EYE ON MONEY

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2020

8 Key Estate Planning Tools

And How They Can Help Protect You and Your Family

plus

TAX CREDITS FOR PAYING COLLEGE TUITION

FIVE THINGS ABOUT MEDICARE

LAST-MINUTE TAX REMINDERS

CONVERTING TO A ROTH IRA

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FINANCIAL

THREE THINGS TO KNOW ABOUT FREEZING YOUR CREDIT REPORT

1 **A credit freeze restricts access to your credit report,** making it more difficult for identity thieves to open new accounts in your name.

2 **You will need to lift the freeze when you apply for credit.** This can be done online, by phone, or by mail using the PIN you were assigned when you placed the freeze. Placing or lifting a credit freeze is free.

3 **To place or lift a credit freeze, you must contact each credit bureau separately.**

- **Equifax:** Equifax.com or 800-685-1111
- **Experian:** Experian.com or 888-397-3742
- **TransUnion:** TransUnion.com or 888-909-8872

inside

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SIGNS THAT IT IS TIME TO CHECK YOUR WITHHOLDING

To avoid a surprise tax bill or penalty at tax time next year, the IRS recommends that you check your tax withholding in the early part of every year, when the tax law changes, and when you notice one of the following signs.

A LARGE TAX REFUND
If you receive a large refund this year, consider adjusting your withholding so that less tax is withheld from your paychecks throughout the year. After all, a refund is simply the return of money that you overpaid to the government in the prior year. Instead of giving the government the free use of your money for several months, arrange for your employer to decrease the amount of tax withheld from your paycheck so that it is closer to your actual tax liability. Adjusting your withholding this way will increase the size of your paychecks and make it possible for you to put your money to work sooner.

A LARGE TAX BILL
If you owe a large amount of tax when you file your tax return, it's a sign that you didn't pay enough tax over the course of the prior year. Depending on the amount you underpaid, the IRS may assess a penalty. To avoid or minimize underpayments and penalties in the future, you can adjust your withholding so that more tax is withheld from your paychecks throughout the year.

A MAJOR CHANGE IN YOUR LIFE OR FINANCES
Changes in your marital status, number of dependents, and finances can have a big impact on your taxes and the amount of the tax that should be withheld. To help ensure that the correct amount is withheld, it's a good idea to check your withholding whenever you get married, get divorced, or add a new child to the family. Also check it when an older child stops being your dependent, you or your spouse start or stop a job, your taxable investment income changes significantly, or other tax-related changes in your financial situation occur. ■

How to Adjust Your Withholding

Employees can adjust their withholding by giving a new Form W-4 to their employers. The worksheets that accompany the form or, for more accuracy, the Tax Withholding Estimator tool on the IRS website (irs.gov/W4App) can help employees complete the form.

Please consult your tax advisor for advice.

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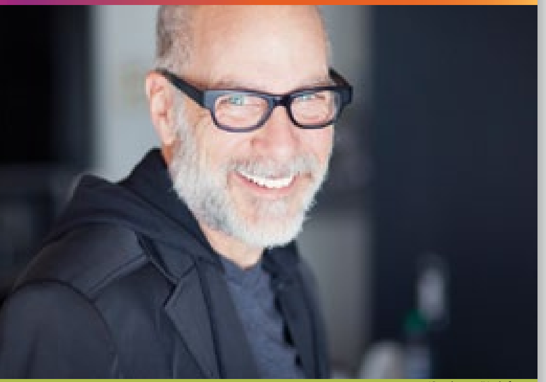

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Investing in Dividend-Paying Stocks

Rather than relying solely on a potential increase in their share price to reward investors, some companies also regularly pay their shareholders a portion of their earnings. Those payments are called dividends. Here are a few things to know about them.

Dividends can help generate an income stream. Companies that pay dividends usually pay them on a quarterly basis, creating a potential income stream for investors who can either pocket the dividend or reinvest it.

Dividends fluctuate in value. Unlike the interest payments from bonds that are typically a fixed amount, dividend payments from common stocks can fluctuate in value. A company can decide to increase or decrease their dividend, and they can decide to stop paying a dividend altogether.

Dividends are usually paid in cash. Dividends are usually paid in cash (versus stock) and are expressed as a specific amount per share. For example, let's say that a company declares a dividend of $.50 per share. If you own 100 share of stock, you will receive a dividend of $50.

Key dates. When a company declares a dividend, it will also announce a few key dates. The ex-dividend date determines who will receive the dividend. Investors who buy the stock on or after the ex-dividend date will not receive the dividend. The record date is the date that the company checks its records to see who is eligible to receive the dividend. And the payable date is the date when the dividend is paid to the shareholders. ■

Please note: All investing involves risk including the possible loss of principal.

Please consult your financial advisor for help in developing and implementing an investment plan.

Last-Minute Tax Reminders

The month of April is loaded with tax-related deadlines. Here are some of the key ones affecting individuals. Please consult your tax advisor for personalized advice.

CONTRIBUTE TO AN IRA FOR 2019

You have until April 15, 2020 to contribute to an IRA for 2019—and possibly snag a tax deduction that reduces your 2019 taxes. Money you contribute to a traditional IRA is tax deductible as long as you and your spouse are not covered by retirement plans at work. If either of you is covered, your income must be below certain limits for your contributions to be deductible. Contributions to a Roth IRA are never tax deductible.

MAXIMUM CONTRIBUTION LIMITS FOR IRAs

2019	**$6,000** if under age 50 **$7,000** if age 50 or older
2020	**$6,000** if under age 50 **$7,000** if age 50 or older

Additional limits may apply.

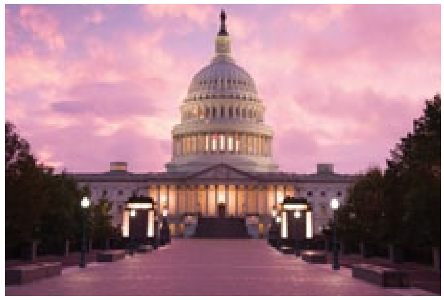
CONTRIBUTE TO AN HSA FOR 2019

You have until April 15, 2020 to make a tax-deductible contribution to a health savings account (HSA) for 2019. (You must have a high-deductible health plan to contribute to an HSA.)

MAXIMUM CONTRIBUTION LIMITS FOR HSAs

2019	**$3,500** if self-only coverage **$7,000** if family coverage **$1,000** catch-up contribution if age 55 or older
2020	**$3,550** if self-only coverage **$7,100** if family coverage **$1,000** catch-up contribution if age 55 or older

Additional limits may apply.



FILE YOUR FEDERAL TAX RETURN

You have until April 15, 2020 to file your federal income tax return for 2019.

If you need extra time to file, you can request an automatic six-month extension, which pushes the deadline out to October 15, 2020. Keep in mind that the extension only applies to filing your return—you're still expected to pay your taxes by April 15.

Does your child need to file a tax return?
They may if they earned money from work or received interest, dividends, or capital gains distributions and their income exceeds certain amounts. However, even if they are not required to file a tax return, it is still a good idea to file one so that any income tax that was withheld from their pay can be refunded to them. ■

Take your first RMD if you reached age 70½ in 2019.

If you reached age 70½ in 2019, you have until April 1, 2020 to take your required minimum distributions (RMDs) for 2019 from your IRAs (traditional, SEP, and SIMPLE) and generally your other retirement accounts, such as 401(k) accounts.

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8 Key Estate Planning Tools

When it comes to designing your estate plan, you have an array of tools from which to choose. Wills, trusts, powers of attorney, and other legal documents may all be used to create a plan that addresses your unique needs and objectives. We'll introduce some of the more common tools here and provide some details about what they are used for. Your estate planning advisor can tell you more about them and help you determine which ones may be suitable for you.

WILLS

A will is probably the most well-known legal document. It's where you provide directions for how you want your assets distributed, who you want to serve as the guardian for your minor children, and who you want to oversee the administration of your estate.

Everyone needs a will. Everyone. Without a will, the laws of your state will determine how those assets that are not being transferred by other legal means will be distributed among your family.

Even people with a revocable living trust use a will to direct how the assets that are not part of the trust are to be distributed. A special type of will, known as a pour-over will, is sometimes used to direct that all of the assets from outside of the trust be poured into the trust. (Those assets must go through probate first.)

Unlike some other estate planning tools, a will must pass through probate before the assets left by the will can be distributed. Probate is the court-supervised process that oversees the validation of the will, the collection of your assets, the payment of any debts and taxes, and the eventual distribution of the remaining assets. You can minimize your estate's exposure to probate by using estate planning tools that avoid probate, such as revocable living trusts and beneficiary designations.

REVOCABLE LIVINGS TRUSTS

A trust is a legal arrangement that specifies how the assets in the trust are to be managed during your lifetime and distributed after your death.

One popular type of trust is the revocable living trust. The main reason for its popularity is that the assets in a revocable living trust avoid probate, meaning that the person you name as your successor trustee can distribute the assets according to your instructions without the trust assets going through probate first. This may save your estate time and money, as well as protect the details of your trust from prying eyes. (Wills become a matter of public record when filed in the probate court so anyone can take a look at your will if they choose.)

Another reason for their popularity is that revocable living trusts make it relatively easy to transfer management of the assets within it. If you should ever become incapacitated, the person you named as your successor trustee can quickly step in to manage the assets in the trust on your behalf. Until that time, you can retain full control of the trust assets if you name yourself as the trustee. You can invest them, sell them, or spend them, just as you would any of your other assets. And if you change your mind about the trust, you can change it or revoke it at any time.

OTHER TRUSTS

In addition to the revocable living trust, there are several other types of trusts available to you that can help you meet various objectives.

For example, if you are concerned that a younger heir may blow through his or her inheritance too quickly, you can set up a trust that makes distributions to your heir over a period of years, beginning at a specified age.

For another example, if you want to provide support to your current spouse and protect the inheritances of your children from an earlier marriage, a trust can be set up that pays the income from the trust to your spouse for the rest of his or her life and then distributes the remaining trust assets to your heirs after your spouse's death. The beauty of this trust arrangement is that your spouse receives financial support but cannot change the final beneficiaries you chose for the trust. If you leave the assets outright to your spouse, your spouse may decide to leave your assets to his or her own children or new spouse.

Trusts are also used to minimize estate taxes, shield assets from creditors, provide for a special needs individual while preserving his or her eligibility for government benefits, and help meet many other objectives.

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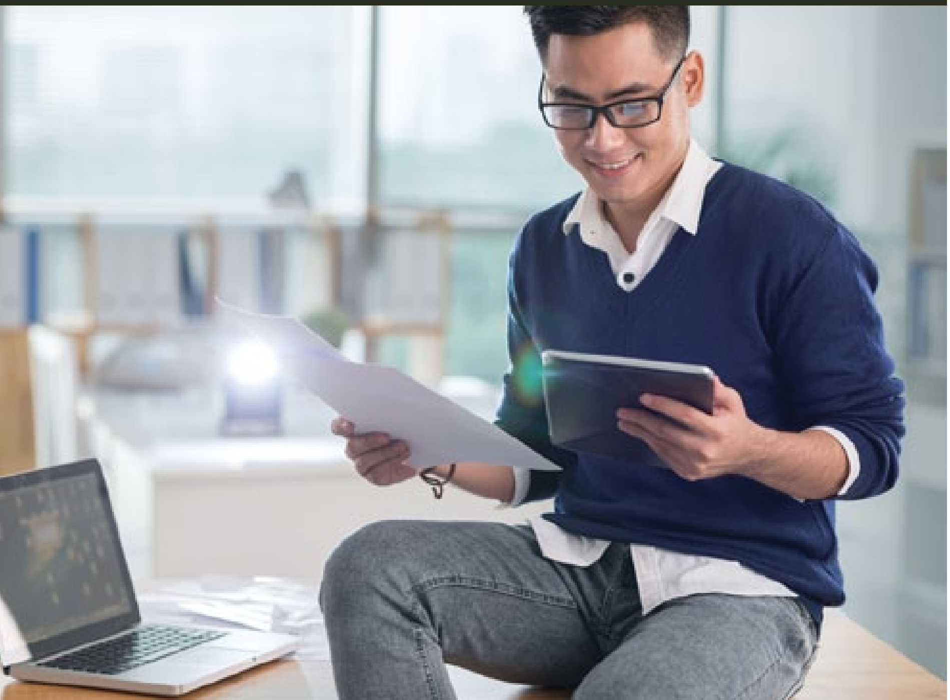
Will my estate be subject to estate taxes?

Very few estates will have to pay the federal estate tax. Thanks to a lifetime exclusion, individuals can generally transfer up to $11.58 million (2020 amount), during or after their lifetime, without owing any federal gift or estate taxes. (The federal lifetime exclusion is scheduled to decrease to $5 million, adjusted for inflation, in 2026.)

Keep in mind that if your state imposes an estate tax, its exclusion amount may be lower than $11.58 million. So even if your estate does not have to pay federal estate tax, it may have to pay state estate tax.



It's a good idea to review your estate planning documents and beneficiaries every year, as well as when:

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

BENEFICIARY DESIGNATIONS

Do not underestimate the beneficiary field you fill in when you open a new financial account. Beneficiary designations are powerful estate planning tools—so powerful that the people you name as beneficiaries on your accounts will generally inherit those accounts regardless of any instructions to the contrary that you include in your will.

One of the main benefits of using beneficiary designations as an estate planning tool is that assets with named beneficiaries generally avoid probate. Unless you named your estate as the beneficiary (in which case the account will need to go through probate), the assets in your accounts can generally be transferred directly to your beneficiaries without a trip through probate first. This can save time and money.

Because beneficiary designations are so powerful, it is important to review them periodically to ensure that the person you chose is still the person you want to receive that asset. You may also want to name secondary beneficiaries on your accounts in case your primary beneficiaries die before you do.

LIFE INSURANCE

If you have loved ones who depend on you for support and who would suffer financially without your income, life insurance may have an important role to play in your estate plan.

The money from a life insurance policy can help your loved ones maintain their current standard of living after you are gone. It might be used to tackle daily living expenses, pay off debts, such as a mortgage, or fund the college educations you hoped to provide for your children and grandchildren.

Life insurance can also be used to equalize your children's inheritances. For example, let's say you own a business that represents a large portion of your estate and you want to leave it solely to one of your children who is currently involved in the business. Life insurance can help provide the cash necessary to provide comparable inheritances to your other children, without having to sell the business.

Life insurance can also help provide the cash needed to pay estate taxes, replace wealth that you donated to charity so that your loved ones still receive an inheritance, fund a buy/sell agreement, and meet many other estate planning objectives. Your advisor can help you determine whether it is an appropriate tool for you.

One thing to keep in mind about life insurance is that the proceeds will be considered part of your taxable estate for estate tax purposes if you own the policy. If estate taxes are a concern for you, you may want to consider having an irrevocable trust own the policy so that the proceeds are not part of your taxable estate. You can either have the trust purchase a new life insurance policy on your life or you can transfer ownership of an existing policy to the trust. If you transfer an existing policy, be aware that you must survive the transfer by at least three years for the proceeds to be excluded from your taxable estate.

DURABLE POWER OF ATTORNEY

Not all estate planning documents focus solely on events after your lifetime. Some documents are specifically designed to help protect you during your lifetime.

One such document—the durable power of attorney for finances—lets you name a trusted person to manage your finances if you ever become too ill or injured to manage them yourself.

The durable power of attorney for finances gives the person you choose the legal authority to handle financial tasks, such as paying your bills, managing your investments, and filing your tax returns, when you are mentally incapacitated. You choose the activities that your agent will have the authority to oversee.

The "durable" nature of this document means that it remains in effect even after you become incapacitated.

HEALTH CARE PROXY

This legal document, also known as a durable power of attorney for health care, is what you use to name someone you trust to make health care decisions for you if you lose the ability to make decisions yourself. This person is generally known as your health care agent and can be whomever you choose, such as your spouse, another family member, or a close friend.

By appointing a health care agent, you can help prevent conflict among your family members regarding your care and you can make it clear to your health care providers who you want making decisions for you.

In addition to choosing an agent, consider choosing an alternate agent who can step in if your primary agent is not available or is not willing to make the decisions.

LIVING WILL

Appointing a health care agent is a great first step. Next you may want to provide some written guidance regarding the medical treatments you may want to receive, or not receive, in an end-of-life or permanently unconscious situation. You can do that with a living will, which lets you specify your preferences for life-prolonging treatments (mechanical respiration, feeding tubes, etc.) in situations where there is no hope you will recover.

By providing specific instructions regarding your preferences for life-prolonging treatments, you can help lessen the burden on your loved ones who might otherwise have to make these decisions without any input from you. ■

An estate plan can help protect your loved ones' financial futures, as well as your own. Please consult your estate planning advisor for help designing or updating your estate plan.

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Two Tax Credits for Paying College Tuition: How They Compare

Paying for college can put a serious dent in your wallet. Fortunately, some relief is available for eligible individuals in the form of two federal tax credits: the American Opportunity Tax Credit (AOTC) and the Lifetime Learning Credit (LLC).

Of the two credits, the AOTC has the potential to put the most cash back in your pocket—up to $2,500 per eligible student—and is generally the credit to choose if your student is in the first four years of their postsecondary education and is enrolled at least half-time in a program leading to a degree or other recognized education credential. The AOTC is also partially refundable for most taxpayers. This means that if the credit exceeds your tax for the year, part of the excess can generally be refunded to you. In contrast, the LLC is not refundable.

However, the LLC'S eligibility requirements are more flexible. Unlike the AOTC, the LLC is not restricted to the first four years of postsecondary education and can be claimed for an unlimited number of years, which is helpful for students pursuing advanced degrees. And unlike the AOTC, the LLC can be claimed even if the student is just taking a course or two, either in pursuit of a degree or simply to improve their job skills.

To claim an education tax credit for yourself, your spouse, or your dependent, your modified adjusted gross income (MAGI) must be under certain limits. Those limits and other differences between the two education tax credits are shown next.

Please note that you cannot claim a credit if you are claimed as a dependent on someone else's tax return or if your tax filing status is married filing separately. Also, keep in mind that you cannot claim both credits for the same student in the same year. ■

PLEASE CONSULT YOUR TAX ADVISOR FOR ADVICE.

	MAXIMUM CREDIT PER YEAR
American Opportunity Tax Credit (AOTC)	**$2,500 per student.** 100% of the first $2,000 of qualified expenses plus 25% of the second $2,000 of expenses you paid for an eligible student.
Lifetime Learning Credit (LLC)	**$2,000 per tax return.** 20% of the first $10,000 of qualified expenses you paid for all eligible students.

	INCOME LIMITS (2019)	NUMBER OF YEARS THE CREDIT IS AVAILABLE	ELIGIBLE STUDENTS	QUALIFIED EXPENSES
AOTC	**$90,000** Single / **$180,000** MFJ The credit will be reduced if your MAGI is between $80,000 and $90,000 (single) or $160,000 and $180,000 (married filing jointly).	**First four years only.** The credit can only be claimed for the student's first four years of postsecondary education.	**Enrolled at least half-time.** Plus the student must be pursuing a degree or other recognized credential.	**Tuition and fees.** Plus course materials, such as books, supplies, and equipment, that are needed for a course of study whether or not they are purchased from the school.
LLC	**$68,000** Single / **$136,000** MFJ The credit will be reduced if your MAGI is between $58,000 and $68,000 (single) or $116,000 and $136,000 (married filing jointly).	**Any number of years.** There is no limit on the number of years this credit can be claimed.	**One or more courses.** The courses can either lead to a degree or improved job skills.	**Tuition and fees.** Plus course materials, such as books, supplies, and equipment, that are required for enrollment or attendance and are required to be purchased from the school.

Five Things You May Not Know About Medicare

If you have not yet enrolled in Medicare or begun exploring your coverage options, you may not know much about Medicare other than the fact that it is the federal health insurance program for people age 65 or older. And although that is good information to have, it's also good to know that...

1 Assembly may be required.

Unlike regular health insurance that comes all neatly assembled for you, Medicare may require assembly depending on whether you choose Original Medicare or a Medicare Advantage plan.

Original Medicare has two parts that you can combine with other insurance to form the health care coverage you want.

The first part, known as Part A, is hospital insurance and helps pay for inpatient care in a hospital, skilled nursing facility care, hospice care, and home health care.

The second part, known as Part B, is medical insurance and helps pay for doctors services, outpatient care, and many preventative services.

Because Parts A and B do not cover the full cost of the health care services you receive, you may also want to purchase a Medicare Supplement Insurance policy, also known as a Medigap policy, from a private insurance company to help pay some of the remaining costs. If you are newly eligible for Medicare, you may have up to eight standardized Medigap policies from which to choose.

Another part of Medicare, known as Part D, helps pay for prescription drugs and can be purchased from private insurance companies.

If you prefer not to assemble your coverage, Medicare Advantage plans, known as Part C, are an option. Medicare Advantage plans include both Part A (hospital) and Part B (medical) coverage and frequently prescription drug coverage also. These plans are offered by private companies and will generally require you to use the health care providers who are in the plan's network.

There's a lot to consider when choosing your Medicare coverage, which is why it's a good idea to begin exploring your Medicare options several months before your 65th birthday.

2 Medicare is not free.

After having had Medicare taxes withheld from every paycheck, you may be under the impression that your Medicare coverage will be free. We're sorry to say that that is not the case.

There are monthly premiums for all parts of Medicare, except for Part A, which is usually premium-free if you or your spouse worked and paid Medicare taxes for at least 10 years. In addition to the premiums, there will also generally be deductibles, coinsurance, and copayments for some of the services you receive.

A Medigap policy (for which you'll also pay a monthly premium) can help pay some of the deductibles, coinsurance, and copayments associated with Part A (hospital) and Part B (medical) coverage.

3 Medicare Advantage plans may offer extra benefits.

For example, Medicare Advantage plans may cover routine eye exams for prescribing glasses, hearing aids, dental care, and dentures—services and items that Original Medicare generally does not cover. Some Medicare Advantage plans even offer gym memberships and other fitness benefits.

4 Medicare does not cover long-term care services.

Medicare typically will not cover long-term care services, such as help with eating, bathing, or dressing, if that is the only type of care that you need. For example, although Medicare may cover care in a skilled nursing facility while you are receiving skilled nursing care, it will not cover care in a nursing home if help with the basic activities of daily living is the only type of care you need.

Most people use personal income and savings, long-term care insurance, or certain life insurance policies to pay for their long-term care.

5 Enrolling late can cost you.

Keep an eye on the calendar. Most people are eligible for Medicare at age 65 and if you do not enroll when you are first eligible, you may have to pay a late enrollment penalty.

For example, if you sign up for Medicare Part B after your initial enrollment period, your Part B premium may increase 10% for every 12 months that you could have had Part B coverage, but didn't—and the penalty will last for as long as you have Part B.

And if you sign up for a Part D prescription drug plan after your initial enrollment period, you may have to pay a late enrollment penalty unless you had other creditable prescription drug coverage, such as from an employer's health plan, during the interim.

Speaking of employer health plans, you may be able to enroll in Medicare after your initial enrollment period, without penalty, if you (or your spouse) are still employed and you have group health insurance from an employer or union based on that employment. Check with your benefits administrator before your 65th birthday to find out how your current health insurance works with Medicare and what steps you may need to take to avoid any penalties down the road. ■

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Please consult your financial advisor for advice on planning for retirement.

What is Medicare?

Medicare is the federal health insurance program for people age 65 or older. It is also available to individuals under age 65 with certain disabilities and individuals of any age with end-stage renal disease.

Nine Things to Know About Converting to a Roth IRA

If you like the idea of paying tax now on your retirement savings so that future growth and withdrawals in retirement are tax-free, consider converting your tax-deferred retirement accounts to a Roth IRA. Given the right circumstances, you may pay less tax now than later on in retirement. Here are nine things to know about converting to a Roth IRA. Your financial advisor can tell you more, as well as help you determine whether moving your savings to a Roth IRA is the right move for you.

You can turn your tax-deferred savings into tax-free savings by converting them to a Roth IRA.
Money that you move from a tax-deferred retirement account into a Roth IRA has the potential to grow tax-free while in the Roth IRA and can be withdrawn tax-free in retirement.

You'll pay taxes now on the amount you convert.
When you move money from a traditional IRA or other tax-deferred retirement account into a Roth IRA, you must pay income tax that year on the amount you convert that was not previously taxed. This typically includes your investment earnings and the pre-tax or deductible contributions made to your account.

In contrast, if you leave your savings in a tax-deferred account, you can defer the tax bill until you make withdrawals. Any money that was not previously taxed will be subject to income tax when withdrawn.

So is it better to pay the tax on your retirement savings now or later? The answer depends in part on your tax bracket. If you think you will be in a higher tax bracket in retirement than you are now, you may pay less tax by converting to a Roth IRA now while your marginal tax rate is lower.

You can minimize the tax by converting when tax rates are lower (like now).
If you are considering converting to a Roth IRA, now may be a good time to do it. The Tax Cuts and Jobs Act lowered the federal income tax rates for individuals through 2025. Converting now while tax rates are relatively low may cost you less than converting later on. Of course, no one can say with any certainty where income tax rates will be in the future or when they may change next.

You may be able to minimize the tax by converting gradually over a few years.
If the amount you want to convert will push you into a higher income tax bracket, consider spreading your conversion over a few years and converting just enough each year to bring your income to the top of your current tax bracket.

RMDs are not required.
Required minimum distributions (RMDs) are minimum amounts that you must withdraw each year, generally beginning at age 72*, from all of your retirement accounts, with the exception of Roth IRAs. Roth IRA account owners do not have to take distributions from their Roth IRAs at any age. This gives you the flexibility to leave your savings in your Roth IRA to compound tax-free for as long as you'd like. (Different rules apply to inherited Roth IRAs.)

There are no income limits.
Although high-income individuals are not eligible to contribute directly to a Roth IRA, they can convert their existing retirement accounts to a Roth IRA.

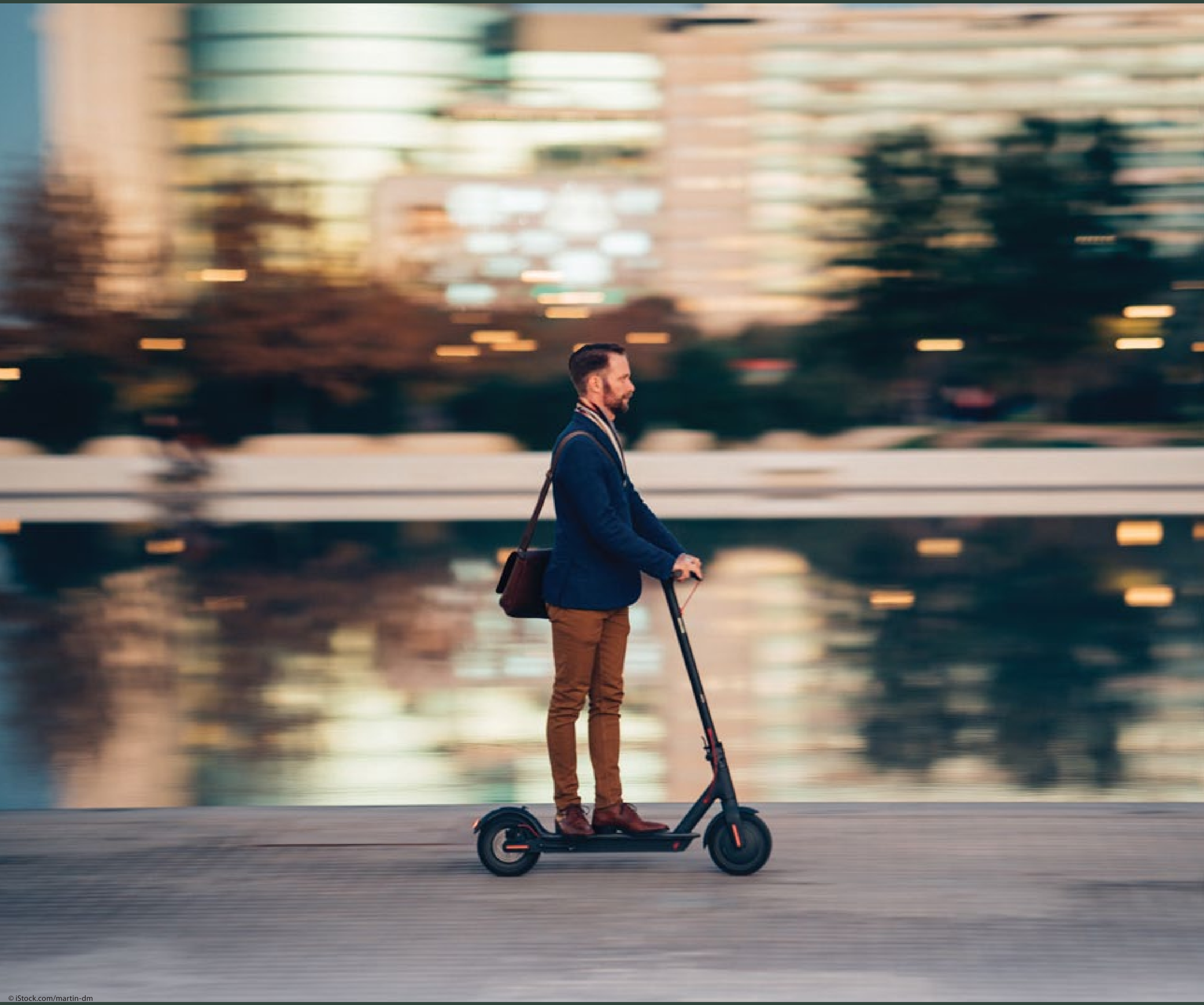
Many types of retirement accounts can be converted to a Roth IRA.
You can move money from your traditional, SEP, and SIMPLE IRAs to a Roth IRA. You can also move money from your 401(k), 403(b), or governmental 457(b) plan to a Roth IRA, as long as you no longer work for the employer that sponsors the retirement plan.

Keep an eye on the calendar.
Withdrawals from a Roth IRA within five years of a conversion are subject to a 10% tax penalty unless you are age 59½ or older or another exception to the penalty applies. Please consult your tax advisor to learn when withdrawals from your Roth IRA conversion will be penalty-free and tax-free.

Roth conversions are permanent.
You cannot move money from a Roth IRA back into a tax-deferred retirement account. ■

** The age when RMDs must begin was recently increased to 72 (from 70½) for individuals who reach age 70½ after December 31, 2019.*

Although Roth IRAs offer potential tax advantages, a Roth conversion is not the right move for everyone. Your financial advisor can help you determine whether it is the right move for you.



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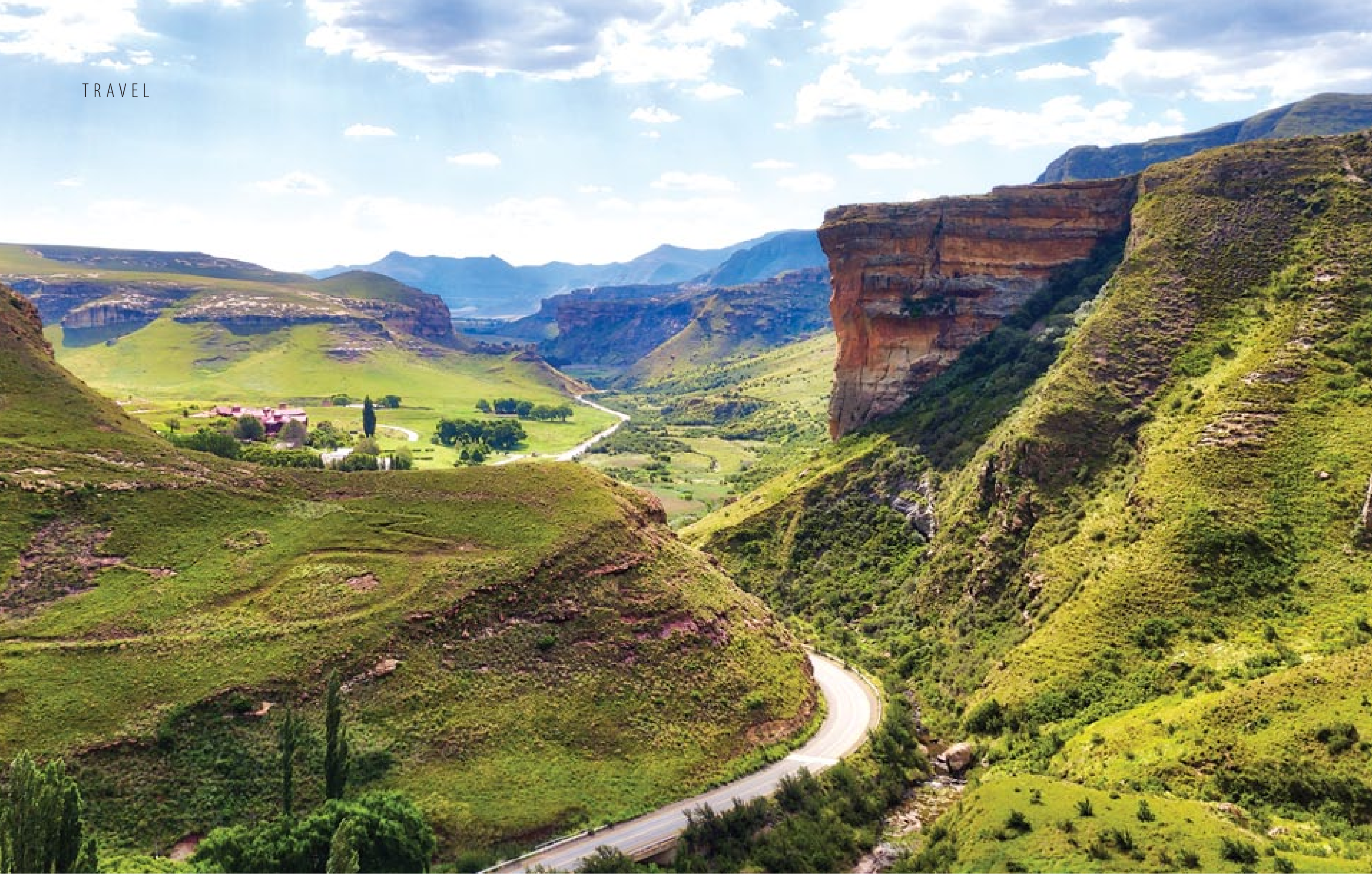
Four reasons to consider moving your retirement savings to a Roth IRA:

So your withdrawals are tax-free in retirement.

So your investments have the potential to grow tax-free.

So you can avoid having to take required minimum distributions.

So you can leave an income-tax-free inheritance to your heirs.



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WILD THINGS | Drakensberg Mountains, South Africa

BY BRIAN JOHNSTON

The Zulus call them the Barrier of Spears, Afrikaners the Dragon's Mountains, and the promised drama is delivered on a drive through the Drakensberg in South Africa.

ON THE DRIVE SOUTH from Johannesburg, the landscape teases with steadily emerging beauty. Cosmos daisies in swathes of pink dance by the roadside. Rolling, dappled hillsides of corn and contented nodding cows appear, along with sturdy country towns where women wear bright blue and market stalls tumble with red fruit.

Just beyond Bethlehem, daisies still carpet the roadside, but their flamboyant display is finally put in its place by the sight of looming mountains. Nothing prepares you for your first glimpse of the Drakensberg. Jagged peaks and table-top mountains dwarf villages beneath, and every bend in the road is another photo opportunity.

The Drakensberg Mountains run for a thousand miles clear across South Africa, but are at their most dramatic along the western border of KwaZulu-Natal, south of Johannesburg. They make you think of warriors in leopard-skin cloaks, misty valleys and rollicking adventures, and deliver South Africa's most flamboyant scenery.

If you're a lover of mountains, the Drakensberg could be your sole reason to visit South Africa. If you're heading around the considerable wonders of KwaZulu-Natal, there's every reason to detour for a few days into this region of wildflowers, forested valleys, plunging cliffs, and mighty waterfalls.

Driving is the best way to appreciate it, since the Drakensberg provides pure pleasure at every turn. Roads are uncrowded and generally well-maintained, and a good range of tourist facilities helps you on your way. Just avoid driving at night, since most roads are poorly lit and safety can be an issue if you get lost. Anyway, with scenery this spectacular, you have no cause to drive in the dark.

The charming Boer village of Clarens, about three hours south of Johannesburg airport, makes a good first night's stop. The artists' retreat is full of chintzy B&Bs, rose gardens, and shops selling lurid wildlife paintings and knitwear. The town sits at the entrance to Golden Gate Highlands, a first encounter with the Drakensberg. Walks straggle across the verdant valleys of this petite national

The Golden Gate Highlands National Park (left) in South Africa gets its name from the sandstone cliffs that line both sides of the valley and blaze in brilliant shades of ochre in the setting sun. Some of the world's best rock art (below) is scattered throughout the Drakensberg Mountains.

park, and driving routes link scenic outlooks where antelope graze beneath eroded sandstone that blazes with startling color in the setting sun.

From here, a spectacular two-hour drive takes you on the R712 and R74 through aptly-named Little Switzerland and over the Oliviershoek Pass. Anywhere in the Drakensberg, the drives are as delightful as the destination: the very definition of a good driving holiday. The morning's meander takes you through landscapes you imagine are as good as it gets, until you reach Royal Natal National Park.

Here the Tugela River tumbles in a series of waterfalls over the escarpment, framed by mountains that top out at 10,767 feet. Among the waterfalls (though only during the wet season) you'll find Africa's tallest waterfall, which leaps off an escarpment and falls 3,110 feet in a series of five cascades. The largest uninterrupted fall is a dazzling 1,348-foot plunge. An easy walk brings you to the foot of the waterfall, while a challenging hike via chain ladders accesses its summit.

Budget most of your time here in the northern Drakensberg, where the scenery is at its most splendid. Higher climbing and hiking routes are for the experienced, but stunning wilderness is available even to regular walkers. Some 25 day trails meander through Royal Natal, where distant plains are framed by vast amphitheaters of cliffs. Strange-looking antelopes lurk in the bushes, eagles float overhead, and you might spot baboons and jackals.

All through the Drakensberg, you'll find national park campsites and lodges, as well as abundant accommodation options beyond. National parks are efficiently run by the government department KZN Wildlife and are very safe, as visitors have to sign in and out at checkpoints. Very good maps and advice at each KZN Wildlife visitors' center, coupled with well-marked trails, make visiting easy. Little food is available, however, so plan on lunchtime picnics.

Many Drakensberg valleys are almost inaccessible except on foot. No single road links the region, necessitating back-tracking journeys in and out of valleys from the main N3 that runs along the Drakensberg's eastern flank. Never mind, because the scenery never fails to impress. From Royal Natal, it's well worth driving the minor road south past Woodstock Dam to Bergville, since it offers a winning combination of village life and dramatic peaks. More pink cosmos daisies flutter by the roadside. Roadside women in bright clothes, fields in startling green, and passing yellow pickup trucks create folk-art scenes come to life.

At Winterton in the central Drakensberg, the R600 road leads through Champagne Valley to a couple of small nature reserves. The region is a favored weekend retreat for residents of Jo'burg and Durban, and crowded with pottery shops, cottages, and chintz-filled cafés. Some find it overdeveloped, and the scenery short of dramatic. If you have kids, though, they'll enjoy activities such as rafting and horse-riding.

Those who want a walk on the wild side should press on to Estcourt and take the long 37-mile detour up the R29 to Giant's Castle. Corn fields and rural villages where kids play soccer in the roadway are soon left behind as the road climbs an ever-narrowing valley of plunging gorges, fly-fishing rivers, and jagged peaks. After the national park entrance, the final five miles becomes increasingly spectacular.

Stay at Giant's Castle to save a long drive back to the foot of the mountains at day's end. KZN accommodation isn't luxurious, but the setting is fabulous and you'll certainly want time to hike amid astonishing landscapes. The mountains reach 10,875 feet at the summit of Giant's Castle, and the area has a true wilderness feel. Hikes allow you to spot the rare lammergeyer (a type of vulture found nowhere else in the world) and see rock art that is the 3,000-year-old legacy of San bushmen. At Main Cave, human figures and antelope line the walls. A longer hike brings you to Battle Cave, where leopards and archers fight in ochre.

To the south—if you follow another thrillingly scenic road—Kamberg Nature Reserve has an outstanding movie presentation explaining rock art. Elands and human figures are painted on cave walls nearby. The Drakensberg Mountains shelter some of the world's best rock art, with an estimated 40,000 works depicting animals, humans, and supernatural beings spread over 600 sites. Some of the art is 3,000 years old.

Instead of returning on the road to Estcourt, you could follow signs for the town of Mooi River, another 40-mile stretch of jaw-dropping scenery. At Mooi River you can join the N3 motorway and head to the towns of Pietermaritzburg or Durban. Or just drive up another splendid valley, lured by the call of the wild. The daisies still wave from the roadside, as if delighted to be flowering amid such dramatic surrounds. ■

FYI

Tours of Private Gardens

Ever wonder what lies beyond the garden gate? Here's your chance to find out! Many garden clubs and historical societies organize events in which homeowners open their gardens to the public for a day or two each year. These events typically focus on a few gardens in a single neighborhood, but not always. Virginia's Historic Garden Week welcomes visitors to more than 150 private homes and gardens throughout the state for a week each spring. Here is a sampling of some private garden events.

BOSTON, MA **Hidden Gardens of Beacon Hill** *May 21, 2020 | www.beaconhillgardenclub.org*

CAMBRIDGE, MA **Secret Gardens of Cambridge Tour** *June 7, 2020 | www.cambridgepubliclibraryfriends.org*

CHARLESTON, SC **Festival of Houses & Gardens** *March 11–April 18, 2020 | www.historiccharleston.org*

FORT WORTH, TX **Hidden Gardens of Fort Worth Tour** *May 17, 2020 | www.historicfortworth.org*

LA JOLLA, CA **Secret Garden Tour** *May 16, 2020 | www.lajollahistory.org*

LOUISVILLE, KY **Old Louisville Hidden Treasures Garden Tour** *June 13–14, 2020 | www.oldlouisvillegardentour.org*

MADISON, WI **Olbrich Home Garden Tour** *July 10–11, 2020 | www.olbrich.org*

NEWPORT, RI **Secret Garden Tours** *June 12–14, 2020 | www.secretgardentours.org*

SANTA FE, NM **Behind Adobe Walls Tours** *July 14 and 21, 2020 | www.santafegardenclub.org*

SAVANNAH, GA **Savannah Tour of Homes & Gardens** *March 26–29, 2020 | www.savannahtourofhomes.org*

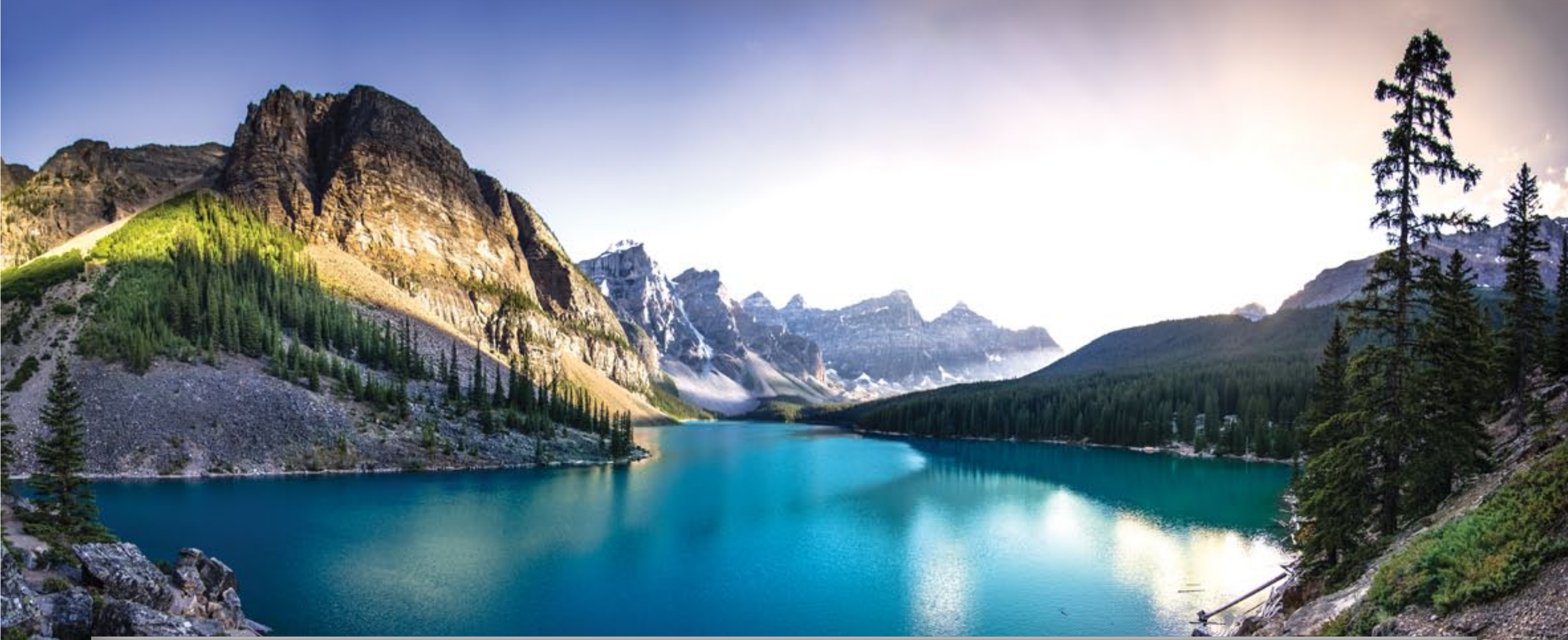
SEATTLE, WA **West Seattle Garden Tour** *June 28, 2020 | www.westseattlegardentour.org*

ST. LOUIS, MO **St. Louis Garden Tour** *June 14, 2020 | www.missouribotanicalgarden.org*

VIRGINIA **Historic Garden Week** *April 18–25, 2020 | www.vagardenweek.org*

WILMINGTON, NC **Azalea Garden Tour** *April 3–5, 2020 | www.capefeargardenclub.org*

Didn't find an event near you? No worries. The Garden Conservancy provides an extensive online list of "Open Days" when private gardens in many parts of the country will be open to the public. To look for an Open Day in your area, visit www.gardenconservancy.org/open-days.



QUIZ

O CANADA

1. The stunningly beautiful Moraine Lake and the Valley of the Ten Peaks (above) are located in:

A. Banff National Park
B. Glacier National Park

2. The official national sports of Canada are:

A. Ice hockey and lacrosse
B. Ice hockey and soccer

3. The only Canadian province where the majority of the population speaks French is:

A. Manitoba
B. Quebec

4. Of the seven NHL teams based in Canada, which team calls Vancouver home?

A. The Canucks
B. The Oilers

5. The symbol that appears on Canada's flag is:

A. The oak leaf
B. The maple leaf

6. The westernmost province in Canada is:

A. British Columbia
B. Alberta

7. The body of water that experiences the world's highest tides, rising and falling by as much as 40 feet, is:

A. Hudson Bay
B. The Bay of Fundy

8. The Calgary Stampede is an:

A. Annual rodeo
B. Annual snowboarding competition

9. The aptly named Sea to Sky Highway, one of the most scenic stretches of road in the world, connects:

A. Vancouver and Whistler
B. Montreal and Quebec

10. An equally scenic route, the Cabot Trail, winds along the shoreline and through the highlands of this island:

A. Prince Edward Island
B. Cape Breton Island

11. The capital of Canada is:

A. Ottawa
B. Toronto

12. Which Canadian territory borders Alaska?

A. Northwest Territories
B. Yukon Territory

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

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