

MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

January 2015

Publication: January 26, 2015

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- LW Security:
(301) 598-1355
- Main Gate:
(301) 598-1044
- Comcast:
1-855-638-2855

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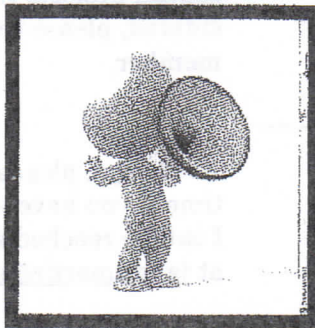
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MUTUAL WEBSITE
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FROM THE PRESIDENT
By: Michael Showalter
301-598-3247
showmt@hotmail.com



President's Message:

Notice: I recently brought my 86-year-old sister back from Texas to an assisted-living community in Gaithersburg and I am taking some time off as president due to family, traveling and other current obligations. Our vice-president, Dora Pugliese, will be taking my place for the time being. In the meantime, if you have a problem, don't hesitate to call Dora at 301 598-0265 and she will help you.

Depending on how long the situation lasts, I may either resume as president, stay on the board but give up the presidency or leave the board altogether. I will let the board decide regarding any of these options if the situation lasts for an extended amount of time. Regardless of how this turns out I want to assure you that you have a great, ded-

icated and hardworking board of directors who have frank, open discussions before making decisions and you can rest assured that Mutual 10 will be well taken care of – both visually, physically and financially. Please keep in mind that you are welcome to attend monthly board meetings at any time and I welcome you to do so. You will not be wasting your time and you have the right to make your opinions heard.

That's all for now. Please give Dora and the rest of the board your support.

- [Michael Showalter]



LANDSCAPING



Looking at the snow today it is hard to imagine that spring will be here in 6 weeks, it has been raining or snowing off and on and therefore no tree work was done. There is still

plenty of time for the tree work projects.

To ensure the snow cleaning crew will do a better job, please keep your gates closed. Energy conservation is extremely important during the Wintery months. Garage doors should be closed to save energy.

Our wonderful President is taking time off for family obligations and I will be in charge until his return. Nothing will change, just call me with your everyday problems. Mike and I always work closely and will continue to communicate basically everyday.

- {Dora Pugliese}

I am happy to report that we finished 2014 ahead of budget by \$22,725. As always, this directly attributable to savings in electricity. The other bright spot is that we finished the year with approximately \$35,000 more in reserves than projected.

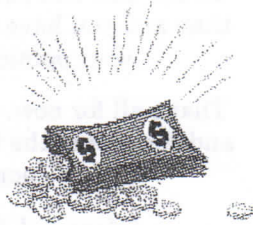


Over the next month, the Board will be reviewing the reserve expenditure projections for the next five years. If you have any input on major capital projects that you believe should be considered, please contact me or any other Board member.

As always, please feel free to call me at any time if you have a question about our finances. I can be reached at 240-669-8954 or via e-mail at janetlmartin@earthlink.net

Treasurer's Report

By Janet Martin



Our final financial position as of December 31st, 2014 is as follows:

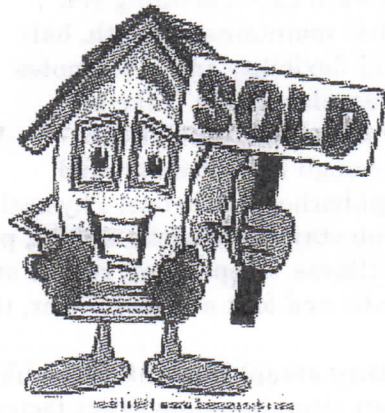
Income	\$ 1,404,791
Expenses	\$ 1,432,285
Deficit	\$ (27,524)
Variance under Budget	\$22,725
Reserve Balance 12/31/14	
	\$ 725,493



Advice for Seniors

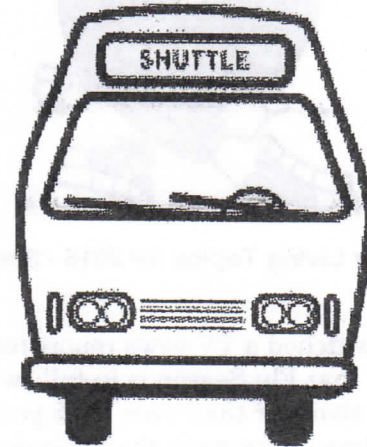
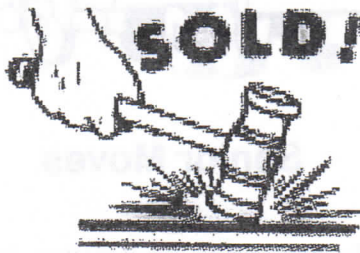
With the month of January comes a chance to start fresh - a chance to be renewed and start over after the holiday season. With the time with family and friends is behind us, we're back to our regular and (hopefully) active lives.

With the new year comes a new set of challenges, new experiences, and new expectations too! It is important to know and realize that we're all a "work in progress" and we should look at January as a month to get our motors running smoothly again.



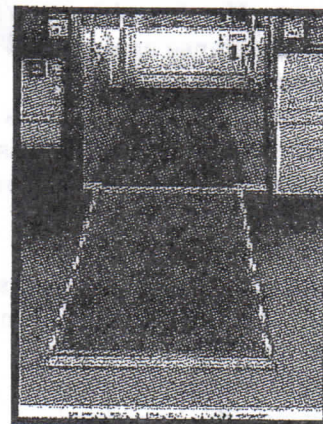
From Dotty VanScoyoc

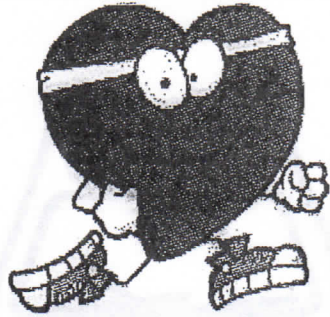
The Buckingham-model residence at 14702 Lindsey Lane has been sold. We do not yet have the names of the new residents.



LW Bus Schedule

The Red Line Leisure World bus circulates through Mutual 10 daily, and provides the opportunity to transfer to Green, Blue and Black Lines as well. On Wednesdays, the buses provide transportation to Shopping Centers, too. Included with this Tidings is a copy of the Red Line Schedule. There is no charge for use of the Leisure World Busses. Each bus comes equipped with a handicap ramp for easy access.





Top Senior Living Topics for 2015 - Staying Healthy!

If you've watched a TV news report recently you know that Flu Season is in full swing this year, and stronger than ever. This year's Flu tends to drag on for more than a week, and is spreading fast. Here's a few tips to get and stay healthy:

1) Get the flu shot! I'm sure you've heard this a thousand times already, but it's true that "it's never too late to get the Flu shot." If you don't want to go to the doctor for it, at least go to your local pharmacy or drug store, which might even be giving the shot away for free.



2) Wash your hands often. It's really that simple. Wash your hands-well and often-and you will likely avoid most of the typical cold weather ailments. Hand washing is the first line of defense against the spread of many illnesses - from the common cold to more serious infections, such as meningitis, bronchiolitis, the flu, hepatitis A, and most types of infectious diarrhea.



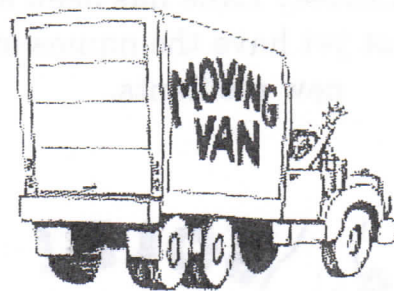
3) Always make sure you are dressed warm. This sounds funny, but it's simple. Make sure you have a hat & gloves to go with your winter jacket when you're heading outside. Layering is smart too! You just don't want to be caught outside with not enough on to keep warm.



4) Keep active. Do something to keep fit each day-something you enjoy that maintains strength, balance and flexibility and promotes cardiovascular health. Take a daily walk with a friend! if it's warm enough for a stroll around the neighborhood, take one! Physical activity helps you stay at a healthy weight, prevent or control illness, sleep better, reduce stress, avoid falls and look and feel better, too.



5) Getting sleep! It might sound like a funny topic, but sleep is an important factor that shouldn't be overlooked. Getting enough sleep to restore your body's balance and energy is important. Make it a point to get enough sleep!



Senior Moves

It seems like downsizing, de-cluttering, and moving is on the horizon for some of the seniors in our lives. Maybe you're interested in moving closer to family, or having a family member move closer to where they can be supported.

This might be an emotional conversation to have, but many people find it easier than they thought it would be - you'd be surprised to find out that others in your family were thinking about the same things. Start a conversation!

Find some helpful resources at [MovesForSeniors](#), and download a [Senior Moves Checklist](#). Also read about [Moving Yourself](#) or [Moving a Parent](#).

THE OLDER I GET
THE BETTER I WAS

From: Consumers' CHECKBOOK <checkbook@consumerscheckbook.org>
Sent: Friday, January 23, 2015 10:05 AM
To: showmt@hotmail.com
Subject: CHECKBOOK's Help for the New Health Insurance Marketplaces—Spread the Word

CONSUMERS' CHECKBOOK

Share:



I want to let you know that we are continuing to work to make the Health Insurance Marketplaces (Exchanges) created under the Affordable Care Act work as well as they can to help consumers choose the best plans for their needs and preferences.

Right now, many consumers in most of the Marketplaces are led to make health plan choices that will waste thousands of their dollars, and not be the best fits for them in various other ways.

We hope you will take a look at www.healthplanratings.org, which CHECKBOOK has built as a model for how to get consumers to their best health plan choices quickly (in about five minutes). We created this as a model plan comparison tool for Marketplaces around the country so they can imitate it or adapt it. **We continue to need you to tell people about it**--regular consumers, health care and insurance leaders, policymakers, and the media.

Although our tool is intended to be a model for the country, the www.healthplanratings.org website for now only includes health plans in Illinois. Please be sure to tell anyone you know in Illinois who might still be looking for insurance, or helping others look for insurance, in the Illinois Marketplace. They have until February 15 to enroll in plans.

Consumers and people assisting consumers have been very positive about our tool. And there have been very positive stories in the *Wall Street Journal*, Associated Press, National Public Radio, and other media. We like feedback like what was in the Associated Press story, which quoted Jessica Palys, an enrollment counselor for the Campaign for Better Health Care in Illinois, saying of our tool: **"When I first saw it I thought it was kind of stupendous, actually...I wish I had this at my fingertips before. It would have been so helpful."**

Sorry we couldn't do all states. But doing even one state is an enormous amount of work, for which we do not have sufficient financial support. Last year we built our tool in

Illinois without any financial support because we thought it was so important for us as a consumer organization with so much experience in this field to demonstrate what can be done. This year we are expecting to get some government support and some support from the Chicago Community Trust.

Our hope is that the Feds and states that are running the Marketplaces will learn from what we have done and make their Marketplaces work better for consumers for the next open enrollment period this Fall.

There is a big need. The federally-run Marketplaces, in 36 states, and the state-run Marketplaces in most of the remaining states don't give consumers the key information they need to choose the best plans--and are needlessly confusing and time-consuming for consumers to use. The following are some of the problems with what is on most Marketplace websites and the solutions you find at www.healthplanratings.org, which is based on CHECKBOOK's research and experience over the past 35 years producing our Guide to Health Plans for federal employees and retirees.

Challenge: For comparing costs, most Marketplace websites currently just give you for each plan the premium and a list of benefit descriptions (deductibles, co-payments, coinsurance, etc. for various different health care services and products). With this confusing mass of information, consumers can't calculate the likely total cost for each plan (even PhD economists can't do this on their own). Yet cost is the primary consideration for most consumers when purchasing health insurance. Boggled down with the confusing details, consumers often choose based on premium alone or some other unreliable shortcut and will often waste thousands of dollars.

Solution: Our model website at www.healthplanratings.org calculates for each plan a single-dollar-amount Estimated Average Total Cost (premium plus out-of-pocket costs) for a family like yours (same size, ages, health statuses, and other characteristics). Result: valid and easy-to-understand cost comparison.

Challenge: Most Marketplace websites currently give you little or no help assessing risks of high costs if you have a bad year (heart attacks, accidents, therapy changes).

Solution: Our model website calculates for each plan an Estimated Cost in a Bad Year and the Probability of having such a high-cost year for a family like yours: an easy-to-understand single-dollar-amount comparison of Risk.

Challenge: If you want to know which plans have doctors you care about available in their networks, most Marketplace websites just send you off to a bunch of different health insurance company doctor directories to look for each doctor.

Solution: Our www.healthplanratings.org website provides an All-Plan Doctor Directory: you can immediately see which plans include your doctors.

Challenge: Most marketplace websites currently give you little or no information on the quality of care and service in each plan.

Solution: Our model website provides in-depth Plan Quality information: you see a simple summary quality score and have the ability to personalize the quality score based on the aspects of plan quality most important to you.

Experts have been very positive about our www.healthplanratings.org model website in Illinois. For example:

CHECKBOOK's Illinois Health Plan website raises the bar for web-based tools that seek to help consumers find health plans with easy-to-use, customizable information. Consumers nationwide deserve access to this information and we applaud CHECKBOOK for developing a model to pilot in Illinois," said **James Guest, President and CEO of Consumer Reports.**

"For consumers to choose health plans that will save them money, the task of comparing costs with different plans needs to be made as simple as possible. The Consumers' CHECKBOOK approach of combining premium and an actuarial estimate of the consumer's average out-of-pocket costs into a single number for each plan makes meaningful comparison easy," said **Joel Ario, a managing director at Manatt Health Solutions, former director of the HHS Office of Health Insurance Exchanges (2010-2011), and former insurance commissioner of Pennsylvania (2007-2010) and Oregon (2000-2007).**

"Consumers' CHECKBOOK's health plan comparison tool is the kind of help consumers need to make good health plan choices in the health insurance Marketplaces (Exchanges)," said **Sabrina Corlette, Senior Research Fellow and Project Director at the Health Policy Institute at Georgetown University.**

Please Spread the Word About www.healthplanratings.org

Government or Other Leaders Responsible for Improving the Impact of Marketplaces, or Members of the Media, Can Contact:

Jamie Lettis, jlettis@checkbook.org, 202-454-3006

Kevin Moss, kmoss@checkbook.org, 202-454-3023

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FREE Tax Preparation Assistance

The AARP Tax-Aide Program will provide tax preparation assistance in Clubhouse I every Wednesday from February 4 thru April 8. To make an appointment, call the E&R Office at 301-598-1300 between the hours of 8:30 am and 4:30 pm. All of the volunteer preparers are IRS certified.





Attention WW II Vets...

... and civilians who worked in jobs supporting the military mission in Europe in the Pacific:

If you are interested in having your recollections of WW II preserved in an audiovisual interview, please contact the new Leisure World Veterans History Project (VHP). Use this unique opportunity to preserve your memories, on videotape, in your own words. Every interview will become a permanent part of the Library of Congress VHP national archive, available for your family and historians to view over the decades.

If you were in Korea, Vietnam, or had other war experiences and want to sign up for interviews at a later date, we welcome hearing from you, too. However, our first goal is to reach as many World War II veterans as possible.

The Leisure World VHP committee is conducting the audiovisual interviews at no charge to participants. Copies of your on-camera interview will be provided to you as well as to the Library of Congress. Another copy will be kept at our library for easy access by residents. All we need is about an hour of your time.

To learn more, please call Sally MacDonald at 301-598-0246 or email Joan Guberman at jguberman@verizon.net.

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Nov. 3, 2014

DAILY SHUTTLE BUS SCHEDULE MONDAY - FRIDAY
RED ROUTE

COMMUNITY RUN

ALL TIMES ARE APPROXIMATE

DEPART CLUBHOUSE I	9:00	9:40	10:20	11:00	11:40	L	1:00	1:40	2:20	3:00	3:40
VILLA CORTESE IN/OUT	9:04	9:44	10:24	11:04	11:44	U	1:04	1:44	2:24	3:04	3:44
SOMERSET, TUDOR & GREENSIDE CTS	9:05	9:45	10:25	11:05	11:45	N	1:05	1:45	2:25	3:05	3:45
STRATFORD, WINDSOR & WHITEHALL CTS.	9:06	9:46	10:26	11:06	11:46	C	1:06	1:46	2:26	3:06	3:46
DEVON CT IN	9:07	9:47	10:27	11:07	11:47	H	1:07	1:47	2:27	3:07	3:47
BARCLAY CT. OUT CANTERBURY CT.	9:08	9:48	10:28	11:08	11:48	*	1:08	1:48	2:28	3:08	3:48
BROOKSIDE & SHERWOOD CTS.	9:09	9:49	10:29	11:09	11:49	B	1:09	1:49	2:29	3:09	3:49
PLYMOUTH & CARVELLA CTS.	9:10	9:50	10:30	11:10	11:50	R	1:10	1:50	2:30	3:10	3:50
ARDEN CT.	9:11	9:51	10:31	11:11	11:51	E	1:11	1:51	2:31	3:11	3:51
LINCOLN, OXFORD & GROSVENOR CTS.	9:12	9:52	10:32	11:12	11:52	A	1:12	1:52	2:32	3:12	3:52
MAYFAIR & PICADILLY CTS.	9:13	9:53	10:33	11:13	11:53	K	1:13	1:53	2:33	3:13	3:53
REGENCY	9:15	9:55	10:35	11:15	11:55	*	1:15	1:55	2:35	3:15	3:55
EDELMAR DR. & FISKE DR.	9:17	9:57	10:37	11:17	11:57	*	1:17	1:57	2:37	3:17	3:57
KELMSCOT DR. IN	9:18	9:58	10:38	11:18	11:58	L	1:18	1:58	2:38	3:18	3:58
DENSOMORE & HALLATON CTS.	9:18	9:58	10:38	11:18	11:58	U	1:18	1:58	2:38	3:18	3:58
ELMHAM CT. & LINDSEY LN.	9:19	9:59	10:39	11:19	11:59	N	1:19	1:59	2:39	3:19	3:59
BIGBY CT & LINDSEY LANE	9:19	9:59	10:39	11:19	11:59	C	1:19	1:59	2:39	3:19	3:59
KELMSCOT DR. OUT	9:20	10:00	10:40	11:20	12:00	H	1:20	2:00	2:40	3:20	4:00
ADDERLY & BECKENHAM CTS.	9:21	10:01	10:41	11:21	12:01	*	1:21	2:01	2:41	3:21	4:01
FARNBOROUGH & HASELMERE CTS.	9:22	10:02	10:42	11:22	12:02	B	1:22	2:02	2:42	3:22	4:02
WESTHOLM, CANDOVER & EARDLEY CTS.	9:23	10:03	10:43	11:23	12:03	R	1:23	2:03	2:43	3:23	4:03
THE PINES 2921 NLW BLVD.	9:27	10:07	10:47	11:27	12:07	E	1:27	2:07	2:47	3:27	4:07
MEDICAL CENTER	9:29	10:09	10:49	11:29	12:09	A	1:29	2:09	2:49	3:29	4:09
CLUBHOUSE II	9:30	10:10	10:50	11:30	12:10	K	1:30	2:10	2:50	3:30	4:10
CLUBHOUSE I	9:32	10:12	10:52	11:32	12:12	*	1:32	2:12	2:52	3:32	4:12
DEPART TO LEISURE WORLD PLAZA	9:35	10:15	10:55	11:35	12:15	12:58	1:35	2:15	2:55	3:35	
RETURN TO CLUBHOUSE 1	9:39	10:19	10:59	11:39			1:39	2:19	2:59	3:39	

WEDNESDAY

OUTSIDE SHUTTLE BUS RUNS OLNEY AND ASPEN HILL SHOPPING CENTERS

DEPART CLUBHOUSE I	9:40	11:00	12:20	1:40	3:00
OLNEY SAFEWAY	9:46	11:06	12:26	1:46	3:06
OLNEY MEDSTAR HOSPITAL	9:50	11:10	12:30	1:50	3:10
OLNEY FAIR HILL SHOPPING CENTER	9:57	11:17	12:37	1:57	3:17
OLNEY VILLAGE MART	10:00	11:20	12:40	2:00	3:20
OLNEY SHOPPING CENTER ON REQUEST	10:05	11:25	12:45	2:05	3:25
RETURN CLUBHOUSE I	10:15	11:35	12:55	2:15	3:35
DEPART CLUBHOUSE I	10:20	11:40	1:00	2:20	3:40
ASPEN HILL K-MART	10:26	11:46	1:06	2:26	3:46
ASPEN HILL SUN TRUST BLDG.	10:30	11:50	1:10	2:30	3:50
ASPEN HILL RITE AID PHARMACY	10:32	11:52	1:12	2:32	3:52
ASPEN HILL KOHLS	10:33	11:54	1:16	2:33	3:56
ASPEN HILL SHOPPING CENTER	10:35	11:59	1:20	2:35	3:59
ASPEN HILL LOTTA PLAZA	10:45	12:07	1:27	2:45	4:07
RETURN CLUBHOUSE I	10:55	12:15	1:35	2:55	4:15
DEPART CH I/EXPRESS COMMUNITY RUN					4:20