



# DOC WALKER'S PROVIEW

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## “The Magazine”

SUMMER 2018



**PLUS:**  
Interview with Adrian Branch

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# Editor's NOTE

As we all get ready for the summer, there is plenty of outdoor fun to enjoy. Whether it's taking in outdoor concerts, nature walks or making that sometimes long drive to the beach, everyone appreciates being outdoors for a few months. Actually a study found that people who hiked were more attentive and happier than those who strolled for the same amount of time near heavy traffic. So get your "hike" on.

Mountain Biking verses Road Biking. Well you don't have to be a daredevil taking on the hills while mountain biking, slow down and enjoy the view. If getting to the mountains cause a challenge, then enjoy the scenic view of Rock Creek Park or Great Falls. There are many paths and trails to enjoy.

Boating is always a favorite and with so many choices in the DMV, don't miss a chance to enjoy a cruise around the city. Whether it's in Annapolis, Baltimore, Alexandria, or the National Harbor, find a day or evening to get some water fun, without waiting in the traffic.

Summer time is also the time we have countless opportunities to expose our skin and hair to harmful solar rays. So skin protection is a must. Also pesky bugs are all around us, take a look at the products Cricket Forster offers through doTerra on page 97. It might be just what you need to enjoy the outdoors.

Vacations are all ways enjoyable, but sometimes a staycation is all you need. There are plenty of activities right in your back yard.

Enjoy the summer, I'm headed to the beach!

— Annette Byrd

*Editor – ProView: The Magazine*



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Welcome to the 17th edition of ProView "The Magazine". What began as a sports interview show recapping the careers of athletes, coaches, front office and broadcasters, has evolved into a full-scale marketing company, hosting business networking events, celebrity luncheons, charitable golf and poker tournaments and "The Magazine". Our tireless editor Annette Byrd has become an "all-star" producer. Her work speaks for its self. "The Byrd's Eye View" Mike takes our readers on a personal tour of his exotic lifestyle! And thanks to Carol Walker and Terry Nussbaum we understand the term "Put your foot in it" is complimentary.

We'd like to thank all of you that tune in Every Tuesday to watch ProView "The TV show" on MASN. Or listen to ProView "The Radio show" airing Sunday mornings on The Team 980. We are entering our 17th year of production and with our super staff and partnerships Mike and I expect to be highly competitive in 2018.

ProView's **Business Networking Events** have continued to help our business partners grow their customer base while offering startups a chance to test the waters without the fear of drowning. Meeting people in a social environment with product and services available are key to our success.

ProView's **Lunch with the Pro** hosted by Paladar Latin Kitchen & Run Bar in Tyson's continues to move in the right direction, our guest have been fantastic! Former NBA All Star and World Champion **Phil Chenier** shared the joy of having his number 45 retired at Capital One Area. Redskins All Pro wide receiver **Santana Moss** aka "Cowboy Killer" was a crowd favorite sharing his stories about the night he kept the DMV up late cheering with joy as he lead the Skins on that glorious comeback victory in Big D. and my old teammate Super Bowl Champion and All Pro running back **Joe "Silver shoes" Washington** gave us his insight on why he was inspired to make the impossible look routine by his older brother and his father who coach him in high school.

Hopefully you were a part of the **Annual Doc Walker's ProView Celebrity Golf Classic** at Lansdowne Golf Resort in Leesburg Virginia to benefit the National Kidney Foundation. As well as Devotion to Children's Annual Cards 4 Kids Texas Holder Poker Tournament, The Diamond Dream Foundation, Easter Seals and Every Child Fed. We're proud to help make a difference.

Mike and I are lucky to work with the best of best and we'd like to give a "Fun Bunch" high five to Events Coordinator Trayce Snow, Fred Robinson Jr. Director of print media Alan Sculli. Graphic Designer George Holton, Webmaster Enzo Aldunate, Show producers Steve McMillan, Terry Cornwell, Steve Solomon. and Avanti Entertainment's Erich Benton. Team ProView would like to thank everyone for their support. **PV**

All the Best,

"Doc"

Doc Walker



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**BE THERE**

# Doc

## GET TO KNOW



### LEADERSHIP

Most companies are faced with the challenge of developing a common bond within the workforce. From *Rose Bowl to Super Bowl*, I won championships on every level that I participated; I've spent the past three decades traveling the region inspiring corporate managers, sales forces and students alike. My goal is to transcend the athletic champion mentality into practical business and life skill, sharing my knowledge and experience to help you:

- **Maximize with teamwork.**
- **Build a solid foundation with goals.**
- **Gain a competitive advantage in the marketplace.**
- **Execute the company's game plan.**
- **Defy the odds.**

Winning teams and successful companies have five key components. Strong Leadership void of ego, Great communication on all levels, Collaborative goals, Unselfishness, and Killer instinct. Make sure you're not carrying an empty toolbox! Fill it up with the tools of the trade and work it to your advantage.

The sooner you learn to "Reduce the high hurdles of adversity to a speed bump" the sooner your paycheck becomes bigger than your bills, and

your dreams become reality. One thing for sure, someone in the marketplace will satisfy the customer and develop a long and prosperous relationship. It may as well be you!

To put points on the **scoreboard of life** you must avoid turnovers! And stay in the Red Zone (Plus 20) Stay in Field Goal range; be versatile enough to score on the ground or in the air.

When life puts you on DEFENSE attract and force turnovers! **You can score in life on defense!** The difference between the award winning office, and the average office is the management that hires and maintains a standard of excellences.

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# Warrior Centric Healthcare Foundation:

## Bringing the Fight for Veteran's Health to the American Healthcare System



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### **“What can we do?”**

It was 2007. The Walter Reed neglect scandal had just come to light, exposing how injured and sick American military veterans—those to whom the nation owed the most—were suffering in a broken system. Ron Steptoe, a West Point grad and successful pharmaceutical executive, called his friend Dr. Evelyn Lewis, a retired Navy doc with an arm's-length list of degrees, certifications and professional honors. “What can we do?” he asked. The two had already melded minds over issues of health equity, but this event touched both of them at their core.

“What can we do?” For Dr. Lewis, the question brought to mind an incident she'd carried with her since her days as a family medicine intern thirty years earlier at the Naval Hospital in Jacksonville, Florida. She was routinely discharging a vet admitted with a heart condition when she said to the man, “After your discharge tomorrow, you will need to make an appointment with your doctor for your follow up care.” The color drained from the man's face as he said, “What do you mean? They promised to take care of me.” She had thought about that moment many times since.

### **The problem is not new.**

Thirty years later, nothing had changed. Both Steptoe and Lewis knew the Veterans Administration and Walter Reed were never intended to care for all veterans, nor were they capable of doing so. They realized that—even if the two of them found answers for the excruciating problems at Walter Reed and the VA—the vast majority of veterans would be no healthier for the effort. Veterans like the man Dr. Lewis had discharged thirty years before were being treated not by Walter Reed or the VA, but by commercial healthcare providers, just like everyone else. They had nowhere to go for personalized healthcare that took into account the toll their military service had taken on their bodies and minds.

## To find the answer, first look at the data.

The question still hung in the air: "What can we do?" Before answering, Dr. Lewis, the scientist, set out to determine just how big and pervasive the problem was. Here are the facts:

### Fact #1: Over 70% of veterans get ALL their healthcare in the private sector.

According to its own data, the VA delivers care to about 27% of veterans in any given year. That means over 70% of veterans—upward of 15 million—are already receiving their healthcare in the same hospitals, clinics and medical practices as everyone else.

### Fact #2: Another 20% of veterans get SOME of their healthcare in the private sector.

According to the VA, 4.3% of male veterans and 5.1% of female veterans use the VA as their sole source of healthcare, meaning private sector healthcare facilities provide some or all of the healthcare for over 90% of the veteran population.

### Fact #3: The ENTIRE veteran population represents a unique healthcare challenge.

A healthcare gap—really a chasm—yawns between veterans and non-veterans. Young people enter the military as the healthiest of the healthy. When they exit as veterans, they are a particularly unhealthy group, significantly more likely to suffer from two or more chronic health conditions than their non-veteran peers. Providing optimal care to them requires special screening, informed diagnostics and cultural competencies specific to military veterans.

### Fact #4: MOST private sector healthcare facilities do not provide veteran-specific care.

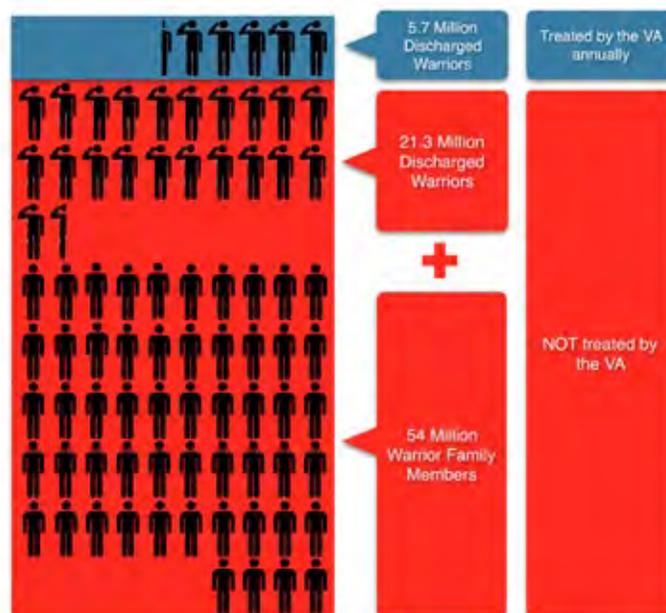
In fact, most private healthcare facilities are not even AWARE of the need to understand service-related problems, much less trained to deal with them. Only 57% of private hospitals screen for veteran status and only 10% utilize the data to identify care gaps.

## The result? We need to transform private healthcare.

Veterans are leaving military service, having committed their lives to their country, with a host of potentially debilitating health conditions—not just PTSD and traumatic brain injury, but autoimmune disorders, hearing loss, lung disorders, chemical-caused heart problems, musculoskeletal injuries, and a host of other potential problems, some of which are probably unknown. Then they enter a civilian healthcare system that is unprepared to diagnose and treat their service-related health issues. To make matters worse, the numbers are huge:

- 22 million Americans are either currently suffering multiple chronic conditions brought on by the conditions of their military service or are at risk.
- Veteran families are also affected. This brings the number of those needing some form of specialized care to around 75 million.
- This represents about 25% of the entire U.S. population.

To Steptoe and Lewis the answer was clear. In order for the U.S. to live up to Abraham Lincoln's promise to care for those "who shall have borne the battle..." they would have to find ways to enable and incentivize the private healthcare system to do more of the heavy lifting.



*Over 75 million veterans and their family members—25% of the U.S. population—are being treated in civilian healthcare systems, where they receive no receive no veteran-specific care.*

## Their revelation spawned two organizations:

- Warrior Centric Health, LLC<sup>®</sup>, a for-profit entity headed by Ron Steptoe, dedicated to providing hospital systems the tools to locate, attract and treat veterans and their families.
- Warrior Centric Healthcare Foundation<sup>™</sup>, a non-profit, 501c3 corporation headed by Dr. Evelyn Lewis, dedicated to disrupting and transforming healthcare in America in ways that yield equitable care to all veterans and their families, so they can lead lives undiminished by service related health concerns.

## For Warrior Centric Health Foundation, education is job #1.

Both young organizations are still in the process of gaining traction. Warrior Centric Health, whose focus is “making hospitals heroes,” has acquired several medical system clients. The Foundation, as an advocate for veteran health, has thus far largely focused on informing the community about the facts regarding Veteran health and on educating medical professionals about ways to diagnose and treat conditions affecting the veteran community. Grant awards have enabled the Foundation to develop and offer free online CME accredited programs that address:

- Respiratory pulmonary health;
- Treatment of low back pain; and
- Increased prevalence of lupus among the veteran population.

## What can YOU do? Time, talent and treasure.

Whether you are a leader in your community, family member, caregiver, advocate, provider or allied healthcare professional... educate yourself! Register for the Foundation's programs, disseminate the patient education materials available through the website at [www.warriorcentrichealth.com/wchfoundation](http://www.warriorcentrichealth.com/wchfoundation). The CME-accredited “Lupus in the Veteran Community” webinars, patient education materials and frequently asked questions are available for the next ten months.

In addition, volunteer your time at one of the Foundation's Health Fairs or other events (check the website at [www.warriorcentrichealth.com/wchfoundation](http://www.warriorcentrichealth.com/wchfoundation) for times and places) help spread the word about the Foundation and its work, or make a tax-deductible contribution to Warrior Centric Health Foundation at [warriorcentrichealth.com/wchfoundation-donate/](http://warriorcentrichealth.com/wchfoundation-donate/).

## Warriors fight on.

Just as our servicemen and women have persevered in the face of misery and mortal danger, Warrior Centric Health Foundation will lead the U.S. healthcare to deliver on the promise of healthy lives to those who have served, despite the magnitude of the task. Come. Join us. **PV**



*Dr. Evelyn L. Lewis MD, MA, FAAFP, DABDA  
Executive Director, Warrior Centric Healthcare  
Foundation Chief Medical Officer, Warrior Centric  
Health, LLC*



*Ronald J. Steptoe  
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# Adrian Branch

**Doc:** Doc Walker along with old number 24, the pride of DeMatha High School, Adrian Branch. How you doing, man?

**Adrian Branch:** Happy to be here.

**Doc:** You know, I think about all the young ballers now, the guys with great games, and I just wonder at what age were you when that ball was in your hands and you made that connection to where you knew, "This is me"?

**Adrian:** Well, you know, it's interesting. My dad who is a tall person, I get my height, me and my three brothers, get my height from my dad who's 6'6" and I'm naturally are flat-footed, about 6'7½" but my dad is a tall person and he'd coach my brothers and I remember clearly at Central High School in Seat Pleasant, Maryland, I was following my two older brothers, Tom and Phil, and I was just excited. I said, "Dad, Dad, I wanna shoot, I wanna shoot too." So he said, "Hey, I wanna just see how strong you are. Let me see if you can touch the strings with the ball." I was so excited at four years old I gave that big left-handed push on my first shot and I made it. So ever since then I've been pushing but it was because I was following my brothers, following my dad, and basketball was always close to the heart.

**Doc:** You ended up, you made a decision to attend DeMatha High School and play for the legendary Morgan Wootten. Was that a easy decision for you?

**Adrian:** Well, again, you know, Doc, my story is one where it doesn't leave my two older brothers. My two older brothers were my world as they're still my heroes today. My older brother was

considering McNamara High School but he chose DeMatha. I'm glad he did.

**Doc:** No doubt about it. And that experience, I mean, four years later, two times in the All Met team and All American. I mean, three-year letterman. All the great things and playing with terrific players, Ferry, Whittenburg, Lowe. It goes on and on and on about the great experience at DeMatha.

**Adrian:** Well, what happened was is, again, you just found one--one day, actually I started out, you'd be proud of this, I played football at DeMatha. I was a wide receiver and a safety. I was about a 6'7", 165 pounds, but I started growing this way and football was going this way, so I said, "Look, I'm a little closer to the rim. Let me pursue basketball." We went undefeated 24 and 0 in our freshman year. My older brother Tom who was a first team, all metropolitan in '78 was 28 and 0 and National Champions with Whittenburg and Lowe. I started growing, started developing, and in my height I could jump 11 foot 6. That means I can get my whole hand over the white box. I was a leaper and didn't work on it and the weights is nothing, just gifted like that.

**Doc:** You mentioned being gifted but there's not a high school player in America that doesn't have some aspirations of playing in a McDonald's All-Star Classic. All right, A.B., now you're in this McDonald's All-Star Classic and, I mean, it's the who's who. And there you are. And down the road, 24 points later, they award you with the Most Valuable Player award and the uniqueness of this, and it wasn't your first MVP, but it might have been one of the few times that Michael Jordan has ever been in a ball



game that he didn't receive that award. How big a thrill was that?

**Adrian:** Michael who?

**Doc:** M.J.

**Adrian:** No, you know what? I was privileged to be there. Patrick Ewing was there but he couldn't play because there was a two-limit high school game. Chris Mullin, who's a great scorer. We had Ed Pinckney that was playing there. Eni Mo Ennis Whatley, Michael Jordan. I had nine points at the Capital Classic game that's now the Michael Jordan Classic, and I said, "You know what? I'm gonna show these people I can play." So Coach Jarvis, Mike Jarvis, Patrick Ewing's coach, brought me off the bench. Well, I was a different person at the time, I had a different wire, I was suited up. I said, "Man, I'm gonna kick some tail." I came in, scored 24 points off the bench. Mike, in his greatness, and Mike was great and the first team All-American had a few baskets where he was just kind of cherry-picking, hanging baskets, so he came. They gave me the MVP and, hey, wow.

**Doc:** And at this point now you're coming off a championship team at DeMatha. Now you're the MVP in a McDonald's All-Star Classic and then you make a decision to join Lefty Driesell at the University of Maryland and how tough a decision was that?

**Adrian:** Well, you know what, it was awesome because I was coming off--

I've had the privilege of playing for three hall of fame coaches: Morgan Wootten at DeMatha, all-time winningest coach in the history of high school basketball, had a philosophy: God first, family second, school third, basketball fourth. I didn't like that, basketball fourth. But Coach was a man of integrity. "Inch by inch, life's a cinch. Yard by yard, it's really hard." So I'm coming off of Coach Wootten. Fundamental--the greatest fundamental coach teacher, cut-from-the-cloth of John Wooden. Then I'm coming to Lefty Driesell, very colorful, animated. "Son, play mad. Play like somebody talking about your mama." So I liked that. Eighteen years old, yeah, I fit that. And then my pro career was Pat Riley.

So I've had the privilege of playing for what would be three hall of fame coaches but, with Maryland, it was close to home, it was 2 miles from DeMatha High School. Buck Williams, Albert King, Ernest Graham, Greg Manning were leaving. That was a good fit for myself.

**Doc:** You know, it's referred to as the athletic zone when guys just have it. You know, they're in it. You had it in DeMatha. You hit as a freshman at University of Maryland and until Joe Smith came out and bumped your little record out, you were the largest score there as a freshman so your game was on. You fit, you adapted, you made the changes and in 1984 something unique happened. You guys, who have some talent, the great Len Bias is a part of this team. You came together and you kicked Tobacco Road in the rear end. How special was that?

**Adrian:** Well, you know, it was incredible. Again, I was privileged to play with the great Len Bias who was nearly 6'8" and about 220 pounds and each year he developed as of Juan Dixon



who just improved and improved and improved. So I was privileged to play with Lennie. They called us the killer bees, Branch and Bias. Keith Gatlin, who was an excellent ball handler. But we were confident. We had Herman Veal who was about the meanest pound for pound, 6'6", who played tough defense against 7'4" Ralph Sampson, Ben Coleman. That junior year was my best year. We were confident. We would sit in the room and go eyeball to eyeball and say, "Hey, Adrian, keep working on your defense. Herman, hit the open shot," but we would keep each other accountable and we were confident. We wanted a piece of that guy from number--North Carolina, Michael Jordan. But Johnny Dawkins and the Duke team beat Michael and Sam Perkins and we were fired up. We weren't gonna be stopped.

**Doc:** Go back to North Carolina again for a moment and you were raining threes. What, eight in a row?

**Adrian:** Well, you know, the one game where we actually gave North Carolina and we're being, "Mike, we're beating on you a little bit 'cause it isn't easy to do," but what it was is 24 points in 24

minutes and we had a three-point line my sophomore year game, the best whipping they had in a long, long time. But what it is, is the best brings out the best.

**Doc:** Oh, no question.

**Adrian:** Those guys were awesome and, at the time, Doc, you wanna show your stuff against the very best. Michael Jordan, man, king of the hill, he's a champion. These guys bring out the best in each other and it's a privilege to be a part of it.

**Doc:** The tradition that is at University of Maryland and, of course, whether it was Buck's era, there have been different eras, different runs in that. Your run was so unique because you guys got to the top of the mountain. You guys had an athletic arrogance, you know, you guys were a tad cocky. And that's what you have to represent and maybe it embodied Lefty, you know, and everything was just--was working in that direction. But there are dynamics that are very difficult to deal with.

**Adrian:** Well, you're right and I have my championship ring that I'm very, very proud of. I'm proud of the university. I'm proud of the ACC championship ring here. It's an intimate thing. It's close to your heart. And I'm very proud of that. Played with Len Bias who was a awesome talent. What happened to Len, wow, you know, it's something that touches your heart.

**Doc:** But I wanna talk about that because I wanna talk about being at the extreme heights of exhilaration and just having everything going and then to embark on the tip of the most turbulent period in school history, one that ultimately took the life of a terrific person and a terrific athlete. I

*Continued on page 23*



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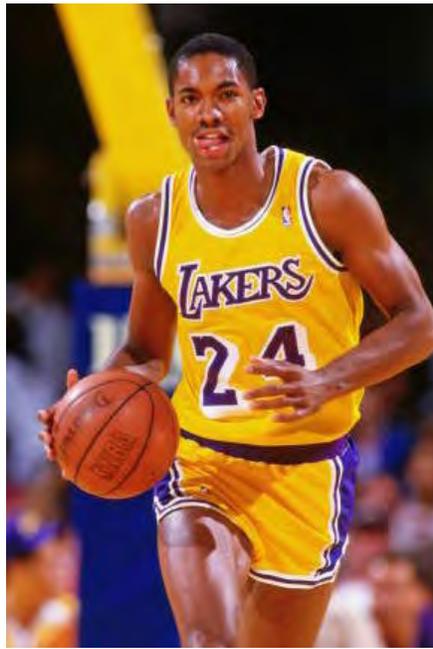
Continued from page 19

remember being over the dorms and talking with you and Len and Herman and all these guys, covering the team at the time with George Michael and it was a regular college atmosphere, one that I experienced it. I saw nothing really different but clearly there were some things going on that were different. And it ultimately ended up being tragic. What was going on inside those dorms?

**Adrian:** Well, you know what, it's sorry to say that it happened what happened. Len Bias who passed, he wasn't a monster. He simply got himself into something that he couldn't get himself out of. Yes, sir, Doc Walker. I remember Doc Walker coming to us, talking about playing in the Super Bowl in Pasadena in California in front of friends and family, and this is before, you know, Adrian had his own Super Bowl ring so Adrian was able to survive the challenges of growing up. And Doc, it's no easy way—there's no right way to do something wrong. We love Len. We miss Len. The University of Maryland took some hits for it, justifiably so. Yes, we're responsible, and you know, there's—what can I say? I'm sorry that, you know, we missed the mark and Len Bias, man, was a awesome guy, awesome talent. Still miss him dearly.

**Doc:** But you talked about something that you said you guys would sit across and you would say, "A.B., your defense." You'd say, "Herman, we need you at the outlet pass." You guys would give constructive criticism on the floor. What happened off the floor? 'Cause all of us know when a guy or—is getting maybe a little bit too involved in whatever. We also know when people are hanging around that shouldn't hang around. Why didn't anybody—or did someone step up, you know, and try to, you know, divert that?

**Adrian:** Well, it's not the two hours that people see, it's the 22 hours that they don't see. And if Doc Walker came



around, you're respected—I got a chance to talk to Glen Harris and Glen come around and something, you just have respect for their separate lives. There's two different lives and I can only walk in my own shoes and I can only tell my story today which is you become what you hang around. If you hang around drugs, eventually you—there's a strong likelihood that you may start to use drugs, start to engage in drugs, start to engage in deviant behavior, and it cuts deep and it's something that I'm



passionate about and give my life to now. But again, what can I say, Doc? I would look you in the eye and say, "Yeah, it's not where you've been, it's where you're going."

**Doc:** On draft day, you didn't go the day you should have gone, many thought you would go.

**Adrian:** Yeah, second round, 46.

**Doc:** Forty-six pick to the Chicago Bulls. I, along with a lot of other people, feel like number 24 should be hanging from the rafter, you know, at the new Comcast Arena. And I'm wondering why it isn't.

**Adrian:** Well, it's really the timing of it. Len was a year behind me. He passed. My coach, who I was a second all-time leading scorer for, stepped down. And there was a transition year with Coach Wade and then Gary, who's come in and done an awesome job. Coach Friedgen, who's done an awesome job, Comcast Center. Yes, I've been hearing about that jersey for ten years. It would be exciting. It would be awesome. It would be a thing that, wow, what could I say? It would be a legacy that my family and relatives could share and participate in.

**Doc:** Adrian, there are kids that would just give a pinky to play one season in the NBA and there are guys who end up in their first season going to championships. You hit a bump, you ended up strong. What was that year like?

**Adrian:** Well, with the Lakers, it was a automatic credit card. You play with hall of famers, Magic Johnson, Kareem Abdul-Jabbar, James Worthy. We beat the Boston Celtics and Larry Bird. We have a ticker tape parade down Main Street, L.A. We make a "Just Say No" drugs video for young people. My family and friends got a chance to see me. It is what you imagine, what you dream about. It's just the best of the best of the best as a professional athlete.

# How to Protect Yourself Against Uninsured Drivers

BY PAUL A. SAMAKOW, ESQ.

---

You've just been in a car accident; thankfully you have insurance! But what if the other driver did not and he or she was at fault? There are thousands of uninsured motorists driving on our roads every day, and if an uninsured driver causes you serious injuries in an accident, your own insurance may be the only way to get paid.



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# Coverage Under MEDPAY/PIP and UM/UIM Policies

Insurance laws require insurance companies to allow motorists to purchase MEDPAY (Medical Payment Benefits), Personal Injury Protection (PIP), Uninsured Motorist (UM) insurance and Underinsured (UIM) Motorist insurance.

## What are these various types of coverage?

1. Medpay coverage pays for reasonable and necessary medical expenses. This coverage is available regardless of who caused the accident.

Coverage amounts can range from \$500 to \$100,000. I recommend getting at least \$10,000.

2. Personal Injury Protection or PIP coverage pays for reasonable and necessary medical expenses, as well as other damages, such as lost wages. This coverage is also available regardless of who caused the accident. The typical amount of PIP coverage offered is \$2,500.00. I recommend getting at least \$10,000.

2. Uninsured Motorist or UM coverage covers your damages if the other "at-fault" driver is uninsured. So, for example, if you were hit by a driver that had no insurance and you were injured, you could make a claim against your own policy for your medical expenses, lost wages, pain and suffering and other damages. MAKING THIS CLAIM, despite what others or your butcher may tell you, WILL NOT cause (in fact not allowed) your insurance premium to be increased, nor can your policy be cancelled. This is a coverage you buy and you can and should use it if this situation arises! I recommend getting at least \$100,000 of this coverage.

- 3 Underinsured Motorist or UIM (Underinsured motorist) coverage is also available to provide

coverage if the other driver's insurance doesn't cover the full extent of your damages. So, for example, if the other driver only carried minimal limits and you had a very serious injury, you may be entitled to make a claim against your own insurance policy for additional damages in addition to the maximum you have collected from the at fault driver. The premium costs are ridiculously small.

The minimum amount of liability coverage required by law in Maryland is \$30,000 and in Virginia it is \$25,000. The UM and UIM coverage limits are often the same, and all of these are waaaaay too low and leave you and your family in serious financial risk. Get at least \$100,000 in liability limits and the same, again, for UM and UIM. Often, I see cases where the insurance agent has encouraged the customer to only purchase minimal limits liability coverage, and waive the UM/ UIM/MEDPAY/PIP. Agents lie! Yes, they do! They do so because if you make a claim, they get dinged on their commissions, and with lower limits or no coverage, they get dinged less.

Many car insurance agents do NOT LOOK OUT FOR YOUR BEST INTERESTS.

To drive legally, you must carry liability coverage in the event you are at fault and cause injury and damage to another motorist... but think about the purpose of insurance... to protect yourself from unintended and unforeseen events. So, I strongly encourage you to not only purchase MEDPAY/PIP/UM/UIM coverage, AND IN THE AMOUNTS I DETAILED HERE, in order to PROTECT YOURSELF against situations where others do not have adequate insurance coverage for the wrongs they do.

Don't be like so many people I see in my practice who were trying to save money or did what the insurance agent recommended only to find themselves in a serious accident with insufficient insurance to cover their injuries and damages. **PV**

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# Byrd's Eye View

Mike Byrd  
Executive Producer of  
Doc Walker's ProView



**How do you plan to spend your summer of 2018?**



I plan to pay a lot of golf. I hope to shoot regularly in the 90's. I plan to spend time on a boat with friends

on Marco Island, and to end the summer I plan to take a once in a life time trip to Rio De Janerio.

**You are spending a lot more time in Florida, what do you like most and least about it?**

The thing I like best and the least about Florida is the same, the weather.



**Can you elaborate?**

In the winter, it's the most beautiful place in the country, everyday sunny in the low 80's not a cloud in the sky.

On the other hand, the summer days are hot and humid. Mid 90's everyday and a thunderstorm. What's nice about the summer evenings is the breeze coming



from the Gulf of Mexico and the humidity is somewhat gone.

**Of course, the ProView readers know that you are a big movie goer. What movies are you looking forward to seeing this summer?**

There are 3. Sicario: Day of the Soldado, The Equalizer 2 with Denzel Washington, and Gotti played by John Travolta.



**There seems to be a theme in your choices, are you going to watch anything calming?**

Yes, for fun I'll go see TAG

**You just started watching Netflix, what a good Netflix recommendation?**

Ozark with Justin Bateman, very interesting.



**And to end this session, what has been your high point of the year so far?**

Without a doubt being present to watch my niece and grandchildren, graduate from College and High School. **PV**

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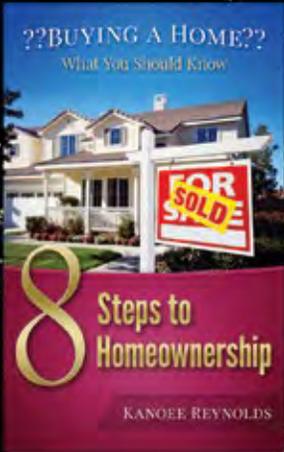
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Continued from page 23

**Doc:** Also helped you segue into what you do now, and that is as one of the nation's leading public speakers in dealing with young people and working with--as a freedom fighter. What is it all about for you?

**Adrian:** Well, you know what? So much that my experience, my experience of my own family, my brothers who are my heroes and the challenges that they've had, the University of Maryland and the challenges that I've gone through, it's not where you've been, it's where you're going. So I commit my life to kids and I commit my life to standing up and encouraging people to say, "Hey, you know what? In your life you're not born a winner or a loser. You're born a chooser. It's all about choices. Yes, it's not a crime if you fall down. Every once in a while in your life you're gonna fall down. It's a crime if you stay down. Get yourself back up."

**Doc:** And that you've done. Now time for the pro's view 'cause we know that you have definitely have so much experience, can cover so many areas, A.B., they're younger now than they ever were and in terms of the great travel teams, select teams, all the young bangers and ballers that come up now,

how young is too young for the exposure and what would be your advice to a parent with an outstanding young prospect?

**Adrian:** Concentrate on being a student and as an athlete and being a young person in America. That's your only job. So take it one step at a time and I'll go back to Coach Wootten. Inch by inch, life's a cinch. Yard by yard, it's really hard.

**Doc:** Okay, let's talk about student athletes now and there have been some talk, legislation, in terms of paying athletes to participate in big-time division one sports.

**Adrian:** What is it, the NCAA has \$4 billion that it brings in? Our contract that we make a commitment to give as a football player, as a basketball player, and they'll give us three hots in a cot. They'll give us a college scholarship. That's the trade-off right now. That's gonna be a age-old argument. That's the deal that it is right now. I see the pros and cons. Yeah, a stipend could be good. After a qualified person has gotten his education,



I wanna see some diversity in some of our universities. Let me see myself at Maryland. Let me see myself at Oregon when we get out of school. So even if you don't pay me during—when I play, I wanna be paid after I play.

**Doc:** Well, Adrian, you've had a terrific career. I think the best is yet to come and any young person, any old person, that gets an opportunity to hear you speak and be touched by you, I think will be better as a result of it.

Thanks for joining us on "ProView."

**Adrian:** Doc, you're my man. **PV**

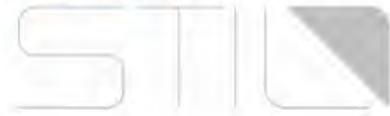
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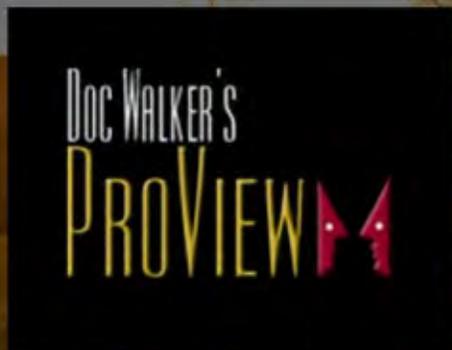
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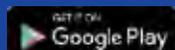
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My name is Ashlee Goerdt and I am an experienced licensed real estate agent assisting buyers, sellers, investors and renters in all of the **Maryland & Washington, D.C** area!

I have been in the real estate business for 16 years and received my real estate license in October 2013. Since then, I have sold numerous homes, which were mostly REO (real estate/ bank owned) properties and standard sales. I have also assisted renters find rental homes and I have helped homeowners facing foreclosure.

I specialize in Foreclosed Homes Sales, Distressed Home Sales, Standard Home Sales and my team also has experience in Short Sales. I am an active member with The National Association of Realtors (NAR) and the Maryland Association of Realtors (MAR).



# 200 Military & Civilian Children Play Football at Redskins Park

BY SHARON REED

*Sharon Reed covers the Washington Redskins for The Loudoun Tribune*

**ASHBURN, VA** – On Armed Forces Day, about 200 Washington D.C. area military and civilian family children, ages 5-11, spent the afternoon playing football with current and former Washington Redskins players at Redskins Park in Ashburn on Saturday, May 19.

Washington Redskins team president Bruce Allen kicked off the day's activities in the team's practice bubble by welcoming the children to the event. Parents cheered on their children from the sidelines while the Redskins players, alumni, and volunteers threw and caught footballs and ran through a series of drills with the kids.

Redskins players at the event were Samaje Perine, Kapri Bibbs, and alumni Derrick Dockery, Chris Cooley, Kedric Golston, Roger McIntosh, Antwaan Randle El, and Rick "Doc" Walker.

Yellow Ribbons United (YRU), in partnership with the Washington Redskins Charitable Foundation, hosted the inaugural "United in Play" event, a military youth support initiative. YRU is focused on bridging the gap between military service and civilian life by encouraging Americans to express their appreciation for military families through civic and social action.



“The event went extraordinarily well,” Emma Dockery said. “Anytime you see such big smiles on children’s faces it becomes evident that we achieved what set out to do—to honor military children for their service to this nation.”

“It was incredible to have the opportunity to work with the Redskins Charitable Foundation and we look forward to the event next year,” she added.

Founded by Emma Dockery and her husband and Derrick Dockery, a former Washington Redskins player, Yellow Ribbons United was inspired by the death of Emma’s brother, Sgt. David Williams, who lost his life fighting for the United States in Afghanistan.

Emma’s father Colonel David Williams, who retired after 30 years in the Army, was present at the United in Play event.

“Yellow Ribbons United is thrilled to partner with the Washington Redskins Charitable Foundation on the 68th anniversary of Armed Services Day to show our appreciation for military families and the sacrifices they make on a daily basis,” said Emma Dockery.

“We hope the power of sports will unite our military and civilian communities and encourage active appreciation from our civilian kids for the sacrifices their military peers make,” she added.

United in Play uses sports to help bridge the divide and unite military and civilian kids with healthy team building activities with some of their favorite Washington Redskins players and alumni, according to Emma Dockery.

After the sporting activities, the children went to a picnic outside the practice bubble catered by Mission Barbeque with sweets by Dog Tag Bakery.

“The event went extraordinarily well,” Emma Dockery said. “Anytime you see such big smiles on children’s faces it becomes evident that we achieved what set out to do—to honor military children for their service to this nation.”

“It was incredible to have the opportunity to work with the Redskins Charitable Foundation and we look forward to the event next year,” she added.

To find out more about the organization, including donations and volunteer opportunities, visit: [yellowribbonsunited.org](http://yellowribbonsunited.org). **PV**





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## Physical Therapy



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**Dr. Olu Ezeani, DPT, CEAS**  
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**Dr. Jason Henderson, DPT, MBA**  
Physical Therapist

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Ergo Occmed was Established in 2009 as an outpatient physical therapy clinic to address the needs of DC and Maryland residents in underserved communities. The Owners of the clinic are Dr. Olu Ezeani, DPT, Dr. Jason Henderson, DPT and Dr. Courtland Wyatt. The owners of the clinic have over 50 years of combined clinical experience.

At Ergo OccMed Physical Therapy, we offer rehab services where our primary focus is to safely and quickly return you to your normal activities.

Our skilled therapists utilize manual therapies along with the newest of treatments and techniques. Our hands-on approach is designed to treat the specific injury and related dysfunction, rather than just the symptom. This ultimately provides a full recovery, while minimizing the likelihood of re-injury.

Our program emphasizes patient education and independence. We promote home stretching and strengthening in addition to providing optimal training on appropriate posture and body mechanics

Ergo OccMed's Work Hardening Program is a specialized program designed to help an employee return to an active and productive work, lifestyle environment. To qualify for Work Hardening the employee has been out of the work pool for a period of time and has no job to return to. It uses real or simulated work activities designed to restore physical, behavioral and vocational functions. Work hardening addresses issues of productivity, safety, physical tolerance and worker behaviors. Ideally, a work hardening patient possesses a targeted job to return to upon discharge. Participation time is in multi-hour sessions up to 8 hours/day with a frequency of up to 5 days/week. Workers' Compensation.

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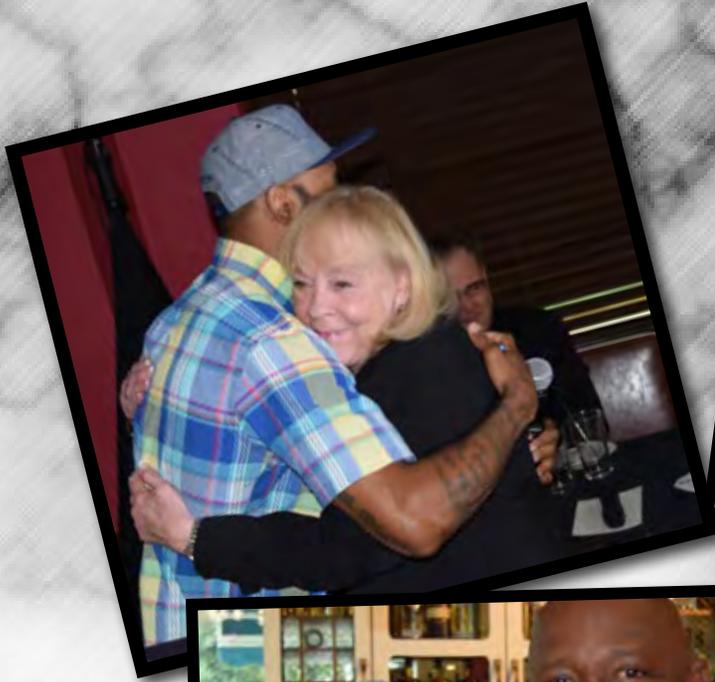
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Doc wants to extend his humble gratitude to this season's following guests who helped the continued success of this series:

- **Roy Lee Jefferson** — November 15, 2016
- **Walt Williams** — April 25, 2017
- **Chris Samuels** — May 23, 2017

Upcoming guests will be announced and details will be made available on the website.

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# SMART AND SAVVY INVESTING

**Shirley Luu and her team of financial service professionals are teaching people how to create lifetime income.**

When Shirley Luu's husband passed away unexpectedly 13 years ago, she was left with three children and in financially dire straits with little savings.

Today, Luu is a successful entrepreneur and businesswoman in the financial services industry. She travels throughout the country teaching people of every class and ethnicity how to achieve financial security. Ironically, life insurance is one of the key financial components Luu emphasizes as part of a sound and savvy portfolio.

"Today's life insurance doesn't look like your grandfather's or even your father's life insurance. Laws have changed, products have evolved, and even seasoned

investors with hotshot financial advisors are shocked when I teach them about the things you can do with today's life insurance if structured properly."

According to Luu, many financial features that people

seek from their investments can be found within some modern-day life insurance products, especially those tied to market indices such as the Dow Jones Industrial Average or S&P 500.

"Cash value, market upside gains but with downside protection, no losses to principal, potential lifetime income, tax-free death benefits, living benefits if you get really sick—these are just a few of the reasons my clients love the financial security they experience by placing their money in properly structured life insurance policies."

## Lifetime Income—the Holy Grail of Retirement?

At the end of the day, Luu says one of the features people are increasingly looking for is lifetime income.

worth discussing with an experienced professional.

Luu continues to share her knowledge at seminars and events and through her syndicated television and radio shows. She is publishing her first book later this year, titled "IUL ASAP—The 3-Letter Word Your Financial Advisor Doesn't Want You to Know About." For more info or to request a copy, visit [iulasap.com](http://iulasap.com).

## Core Values: Diversity, Education, Team

Central to Luu's core values are diversity and education. It's apparent when noting the ethnicities represented in her team as well as the clientele that walk in and out of her Tysons Corner office in Northern Virginia every day.

It is also here that Luu mentors an ever-growing force of



**The Shirley Luu Finance Team (left to right):** Kwesi Robotham, Rudy Gonzalez, Reyna Ido Gan, Brandi Bridgett, Gary Trice, Shirley Luu, John Weisenberg, Yetti Esatu, Hoang Vu, Marcella Barnes, Enzo Giovanni

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"Lifetime income is the holy grail of retirement planning in my opinion," Luu asserts. "It is money you cannot outlive. It is money guaranteed to you every single month until the day you die, like a pension. So whether you set that up within a certain life insurance or via indexed annuities, which is another favorite of mine, it is something

like-minded licensed financial professionals who carry on with an almost financial missionary flare in which teaching is paramount. "It's about educating the client; that's the key. When you truly understand the options, only then is a choice possible, and we will help you," notes Enzo Giovanni, a member of Luu's team.

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# 2018 Redskins Schedule

1 Sunday September 9 @ Cardinals, 4:25 p.m.  
2 Sunday September 16 vs. Colts, 1:00 p.m.  
3 Sunday September 23 vs. Packers, 1:00 p.m.  
4 BYE  
5 Monday October 8 @ Saints, 8:15 p.m.  
6 Sunday October 14 vs. Panthers, 1:00 p.m.  
7 Sunday October 21 vs. Cowboys, 4:25 p.m.  
8 Sunday October 28 @ Giants, 1:00 p.m.  
9 Sunday November 4 vs. Falcons, 1:00 p.m.

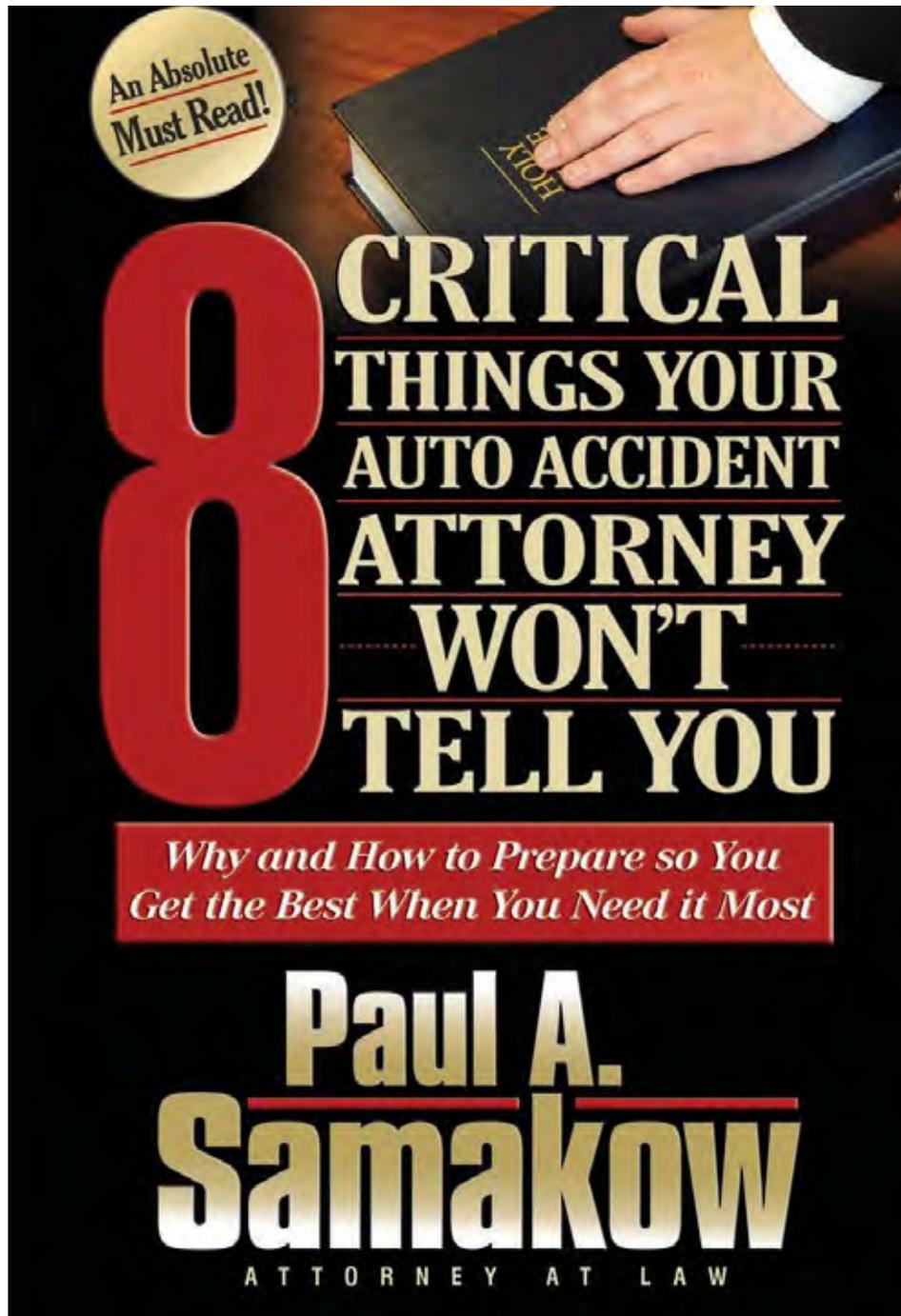
10 Sunday November 11 @ Buccaneers, 1:00 p.m.  
11 Sunday November 18 vs. Texans, 1:00 p.m.  
12 Thursday November 22 @ Cowboys, 4:30 p.m.  
13 Monday December 3 @ Eagles, 8:15 p.m.  
14 Sunday December 9 vs. Giants, 1:00 p.m.  
15 Sunday December 16 @ Jaguars, 1:00 p.m.  
16 Saturday/Sunday December 22/23 @ Titans  
17 Sunday December 30th vs. Eagles, 1:00 p.m.



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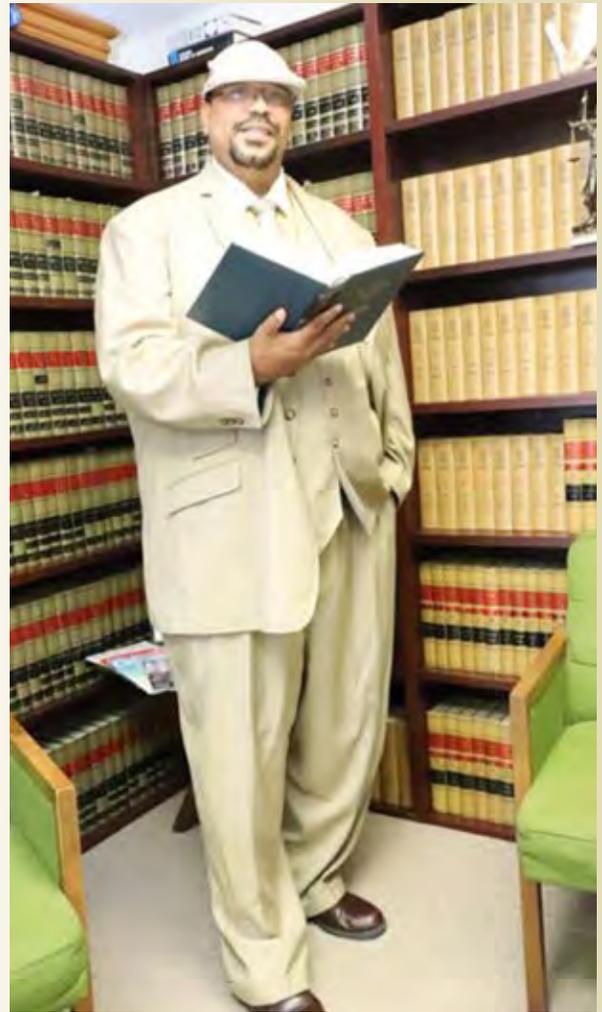
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4. Report to police and insurance (report, claim numbers).
5. Seek medical evaluation (hospital or primary doctor).
6. Follow all doctor instructions.
7. Keep a journal of your recollections (events, injuries).
8. Focus on getting well (physically and mentally).
9. Contact an attorney to ensure you have taken appropriate steps to protect yourself and your family.
10. Keep your attorney informed of your treatment progress. Ensure you relay any concerns or beliefs.
11. **Most importantly: Trust your instincts – if you do not like the attorney – find another that you do like. Never accept an attorney you do not like or want to work for you.**
12. Remember, patience is the key to happiness, the process takes time.

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# Help Me UNDERSTAND

## INTRODUCTION

This column is being written in April, 2018. But you won't see it for several weeks/months as it will appear in the Spring/Summer edition that comes out the first week of July. Events are moving very swiftly these days and I want to try and write something that will still hold your (the reader's) interest and be relevant to events when it actually appears in print. Consider what we have seen recently:

- A sex worker is suing the President over a contract to stay silent;
- Several unarmed men shot and killed by police for no detectable reason other than a police officer decided he was afraid;
- Several men and women were arrested for no detectable reason except that the police officer decided to do it;
- The FBI is charging and prosecuting one of its own—Andrew McCabe; and
- Our use of new technologies will destroy our rights

Let's think about these events and learn from them.

### **A contract has 3 components: Offer, Acceptance and Consideration.**

Stormy Daniels, a professional sex worker, porn star and director, claims she has sex with Donald Trump in 2006. Michael Cohen, an attorney and "fixer" for Mr. Trump prepared adocument in which Daniels promised not to talk about her tryst with Trump in exchange for \$130,000 and several other promises by Trump. She received the money but

Trump never signed the document and, she claims, did not fulfill the other promises made to her. Trump has variously claimed that he knew nothing about this matter and that Cohen was representing him in this matter. Cohen has variously claimed to have paid Daniels the money without Trump's knowledge and that Trump was aware of what he was doing. So what is going on?

It is basic law, going back over 1000 years that a contract is an offer (Daniels offer to be silent in exchange for money and promises) which is accepted and then consideration (the payment of the money and the performance of the various promises). [Note that these elements do not have to be in writing.] Analyzed this way, the document Daniels signed is an offer. But it was never accepted by Trump as his signature is not on the document. Nor can acceptance be inferred because, although money was paid to Daniels, the promises were not fulfilled. In fact, if we credit Trump's claim that he knew nothing about this agreement (a claim he has contradicted at times) there can be no acceptance because he could not perform the promises made on his behalf.

For the reader, any time you make an offer which is accepted, or you accept someone else's offer, you have a binding contract. You should be careful what you agree to. And try to keep notes or do it in writing.

### **"I was afraid for my life."**

This is all an officer has to say in order to be absolved of all guilt under the current legal system. It does not matter if the officer precipitated the problem, escalated the situation or misjudged the situation. All she/he has to say is that fear took over and they escape. This is nonsense in



*David Zachary Kaufman combines doctorates in law and economics with extensive trial skills, having completed over 40 jury trials and at least twice that number of bench trials in his career. He also has extensive appellate experience in both state and federal courts. He is admitted to all courts in Virginia, Maryland and the District of Columbia, including the Supreme Court of the United States.*

*Kaufman Law Group, PLLC has focused its practice on business and commercial disputes between small and mid-sized businesses, entrepreneurs and high-net worth individuals. In addition, Kaufman Law Group has an increasing practice in estate and trust litigation, especially when the bulk of the estate is a business. The vast majority of the cases accepted by Kaufman Law Group are on referral from other attorneys who trust David Zachary Kaufman's ability to protect their clients' interests.*

*After graduating at the top of his class at George Mason U. School of Law Kaufman stays current in the law by teaching, writing and playing an active role in the American and Virginia Bar Associations.*

*Raised in Mexico, he is equally fluent in English and Spanish.*

*Kaufman Law Group 8000 Towers Crescent Dr., Suite 1350, Vienna, VA 22182 703-764-9080  
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the extreme and courts should (but do not) challenge it. We all say police are "heroes." Well, a hero is generally defined as "a person who is admired for their courage ...." Someone who is a hero acts despite her fear, not because of it. It is not heroic to shoot someone because you are afraid. It is heroic to avoid shooting when you are afraid and choose a less drastic option if at all possible.

There will still be times when you have to pull the trigger but de-escalation should be tried if possible. What do I mean? Well, the police who killed Tamir Rice did not have to drive up to within 2-4 yards of him and jump out of the car. They could have approached more slowly, from a better distance, to slow the tempo down and assess things. They did not, Rice was killed and they were exonerated. Pfu! This happens all too often. In contrast, see how the Canadian police responded when trying to apprehend the mass killer who killed ten and injured 15 in Toronto. They de-escalated and took the alleged killer into custody without killing him.

Why the difference? I believe there are several reasons: First, the doctrine in the U.S.A. that police must absolutely dominate the situation ab initio. Failure to comply requires that the officer involved use the utmost force to immediately force compliance. This leads to the disasters we see all the time.

Second, a myth has taken hold in the police. That myth is that their most important job is to come home safely at night. That may be true, but that is not what they are hired, trained and paid to do. They are supposed to keep the peace, to be "heroes." To represent the best of civilized society. If they cannot do that, if they are so consumed by fear that they do not have the courage to stay calm, they should be fired immediately.

Third, and last, it seems to me that the police have been trained to believe that de-escalation implies a loss of control and loss of their dominance. Again, this is nonsense.

### **You can go to jail if you talk to a federal police officer and he does not recall and recount your statements correctly.**

Just ask Martha Stewart. She spent time in jail because she went to talk to someone about a stock sale she ordered. The next thing she knew, she was arrested and accused of lying to a federal officer about what she did, what she knew and why. Needless to say, her account of what she told the federal officer differed significantly from what he said it was. Of course, the officer's account was believed and she was disbelieved. Naturally.

Andrew McCabe, the former No. 2 guy at that the FBI has the same problem. Apparently he met four times in 2017 with investigators who were checking into who leaked various bits of information to the newspapers in the period just before the November, 2016, election. Apparently he was very busy and did not keep notes or record the conversations. McCabe claims that he may have made some errors in his recounting of events but they were unintentional. Regardless, his errors, omissions and mistakes were taken as intentional "lack of candor" and he was summarily fired. Now his case is being referred to the U.S. Attorney for the District of Columbia for possible criminal prosecution—an outcome highly anticipated by Donald Trump.

What lesson can you learn from this? Record any conversation you have with law enforcement. Don't ask permission, do it openly. If they object, ask if they are recording. If they are recording ask for a copy of the recording. Offer them a copy of the recording. If you cannot record, as soon as possible dictate into your smart phone a very detailed account of what questions you were asked and what your answers were. Do Not summarize! Be detailed. I can assure you that the person you just talked to will be doing the same thing, but with their own spin on what they write down. You want and will need as close to contemporaneous a record as you can create. Remember—in case of doubt you will be doubted and they will be believed.

### **We are giving away our rights.**

We will destroy our own right to privacy by our use of the Internet and new technology. Did you know that every email or text we send reveals who we sent it to, where they are, where we are when we sent the text or email, and the exact date and time. Where you are and who you communicate with tells a story. A full meta-data analysis can reveal your politics, associations, medical and psychological issues, sexual orientation, religion and habits of worship and even whether or not you are faithful to your spouse. Four years ago, The Verge published an article "Paul Revere could have been caught if the British crown collected metadata" at <https://www.theverge.com/2014/1/17/5319534/paul-revere>. You should also read the June 9, 2013, article by Kieran Healey which the Atlantic article is based on. <https://kieranhealy.org/blog/archives/2013/06/09/using-metadata-to-find-paul-revere/> Both show the power of meta-data to reveal your innermost secrets.

What meta-data analysis does not reveal can be discovered by using other resources which we (foolishly) use. It was only recently that the California police solved a series of gruesome murders and rapes from 40 years ago by using DNA analysis and websites like 23andMe, Ancestry.com and GEDMatch.com. Apparently there are millions of DNA samples at these—and other—sites and you have zero privacy interest in them. These samples could incriminate you or other family relatives. 23andMe and Ancestry.com both say they will not share their data with law enforcement unless "legally compelled." That means that all the police have to do is convince a magistrate judge to issue a search warrant. Prosecutors must love it. As for me, I say "Never!"

This is the information we give away for free to Google, Amazon, Facebook, Microsoft and Apple and once we give it away anyone can use it—even the federal government. **PV**



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Christa Dietzen - Olympic Women's Volleyball (Team Captain)

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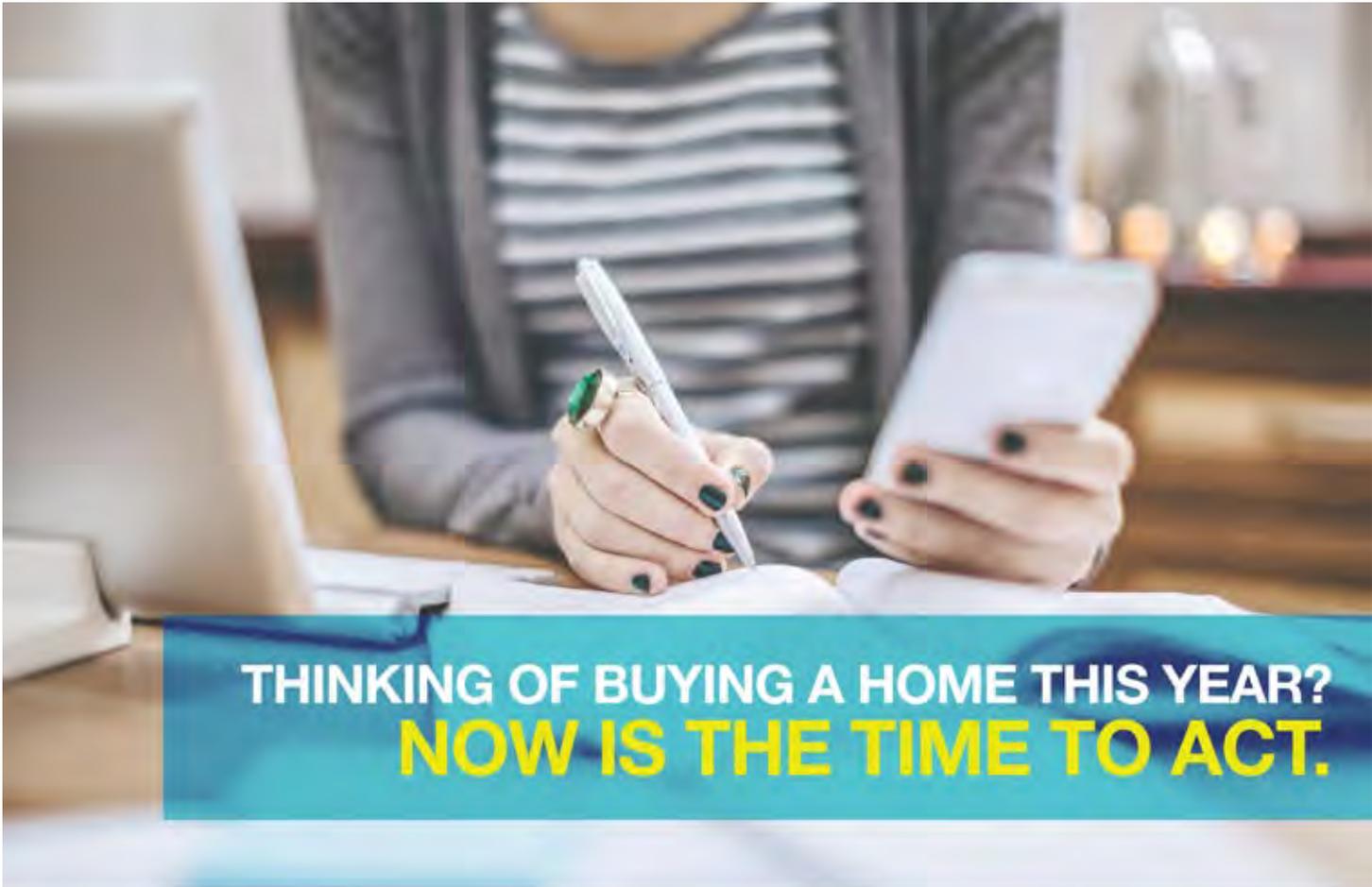


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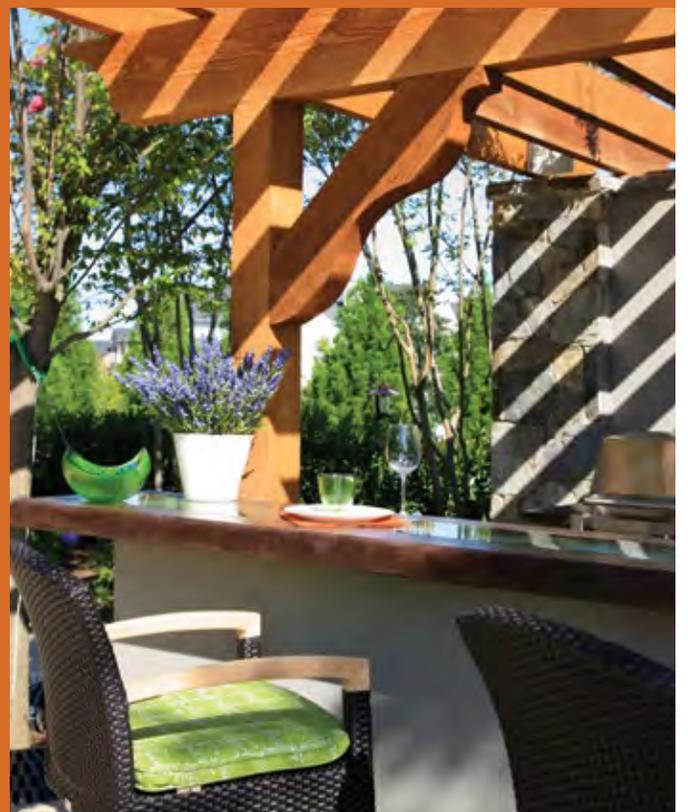
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**10603 Creamcup Lane, Great Falls, VA 22066**

**\$3,299,877**

Every detail of this home are exquisite and precisely refined. The gateway driveway welcomes you to the beautifully landscaped courtyard with a water fountain. Through the custom mahogany entrance doors the spacious foyer invites you to the formal living room with fireplace and dining room with a custom butlers pantry that includes a wine fridge. Wet bar, coffered ceilings and stunning stone fire place. The kitchen provides the finest top of the line appliances, two islands. The master suite has a beautiful walk in closet, a balcony that overlooks the large flat backyard and stunning bath with two custom Robern cabinets. Three bedrooms and a fitness room on upper level. The walk out lower level includes a rec room with a custom bar, movie theater, play room as well.



**103 Poplar Lane, Occoquan, VA 22125**

**\$2,799,000**

Amazing waterfront gated estate in historic Occoquan. This 10,000 sq ft custom home has beautiful high quality construction with an all stone exterior and cedar roof. Inside the home, you are greeted by a stunning foyer leading to an open floor plan with 5 bedrooms and 5.5 baths. When you walk onto the huge deck you see water views out of a vacation brochure. The deck has a staircase down to the yard and 6+ boat dock and electric boat lift. You can walk to shops and restaurants in the riverfront community and park cars in the huge 6+ car garage.



**11301 Corobon Lane, Great Falls, VA 22066**

**\$1,250,000**

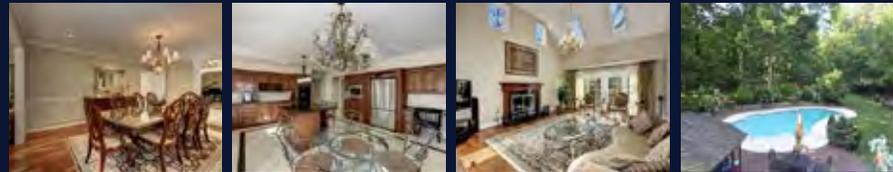
Spacious 5 Acre lot in Equestrian neighborhood. All brick Colonial, well-built with updated baths and kitchen. House could use some fixing up and offers a Great lot that is perfect for horses and comes with a barn and outbuildings, which are ready to be given a few updates. Scenic riding trails included. Many new homes are being built in the neighborhood and the true value of this property is in the land. The lot is fully fenced, has a 2 car garage and large family room off the kitchen with hardwood floors throughout!



**10917 Justin Knoll Road, Oakton, VA 22124**

**\$1,149,000**

Enter through a gated entrance to this hidden oasis. A circular drive and water feature welcome you to this 5,000 square foot brick Cape Cod home of elegance. The perfectly landscaped exterior offers a beautiful pool, hot tub, and gazebo. On a 2.5 acre lot, with \$250,000 in recent upgrades including hardwood floors on levels 1 and 2, a stunning gourmet kitchen, family room, library with built-ins and a theater room, this home is perfect for formal and informal entertaining. Spacious UL Master suite has a luxurious spa-like master bath w/heated floors, heated towel rack and built-ins. All in Madison HS, one of Oakton's most scenic sections, yet still close to the Silver Line. The home currently has 3 bedrooms but can easily be 5!



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