything yourself. Consider delegating some of it to a financial professional who can help you define your goals, review your current finances, make a plan for moving forward, and track your progress. Not only may this save you time, it may also help you avoid missteps and remove some financial stress from your life.

Promptly review your checking and credit card statements.

Using technology to make deposits, transfer money, and pay bills can help you trim the amount of time you spend managing your finances, but you still need to review your checking and credit card statements each month.

Read through the list of transactions on each statement to make certain that your income has been deposited, your transfers made, and your bills paid.

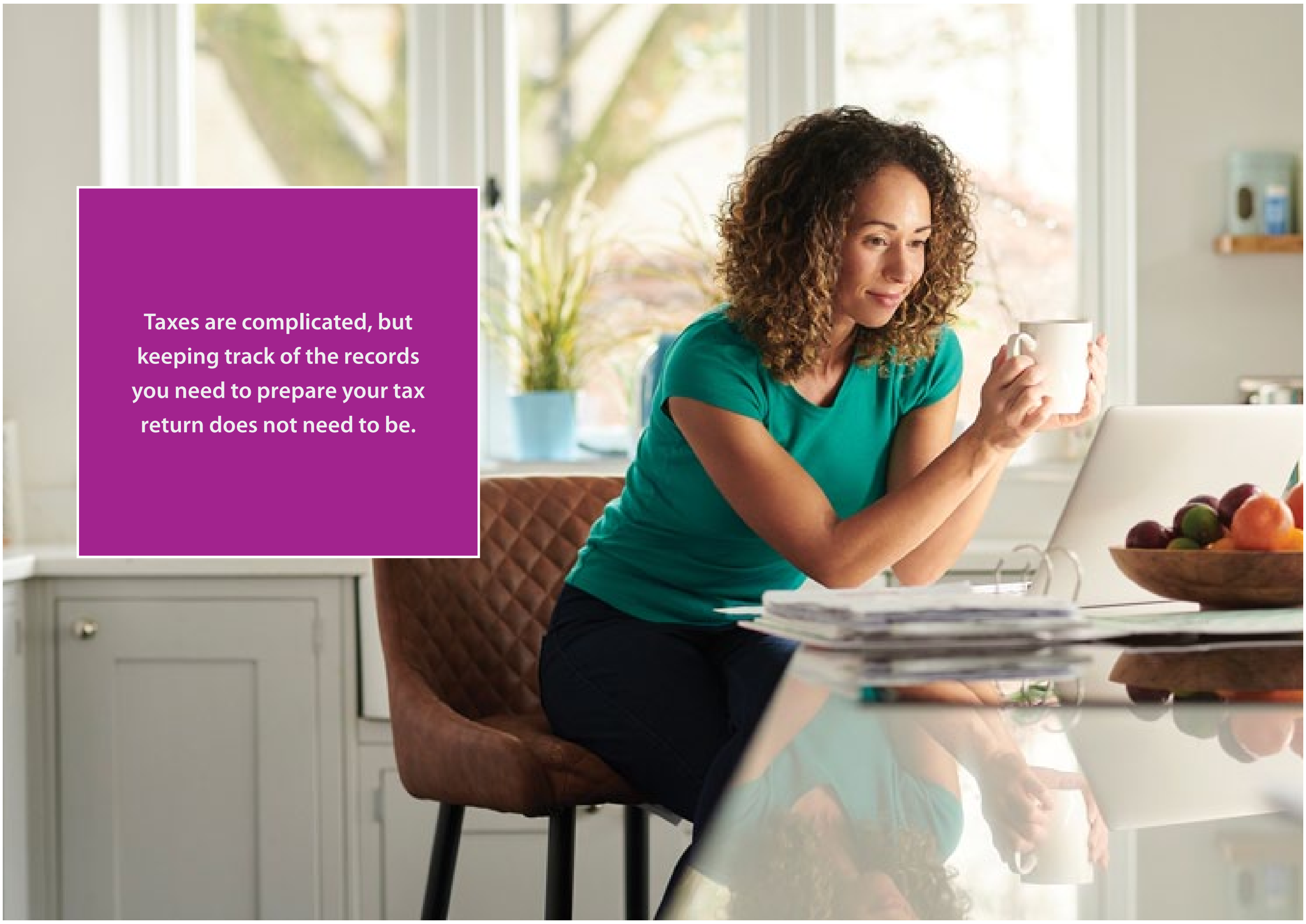
If you see any withdrawals or charges that you did not authorize, reach out to your bank or credit card company immediately.



Make a master list.

As you simplify your finances, consider making a list of your sources of income, debts, financial accounts, recurring bills, and the like to help you keep track of it and to make it easier to transition the management of your finances to someone you trust if you ever become unable to manage them yourself.

Once your list is complete, keep it safe, keep it updated, and let your trusted person know where to find it.



Taxes are complicated, but keeping track of the records you need to prepare your tax return does not need to be.

TAXES

Organize your records as you go.
If you find yourself scrambling at the last minute to find the records you need to prepare your tax return, consider organizing your tax-related records in clearly marked files as you receive them.

Forms W-2 and 1099 are relatively easy to keep track of because they tend to arrive right before your tax return is prepared. But many of the records you'll need to support your tax deductions and credits may arrive throughout the year.

For example, you may want to watch for and file records related to the college tuition and child care expenses you pay if you are eligible to claim tax credits for them. If you are a business owner or a self-employed individual and maintain a home office, consider keeping records of expenses related to your home, such as mortgage interest and utilities, if you are eligible for the home office deduction. If you are an eligible educator, keep records of the unreimbursed amounts you spend on classroom materials and professional development courses.

If you itemize deductions on your return, keep the records required to substantiate your charitable contributions, as well as the records that show the amounts you paid for state and local taxes, property taxes, and mortgage interest. You may also want to save records of the unreimbursed medical and dental expenses you pay if you think the total amount may exceed 7.5% of your adjusted gross income.

Of course, everyone's tax situation is different so the exact records you'll need may be different from the ones mentioned here.

In addition to filing your records as you go, using personal finance software may help make organizing the information for your tax returns easier, particularly if it allows you to flag tax-related items and create a report at tax time that lists your income and deductible expenses for the year.

Hire a tax professional.
Unless you thrive in the minutia of the tax code or have a super simple tax return, hire a tax professional, such as a CPA or enrolled agent, to prepare your tax returns. You will still have to provide the information needed to prepare your returns, but the tax professional will take care of completing and filing your returns for you. Plus, a tax professional can provide year-round tax planning advice that may help you reduce your taxes and avoid tax penalties.

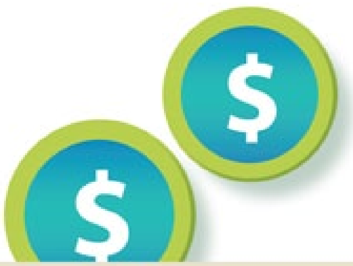
CHARITABLE GIVING

Consider using a donor-advised fund. If managing your charitable contributions has become a hassle, consider using a donor-advised fund to simplify it.

A donor-advised fund (DAF) is a type of account that you can set up with a sponsoring organization to manage your charitable giving. The organization that sponsors your DAF account typically handles all of the recordkeeping and administrative tasks associated with charitable giving.

For example, the sponsoring organization generally tracks your contributions, investments, and grants and provides you with periodic financial statements. They also take care of disbursing the grants you recommend to the charities you select. Depending on the sponsoring organization, you may be able to make grants anonymously if you prefer, which can help cut down on the charitable solicitations you receive each year. And if you want to donate non-cash assets, such as real estate or art, the sponsoring organization may be able to handle their sale for you—something that not all charities are prepared to do.

With the sponsoring organization handling the recordkeeping and administration, more of your time can be devoted to choosing the charitable causes that you want to support. ■

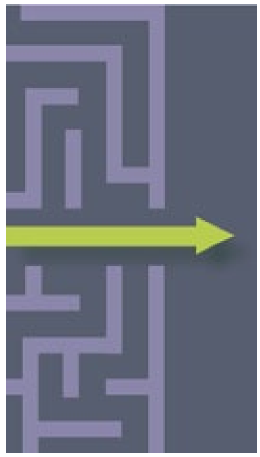


How a donor-advised fund works.

1 **Contribute.**
You make an irrevocable contribution to a charitable organization that sponsors donor-advised funds (DAFs). Your contribution is tax deductible, assuming you itemize deductions on your tax return.

2 **Invest.**
Your contributions are invested and have the potential to grow tax-free over time.

3 **Grant.**
You recommend grants from your DAF account to your favorite charities when you are ready. The sponsoring organization makes the grants, provided they fall within their grant guidelines, and handles all of the administrative tasks.



Please consult your financial professional.

For specific advice on how to simplify your finances and pursue your financial goals, please consult your financial professional.

6 Things You Can Accomplish with an Estate Plan

If you haven't set up an estate plan yet, there is no time like the present to get started!

Estate planning is the process of planning how your assets will be handled after you pass away or become incapacitated. It typically involves discussing your specific goals with an estate planning attorney who can tailor a strategy for pursuing them, as well as create the legal documents needed to help ensure that the directions you provide are carried out.

An estate plan can be as simple as creating a will and powers of attorney naming people you trust to manage your finances and medical decisions when you can't manage them yourself. Or your estate plan may also use additional tools to address more complex goals, such as minimizing probate costs and estate taxes, protecting your privacy, or providing for an individual with special needs.

To help you start to think about what you may want your estate plan to accomplish, here are six areas to consider.

Of course, these suggestions are general in nature and you may have additional goals that you want to accomplish with your estate plan.

For help creating or updating an estate plan, please consult your estate planning professional. ■

© iStock.com/Creative House

Help protect your loved ones financially.

One of the primary purposes of an estate plan is to help protect the financial future of your loved ones by providing direction about how you want your money and other assets distributed after you pass away. If you die without a will or making other legal arrangements for your assets, state law will generally dictate who will inherit your estate.

Name a guardian for your young children.

If you have young children, it's important to name a guardian who can care for them in case both parents die while the children are still young. You may also want to name an alternate guardian just in case your first choice is not willing or able to be the guardian. The legal document that you use to name a guardian is your will.

Shield your estate from probate costs and prying eyes.

After death, a will must pass through probate, a court-supervised process that may be costly in some instances and that makes the will part of the public record. You can limit your estate's exposure to probate by transferring your assets using means that are not subject to probate, such as a revocable living trust and beneficiary designations.

Name someone to manage your finances.

At some point in your life, you may be too ill or injured to handle routine financial tasks, such as paying your bills. To prepare for that possibility, consider creating a durable power of attorney for finances that names someone you trust to manage your finances for you if you ever become incapacitated.

Name someone to make your medical decisions.

Who do you want making medical decisions for you if you lose the ability to make them yourself? Have a name in mind? Great! The next step is to grant that person the authority to make those decisions by filling out a health care proxy form, also known as a durable power of attorney for health care.

Minimize potential estate taxes.

If your estate will be subject to estate taxes, it's a good idea to plan how to minimize those taxes so that more of your wealth transfers to your loved ones. As of 2023, you can generally give away up to $12.92 million during or after your lifetime without owing any federal estate or gift tax on the transfers. That amount is scheduled to decrease by about half in 2026.

Income Annuities: Providing Guaranteed Income in Retirement

Income annuities are designed to help protect you from running out of money in retirement by providing you with a stream of retirement income that is guaranteed to last for life or a specific amount of time. Here are a few things to know about this type of annuity.

What is an income annuity?
An income annuity is a contract between you and an insurance company in which the insurance company promises to pay you a stream of income during retirement in exchange for your upfront premium payment.

The income payments can begin nearly immediately or on a specific date in the future. And the payments are guaranteed by the insurance company to continue for the period you choose—either for life or a specific number of years.

It's the guarantee that makes income annuities an attractive option for retirees who are concerned about the possibility of outliving their savings.

Income annuities also generally offer a range of options that can help you tailor an income stream to fit your specific needs. Here are some options that may be available to you.

The income payments can last for one life, two lives, or a set number of years.
When you purchase an income annuity, you decide how long you want to receive income payments. Your options will typically include:

- *Single life only.* With this option, you will receive income payments for the rest of your life, no matter how long you live.
- *Joint life only.* If you choose this option, the income payments will continue for both your lifetime and another person's lifetime. This option is generally selected by married couples who want the income payments to continue even after one spouse has died.
- *Period certain.* With this option, you select the number of years (such as 5, 10, or 20) that you want to receive income payments.

You can name someone to receive a payout if you die early.
Income annuities generally offer the option to name a beneficiary to receive a payout if you die sooner than you planned. Your choices may include:

- *Life with period certain.* With this option, you'll receive income for as long as you live. If you die before the end of the period you selected, the payments will continue to your beneficiary for the remainder of the period.
- *Life with a refund.* Another option you may want to consider is life with a refund so that if you die before receiving income equal to the amount you paid for the annuity, your beneficiary receives a cash refund for the difference.

Choosing an income option that includes a beneficiary helps ensure that some or all of the money you paid for the annuity is paid out to you or the person you choose.

Your income may increase annually.
Some income annuities offer the option to have your income payments increase by a specific percentage every year, which can help minimize the impact of inflation on your income amount.

The income payments can start now or in the future.
If you want the income payments to begin within a year, consider an immediate income annuity.

This type of annuity is purchased with one premium payment, usually at or near retirement, and payments can begin anywhere from 30 days to one year after the purchase.

If you want the income payments to begin after one year, a deferred income annuity may be the way to go.

With this type of annuity, you pay the premium now or over time, and the income payments begin on the date you select, generally from 13 months to 40 years after you purchase the annuity.

For example, you might purchase a deferred income annuity at age 60 and specify that you want the income payments to begin at age 80. The advantage of delaying the start of the payments is that the longer you wait, generally the higher the income payments will be when they start. And that extra income at age 80 may come in handy if your


© iStock.com/Skynesher

An income annuity provides a guaranteed stream of income that may help strengthen your financial security in retirement.

other retirement savings are running low at that point.

Other considerations.
Annuity guarantees are subject to the claims-paying ability of the issuing insurance company. Before purchasing an annuity, you should consider the strength of the insurance company.

Also be sure to consider that after you purchase an income annuity, you may have little or no access to the money you purchased it with. For this reason, it is important to also have savings and investments that you can draw on for emergencies and large expenses.

Is an income annuity right for you?
Purchasing an income annuity can be a good choice for many retirees, particularly those who are concerned about running out of money in retirement and want to lock in a guaranteed stream of income for life to supplement their other sources of retirement income.

Whether an income annuity is a good choice for you will depend on your specific situation, including your health and financial resources. As you approach retirement, you may want to talk to your financial professional about whether an income annuity should be part of your retirement income plan. ■

If you are nearing retirement, please consult your financial professional for advice on creating a retirement income plan.

THE ROMANCE OF THE RHINE | Rhine River, Germany

BY BRIAN JOHNSTON

Taking a cruise down a European river is a fine way to travel, and nowhere more so than on the Rhine River as it flows through Germany.

THE MIDDLE RHINE is one of Europe's most historic and scenic stretches of water, and there's no better way to appreciate it than on a river cruise. The journey starts with a slight rumble of engines under your feet, then a shudder, and finally a hearty toot of the ship's horn. You stand up on deck, shading your eyes, and watch a swirl of pleasure craft scurry out of the way of your grand vessel. A ship's waiter places a tall lemonade beside you. You anticipate the cool drink and days ahead: this is a marvelous journey.

For centuries, the Rhine has tantalized travelers and lured traders with the promise of commerce. Its banks have provided a livelihood for countless towns and wine villages whose wealth was once jealously guarded by majestic fortresses.

The river has long invited poetry and song, too. The great German writer Goethe was entranced by the Rhine's romance; Wagner wrote operas about the river's mythical Nibelungen; the British painter Turner captured the river's mysterious, misty sunsets on canvas. Romantic writers loved the Rhine because to them it symbolized a dichotomy in the German national character: martial and romantic, brooding and sentimental.

The Middle Rhine between Mainz and Koblenz particularly encapsulates the heart and soul of Germany. Here the river narrows into a series of gorges, interspersed with rolling vineyards and immaculate villages punctuated by church spires and golden weathervanes. As the ship glides downriver—you can, incidentally, easily make the journey by car or train too—cliffs rear and castles crumble.

Mainz is the place to start. The bustling town is full of delightful medieval alleys and fountains huddled around the foot of a vast Romanesque cathedral. A rather amusing figure of Atlas in the cathedral's treasury shows him clutching his back and grimacing in pain has he struggles to support a heavy arch.

Mainz's most famous inhabitant, Johannes Gutenberg, is celebrated in the

LEFT: **Forests, vineyards, and storybook towns such as Bacharach line the banks of the Rhine River between Mainz and Koblenz.**
BELOW: **Ehrenfels Castle is just one of many medieval castles that overlook this stretch of the Rhine.**

local museum, which has a reconstruction of his revolutionary 1456 printing press. Exhibits devoted to the history of printing include a rare copy of a beautiful Gutenberg Bible, printed on parchment and still in its original binding.

As your cruise ship heads northwards, it chugs past riverside villages, hillsides raked with vines, and the forested gorges that form the most famous stretch of the Rhine. This is jolly countryside, famous for its production of Sekt, the sparkling wine that is the German answer to champagne.

Some of the vineyards, such as Hanach and Rheinberg estates in the village of Eltville, have been in continuous use since the twelfth century. Cruise ships usually call in at the cobbled wine cellars of Eltville or Geisenheim, where you can sit out on sunny terraces and sample the local production as you gaze over the vineyards and a calm sweep of river.

Lovely, medieval Rüdesheim is the most popular of all the wine villages, since it's within easy reach of Frankfurt. It can get crowded on weekends, but there's no doubting the appeal of its half-timbered medieval houses, cobbled lanes, and wine taverns. Sparkling wine flows by the barrelful, traditionally accompanied by cheese with vinegar, oil, and finely chopped onions. In the evenings, Rüdesheim comes alive with brass bands competing with groups of singing revelers for maximum oomph.

One of the many landmarks here stands on a small island in the center of the river. According to legend, Mäuseturm or Mouse Tower was built in the thirteenth century by a greedy local bishop wanting to extract customs taxes from the passing river traffic. The rapacious prelate grew so unpopular that eventually he had to barricade himself inside his own tower and eventually died alone, his bones nibbled away by mice.

More romantic is nearby Burg Rheinstein, a medieval castle perched high above the river, refurbished in the nineteenth century in fanciful fairy-tale style. Prince Frederick of Prussia, a cousin of Kaiser Wilhelm I and the castle's former owner, lies in the ornate Gothic chapel. Another skip along the river stands formidable Burg Sooneck, from which a meandering pathway leads through the vineyards to Seven Castle View, one of the best scenic spots along the entire Rhine.

As you travel down the river, more castles line the banks, and the Rhine wends its way through steep wooded hills. Many castles have crumbled into ruin, but

even their dilapidation is splendid. Burg Schönburg, although ransacked in 1689 and never rebuilt, has massive walls six feet thick in places. Below lies the medieval town of Oberwesel, itself heavily fortified; sixteen of its towers punctuate the town walls.

Soon after the river valley narrows dramatically, producing swift currents and eddies that have long proved hazardous to navigation, and which gave rise to the legend of the Lorelei, a beautiful siren who lures sailors to their doom with her singing. Don't worry: modern cruise ships pass majestically onwards as the waters swirl and gurgle beneath.

At Boppard, a town of elegant hotels and spas, the river becomes more genteel. Excursion and pleasure boats tie up at the town's long promenade. The old quarter has a well-marked walking tour that begins from the medieval Carmelite Church, where grotesque figures in wood grimace down from choir stalls, and then winds around town.

The Middle Rhine ends at Koblenz, where the first bridge since leaving Mainz comes into view. Koblenz lies at the meeting of the Rhine and the Moselle (or Mosel in German), and the confluence is crowded with steamers, loaded barges, tugs, and pleasure craft. Above looms the massive bulk of Festung Ehrenbreitstein, one of the largest fortresses in Europe.

Founded by the Romans, Koblenz later became a powerful medieval trading city. One of the landmarks of the town is the Rheinkran, a crane built on the riverbanks at the beginning of the seventeenth century to unload cargo. You can still get a good flavor of the city as it was in its trading heyday by wandering the old town.

The best place to end the afternoon is along the six-mile promenade that fronts the water. Where the promenade meets Pfaffendorfer Bridge you'll find Weindorf or Wine Village. Originally set up in 1925 for a temporary exhibition of German wines, it was so loved that it has remained as a lively venue of gardens and wine taverns ever since. This is just the spot to be for summer evenings of live music: another song from the Lorelei that seduces every visitor along the Rhine. ■

Ten of the Least-Visited National Parks

While millions of people troop to national parks such as Zion, Yellowstone, and Grand Canyon each year, other parks have far fewer visitors and offer adventurers a chance to explore nature without the crowds.

AK | Kobuk Valley NP | Lake Clark NP | Katmai NP Wrangell – St Elias NP | Glacier Bay NP

Alaska is home to many of the least visited national parks—all of them remote and rugged, most only accessible by air or water. Located above the Arctic Circle, Kobuk Valley NP attracted just 12,000 visitors in all of 2021 to camp, hike, and explore its massive sand dunes. Lake Clark NP drew a few thousand more visitors to its backcountry, mainly to fish and watch the brown bears and other wildlife at Crescent Lake. At Katmai NP, brown bears are also a popular sight, including at the mouth of the Brooks River where intrepid travelers can watch from viewing platforms as bears wade into the water in search of salmon. Wrangell-St Elias NP is a vast park with soaring volcanoes, massive glaciers, and boreal forest, some of which is accessible by car. Glacier Bay NP draws the most visitors—90,000 annually, most of them aboard cruise ships that glide among the icebergs, calving glaciers, and tall mountains that line the bay.

WA | North Cascades NP

Three hours and a world away from Seattle lies a land of jagged peaks and glistening glaciers, shimmering lakes and dark forests, alpine meadows and deep valleys where hikers can soak in stunning scenery along hundreds of miles of trails, climbers can scale sheer rock faces, and backpackers can settle in for a night in the wilderness.

MI | Isle Royale NP

Located on a remote group of islands in Lake Superior, Isle Royale NP is only accessible by boat or seaplane and only in the warmer months. It has 36 campgrounds and numerous places to hike, canoe, and kayak.

FL | Dry Tortugas NP

This park lies about 70 miles west of Key West and is mainly open water with seven small islands, where visitors can snorkel, swim, and explore a 19th-century fort.

NV | Great Basin NP

Dark skies for stargazing, caves for touring, and rocky slopes dotted with ancient bristlecone pines for exploring are a few things to experience in this national park. FYI: Bristlecone pines *(pictured above)* can live for thousands of years and are the oldest non-clonal species on the planet.

SC | Congaree NP

Congaree NP is home to the tallest deciduous forest in the United States. Much of the park lies within the floodplain of the Congaree River, which typically floods about ten times each year. Perhaps the best way to explore is by canoe or kayak on the 15-mile Cedar Creek Canoe Trail as it winds through stands of magnificent old-growth trees. ■

QUIZ

New Orleans

1. Jackson Square *(pictured above)* is located in this New Orleans neighborhood:

A. The Garden District
B. The French Quarter

2. This street is famous for its raucous nightlife:

A. Bourbon Street
B. St. Charles Avenue

3. The airport is named for this jazz musician:

A. Duke Ellington
B. Louis Armstrong

4. A New Orleans park, zoo, and aquarium are all named for this naturalist:

A. John James Audubon
B. Charles Darwin

5. Packed with ham, salami, provolone, and olive dressing, this sandwich originated in New Orleans:

A. Muffaletta
B. Reuben

6. The pro football team based in New Orleans is:

A. The New Orleans Saints
B. The New Orleans Pelicans

7. Proteus, Rex, Zulu, Endymion, and Bacchus are names of:

A. Streets
B. Parades

8. The oldest continually operating streetcar line in the world runs down the central median of:

A. St. Charles Avenue
B. Magazine Street

9. New Orleans is sometimes referred to as:

A. The Big Apple
B. The Big Easy

10. New Orleans is home to this university:

A. Tulane University
B. Louisiana State University (LSU)

11. New Orleans was founded by Jean Baptiste Le Moyne de Bienville in:

A. 1718
B. 1818

12. Preservation Hall is where people go to:

A. Take a cooking class
B. Attend a New Orleans jazz concert

ANSWERS: 1-B, 2-A, 3-B, 4-A, 5-A, 6-A, 7-B, 8-A, 9-B, 10-A, 11-A, 12-B