

**MARYLAND MUTUAL NO. TEN**

# The Kelmscot Village Tidings

May 2014

Publication Date: May 28, 2014

## Important Phone Numbers

- LW Administration:  
(301) 598-1000
- LW Security:  
(301) 598-1355
- Main Gate:  
(301) 598-1044
- Comcast:  
1-855-638-2855

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



## President's Message:

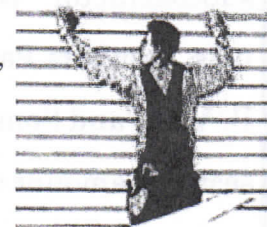
On Wednesday, April 30<sup>th</sup>, we had an entire day of torrential rains unlike anything we have seen for many years. The small stream in the ravine between mutual 10 and 11 turned into a river. Lakes developed in low areas, storm drains were overwhelmed and gutters and downspouts could not handle the huge amount of water coming off the roofs. We've had hurricanes hit this area with less rainfall although luckily we did not have the winds that accompany them. Our mutual



came out of the storm with surprisingly few problems. We had several roof or vent leaks and a number of garages and one bonus room took in water but all -in-all we fared pretty well considering how hard some parts of the Washington Metropolitan Area were hit.

## Siding and Roofing Status:

In May, our roofing contractor, Clay Kenney Construction, finished up the siding installation of all homes scheduled to be completed this year. The last of the residences to receive siding



should be completed by mid-May. If your residence was one of the homes to receive new roofing and you have problems or questions about the work, please contact Dora Pugliese or me.

**WSSC Repairs:** On April 22<sup>nd</sup> WSSC estimators visited our mutual to assess the extent of damage it did to our pavement and concrete when it replaced some of its old water service lines.

The estimators took the measurements they needed to calcu-



late how much paving and concrete needs to be replaced or repaired in order to properly fix the damage done by the excavations. Shortly thereafter WSSC came back with the amount (\$61,960) that it will allow us for making repairs if we decide to use a contractor of our own choosing to do the work rather than WSSC's own subcontractor. We contacted two companies, Brothers Paving and Concrete and A. B. Veirs and Sons, Inc., to come out and assess the amount of work needed and their proposed cost for making the repairs.

### **Spring Gutter and Downspout Cleaning:**

Later this month or very early in June, the mutual will clean out your gutters and downspouts. The timing will depend on when the pollination process is over (especially for the oaks) so that pollination debris doesn't just end up back in your gutters after the cleaning. The mutual covers the cost of these two cleanings. Any other cleaning request will be handled on a case-by-case basis which must be justified because of special circumstances.



### **Deer Incident Report:** Between now and



October LWCC

Security is conducting a Deer Incident Survey. A copy of the Deer Incident Report

form is attached. Please fill out a separate form for each incident and follow the instructions on how to submit it. Make extra copies of the blank form in the event you experience multiple incidents, such as plant damage.



## Important Reminder



Remember that any repair you expect the mutual to pay for, you must first contact Dora Pugliese or me and we will submit the request for you. The mutual will not pay for the repair if you call PPD or any other contractor directly and schedule the work. This applies to all residents and we have repeated this warning many times before so nobody should be surprised if they end up with a bill for something they expected the mutual to pay for. The only exception is emergencies, in which case you may call directly for repairs and notify Dora Pugliese or me afterwards. Landlords: You are responsible for any failure by your tenants to follow these instructions.



### **Landscape**

By: Dora Pugliese

(301)598 0265

dorapugliese1@verizon.net

The crape myrtles and hydrangeas are starting to make a comeback after this harsh winter. If you have hydrangeas check the buds -- if there is a little green showing you should have some leaves soon.

When the azaleas are finished blooming you can cut them way back and they will bloom even better next year. I'll be walking around the Mutual to check the foundation plantings. If you already have a contractor to take care of your bushes let me know.

This is a reminder to absentee owners: you are responsible for the upkeep of your rental property. Also, for anyone using a landscape contractor, please instruct them to take away their bags full of yard waste,

the Grounds department will not pick them up. As a result of the heavy rains, we discovered some drainage problems which will be taken care of this spring. A number

of new trees have been planted; they should look beautiful next year.



McFall & Berry did a great job this year with the mulching

and the trimming of trees.

### Some landscaping contractors

Bill Bowers 301-831-7893

Stan landscaping 1-443-974-1008

Erick Olivier 301-570-0941

Carlos Gavidia 240-305-8813

### Handyman

Jim Bostic, Bostic & Sons 240-674-3286

## LW Community Board of Directors April 29th Meeting Summary

By: Paul Eisenhour  
301-460-5588  
pau1e@lwm10.com

At the April LWCC BOD Meeting, the following were highlights:

### Resolution:

1. A motion was made to make an editorial change regarding the required open forum in all advisory committee and associated meetings. The change was minor and did not change the intent of the policy guideline. This motion was passed.

2. the Board passed a policy that indicated our authorization of the Trust taking over



the painting of crosswalks etc. **if a mutual**

**agreed.** This was a policy move that cannot

become a reality unless the owners of the property (the mutual on whose land the crosswalk would be painted) agree to have a crosswalk painted. At this moment, a letter is being prepared to be sent to each mutual president for permission to paint on the mutual's property.

### Report:

1. Streetsense, architect of the Facilities Enhancement Program (FEP) projects, reported the status of the site plan for the Administration Bldg. and the North Wing of Clubhouse I. Most attention is now being focused on option 3 as that appears to be the most supported by the BOD and advisory committees. Significant discussion was given to the location of the fitness center -- expect a BOD vote on this in May.



### Updates:

1. Pond restoration project status is that all engineering studies of the dredging have been completed. Mutual permission to access the golf course through their property should be finalized by the end of May.

2. Telecommunications Project status shows that all existing conduit around the LW boulevard is in good shape and usable. This will realize a significant savings as it does not have to be replaced and can be re-used.

3. Financial/Accounting software put into production in January is expanding and testing the portal to allow for mutual

access capabilities.

4. Crystal Ballroom renovation should begin in the summer of 2015 and last about four months.

5. PPD renovation, which is to require only the existing building footprint is scheduled to begin in September 2014.

6. Preliminary 2015 budget assumptions have been provided to LWMC and Budget & Finance Committee. At the moment, the LW News budget is the only one reporting to include \$75k-\$100k for a full-time editor. Other cost center assumptions are expected soon.

7. Security and Transportation gave a detailed report on information collected on the deer. This report included data for six months. A year-end report will be provides of all included data for the BOD to decide the deer issue.

8. First quarter LW financials showed the community finances as healthy. Expected seasonal trends and forecasts are as figured.

#### **New Business:**

1. An action was deferred to May to limit personal trainers practicing in the LW Fitness Ctr. to only those employed by our contractor. This was initiated by E&R, but additional information was requested for consideration.

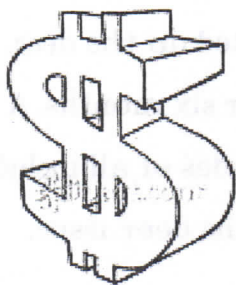
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## **Join the Parade**

Mutual 10 will have a "Float" in the 4<sup>th</sup> of July parade this year. We would like to have a good representation of residents in the parade. If you are interested in making signs, helping decorate the golf cart, or joining in the procession, please call or email Janet Martin at 240 669-8954 or

[janetlmartin@earthlink.net](mailto:janetlmartin@earthlink.net). Grandchildren are more than welcome to participate in any or all of this. Further instructions will follow once we have worked out the details.

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## Treasurer's Report

By Janet Martin

(240)669-8954

janetlmartin@earthlink.net

Our finances through April, 2014 are as follows: in line with the budget within the next couple months.

Income \$ 512,772

Expenses \$ 583,506

Deficit \$ (70,734)

Variance under budget \$13,575

Reserve Balance 4/30/14 \$ 787,456

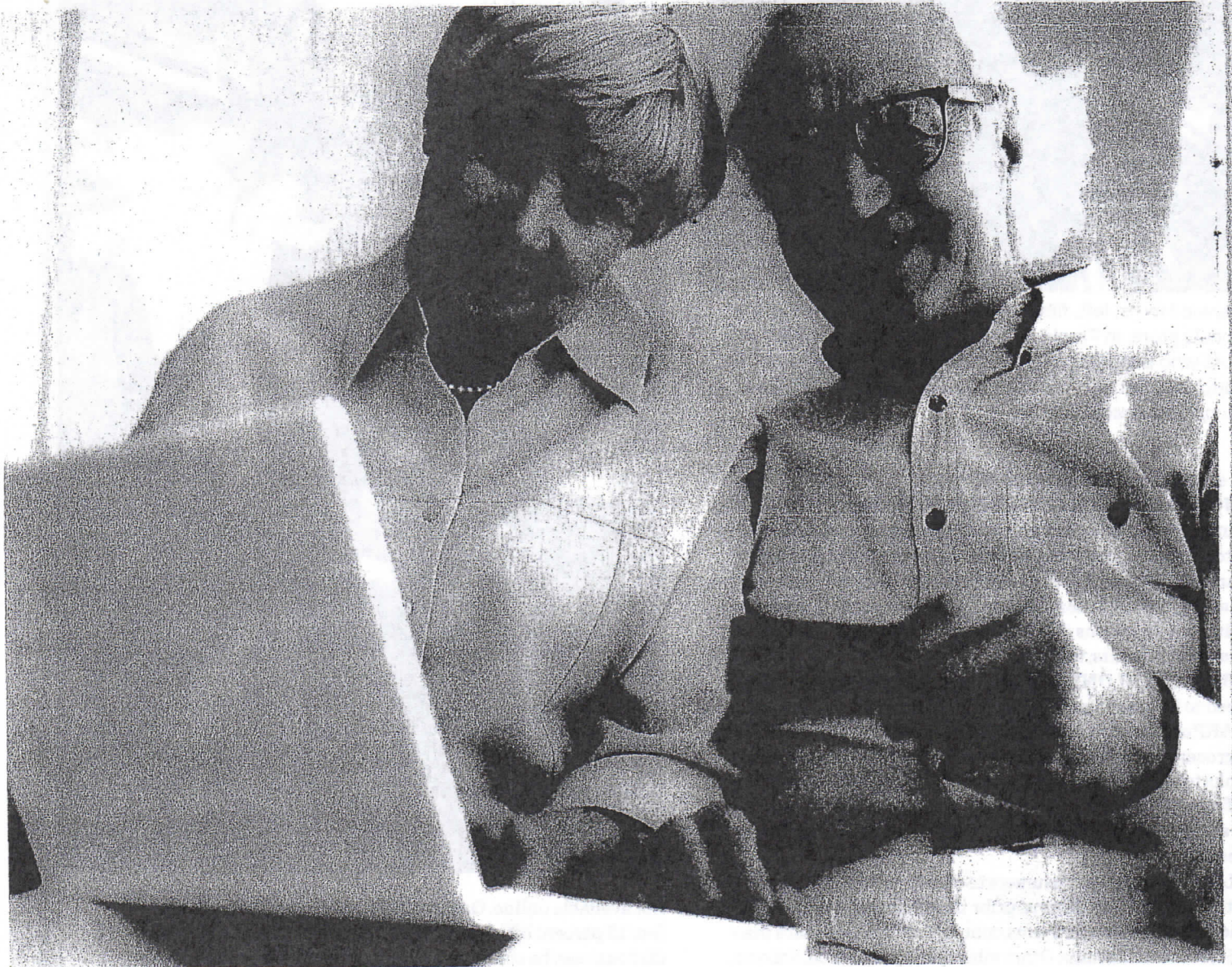
With the siding project, roof re-placements, street work, and patio door replacements, we have been using a significant amount of the funds in the reserve accounts. Our reserves are still very adequate but, for additional assurance, the Board of Directors will be doing a total review of reserves and five year projected expenditures.

Although our expenses are considerably more than our income for YTD through April, we anticipated that would be so and budgeted accordingly. Our electricity bills have been higher than anticipated during the first four months of the year, however, so we are behind budget at the moment. I remain confident that we will be back

As always, please feel free to call



me at any time if you have a question about our finances.



## How to ferret out senior discounts

By **ANNE D'INNOCENZIO**  
Associated Press

There's a big silver lining to getting older: a bevy of discounts for you to enjoy, from free samples to discounts on car rentals.

For many of these incentives, you don't have to be anywhere near 65. In fact, some can be enjoyed starting at 50. Of course, to get the freebies or the 20 percent off, you will have to admit your

age — and then most likely flash your ID, but it can be well worth it.

"Every penny counts," says Jodi Furman, author of a blog called *Livefabulous.com*, who says she's seeing more discounts that start at age 50 than just a few years ago. "All you have to do is mention your age."

Here are some strategies and tips:

**DON'T BE SHY:** Many stores or restaurants don't broadcast their discounts. Even on their websites, the offers can

be hard to find. So just ask the manager what's available. What's the worst that can happen? And you may even get your ego stroked when the person at the cash register thinks you're much younger than you are.

"Today people are more comfortable with their age — and asking for discounts," says Alison Jatlow Levy, a retail strategist at consulting firm Kurt Salmon in New York. She also encourages shoppers to think broadly and look



Frankie Morris, left, fills a customer's order at the Dunkin' Donuts store, in Franklin, Tenn. Dunkin' Donuts offers seniors who purchase a large or extra-large beverage a free doughnut, but you have to show your AARP card. *Mark Humphrey, Associated Press.*

at every area, from spas to electronics.

**JOIN AARP AND OTHER GROUPS:** Once you're 50, you can sign up to be a member of AARP, which provides benefits like discounts and freebies to its members through affiliate partners. It costs \$16 to be a member for the year, but less than that if you want a membership for several years. There are other organizations like the American Seniors Organization that offer benefits, too.

**RESEARCH ONLINE:** Discounts keep changing, so you need to keep surfing the Web to make sure they're current. The AARP.org website has a tab dedicated to discounts. It includes a grocery coupon center powered by Coupons.com and has links to such retailers as arts and crafts chain Michael's, which offers a 20 percent savings every Tuesday for AARP members. It also has a section on free samples of top brands in food and beauty.

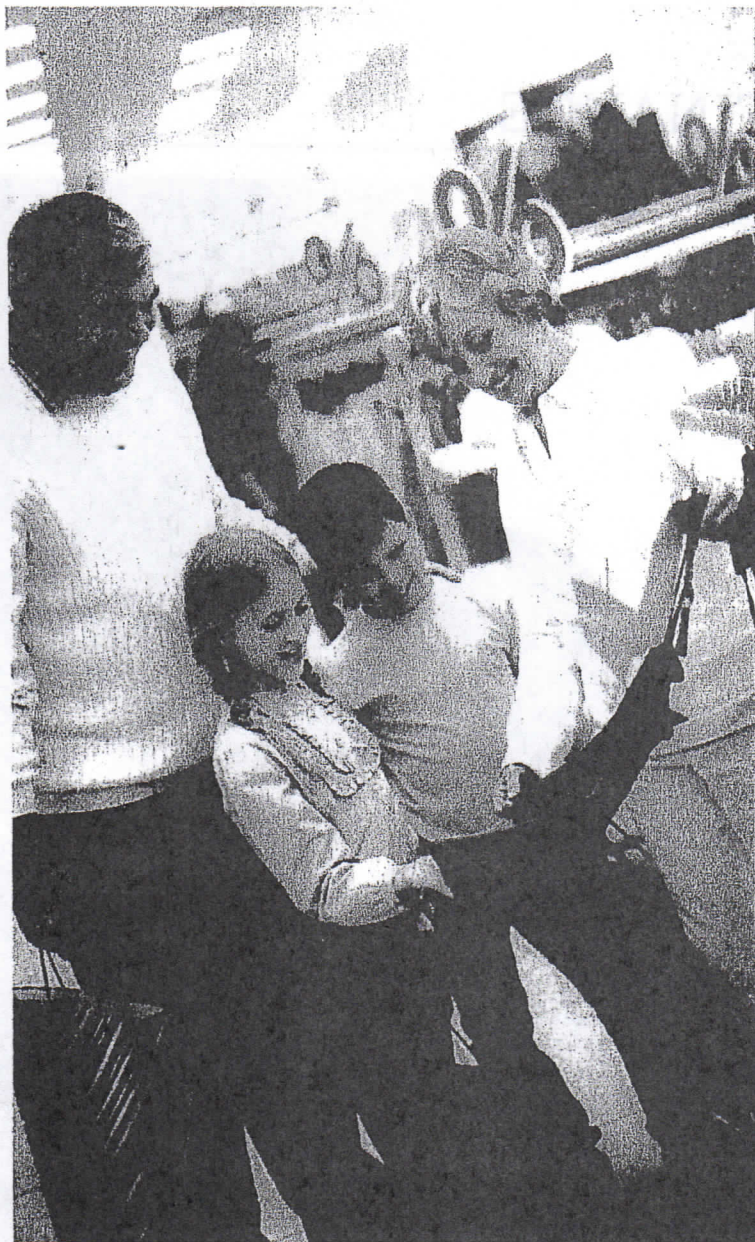
Levy encourages consumers to check out different websites that focus on discounts for the 50 and over set. Among the largest: [seniordiscounts.com](http://seniordiscounts.com), which features more than 250,000 local listings. Other sites include [free4seniors.com](http://free4seniors.com), [allseniordeals.com](http://allseniordeals.com) and [sciddy.com](http://sciddy.com), which lets you search discounts by your area code.

Furman advises the 50-age group to try a free app called Larky.com, which currently works on Apple and Android products. The app offers automatic reminders of your membership perks and discounts when you need them.

**BE PREPARED:** Make sure to bring your ID and your AARP card when you go out. Business establishments will likely want to see proof that you are the age you say — especially if you look much younger than you are.

The following are the types of discounts you can grab:

**RETAILERS:** A diverse group of stores offer discounts, though most offer them on a certain day of the week. For example, Bealls offers "50 & Fabulous" discount days every Tuesday. The 15 percent discounts are valid at its stores only and an ID is required. At Kohl's, every Wednesday, shoppers age 60 and older can save an extra 15 percent. The discount is



not available online. Gap Inc.'s Banana Republic chain offers 10 percent off every day for customers 65 and older. The discount can be combined with other coupons and discounts available throughout the year, according to Edie Kissko, a Gap spokeswoman.

**RESTAURANTS:** A vast array of eateries offer discounts, but most are limited to fast-food chains like IHOP and Dunkin' Donuts. At Dunkin' Donuts, you can order any large or extra-large beverage and get a free doughnut, but you have to show your AARP card.

**TRAVEL AND HOTELS:** For many car rental companies, you have to be a member of AARP to take advantage of discounts. Budget Rental Cars discounts rates of up to 10 percent. Among the hotel chains that offer discounts are Wyndham Hotels and Resorts, which operates under such names as Days Inn, Howard Johnson, Super 8 and Ramada. AARP members can save up to 20 percent off the best available rate at its hotels, according to Christine Da Silva, a spokeswoman at Wyndham Hotel Group. Cruise bound? For AARP members, you can save 5 percent on select Norwegian cruises.



# Too Much Sitting After 60 May Lead to Disability

• By Kathleen Doheny, HealthDay News

• **Thursday, February 20, 2014**

- Too much sitting has been linked to increased risk for health problems such as **heart failure and earlier death**. Now, a new study finds older adults who sit too much are more likely to be disabled – regardless of their exercise habits.
- "Sedentary behavior is its own separate risk factor [for disability]," said study researcher Dorothy Dunlop, a professor of medicine at the Northwestern University's Feinberg School of Medicine. She evaluated the exercise habits of more than 2,000 men and women, aged 60 and above, and their ability to perform normal everyday activities.
- "**Regardless of how much time they spent in moderate physical activity**, the more time they spent being sedentary, the more likely they were to be disabled," Dunlop said.
- However, another expert wonders if the relationship may occur in the opposite way – that the more disabled people are, the more sedentary they are due to inability to exercise.
- The study was supported in part by the U.S. National Institute for Arthritis and Musculoskeletal Diseases. It was published online Feb. 19 in the *Journal of Physical Activity & Health*.
- Dunlop and her colleagues evaluated responses given to the U.S. National Health and Nutrition Examination Survey. The men and women answering the survey wore accelerometer devices to measure their activity on at least four different days between 2002 and 2005.

Few met the guidelines of getting moderate activity for 2.5 hours a week, Dunlop said. Only about 6 percent met that goal, and the other 94 percent did not, the study found.

On average, the men and women spent nine hours a day being sedentary during waking hours. About 4 percent reported being disabled. Disability was defined as having much difficulty (or inability) in performing activities of daily living, such as getting out of bed, dressing and walking.

For each additional daily hour of being sedentary, the odds of disability rose about 50 percent, Dunlop said. For instance, a woman aged 65 who was sedentary for 13 hours a day was 50 percent more likely to be disabled than a woman who was sedentary for 12 hours, she explained.

What is it about sitting? Dunlop can't say for sure, but said experts think that sitting for an extended period causes muscles to burn less fat and blood to flow more sluggishly. Idle muscles and sluggish blood flow can contribute to high blood pressure, heart disease, swollen ankles and diabetes.

Dunlop's study found a link, not a cause-and-effect relationship.

The connection may actually go the other way, said Andrea LaCroix, a professor of epidemiology in family and preventive medicine and director of the Women's Health Center of Excellence at the University of California, San Diego School of Medicine. She recently found a link in her own study between higher amounts of sedentary time and higher risk of death in older women.

In the new study, however, the disability may be driving the inactivity, she said. "The more disabled people are, the more sedentary, because they are unable to exercise," LaCroix said.

Among the study's limitations, she noted, was that it looks only at a snapshot in time -- four days of tracking over a few years. A better approach would be to follow people over time and see if being sedentary leads to disability, said LaCroix, who is also an affiliate investigator at the Fred Hutchinson Cancer Research Center, in Seattle.

The take-home message, study author Dunlop said, is that older adults, regardless of how much they exercise, should decrease their sedentary behaviors. So, she's still encouraging exercise. But if that's difficult, decreasing sitting time is another goal.

How to do that? Stand up when you talk on the phone, she suggested. Park in a far-away space at the mall or market when you shop. At work or home, walk around a bit when you get up for coffee or water, she advised. Walk to nearby errands instead of taking the car. If you're able, take stairs, not elevators. You can use a pedometer to track your activity.

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<http://www.everydayhealth.com/>

## Some Transportation Options for Montgomery County Residents

(Courtesy of Darlene Hamilton, Mutual 11)

The Montgomery County, MD Commission on People with Disabilities has been busily updating its directory of transportation options for people with disabilities and seniors but it is also useful to the entire community. Hope that you find it useful in getting you where you need to go.

**Transportation Options for People with Disabilities and Seniors – Montgomery County, MD** <http://www.montgomerycountymd.gov/HHS-Program/Resources/Files/A%26D%20Docs/TransportationOptionsforSeniorsandPWD.pdf>

We are particularly impressed with new trip planning tools for your use. Using WMATA's Reach a Ride, within 30 seconds, I was able to tell a commissioner last evening whether she was within ¼ mile of fixed route and the location of a bus stop and the next bus to take. You may also want to take advantage of Google Maps. My greatest transportation discovery that is in this book is the MTA ICC Bus to BWI. I can park free in the Gaithersburg Park n; Ride and pay \$5 to take this luxury bus to the terminal I fly out of. You can also find out how to get to a baseball game in Baltimore or any of our main airports. Check out all the options.

### REACH A RIDE

1-855-732-2427 (Toll Free Hotline) • 202-962-3213 (TTY)  
[www.reacharide.com](http://www.reacharide.com) • E-mail: [Reacharide@mwkog.org](mailto:Reacharide@mwkog.org)

🕒 **Hotline Hours:** Monday through Friday, 9:00 a.m. to 5:00 p.m. Provides information about specialized transportation options for people with disabilities, older adults, those with limited English proficiency, and low-income commuters. Information is in English and Spanish. The web site includes a searchable database. Resources are located within the National Capital Region (DC, MD, VA). Site is maintained by the Metropolitan Washington Council of Governments (MWCOG).

### GOOGLE MAPS AND GOOGLE MAPS FOR MOBILE

[www.google.com/maps](http://www.google.com/maps) • [www.google.com/mobile/maps](http://www.google.com/mobile/maps)

**Google Maps** now includes Ride On transit route and schedule information. Use Google Maps as you normally would, but select 'By Public Transit' to use public transportation for your trip. You can also select a future date and time by clicking the 'Show options' button. Metro service is also available on Google Maps so your trip planning request will show connecting Metrobus or Metrorail service. With your

From the Emergency preparedness Advisory Committee

Monthly Quiz—**Pet emergency supply kit**

Emergencies can happen at any time and help may not be available immediately. Many Leisure World residents have pets. It behooves pet owners to take personal responsibility and initiative in preparing your pets for emergencies. Use the following quiz to review your emergency supply kit for your pet. Pick the one best answer. Answers are on page XX.

Question 1. Which of the following should be in the emergency supply kit?

- A. A picture of your pet.
- B. A picture of you and your pet.
- C. A picture of you.
- D. A picture of the Leisure World globe.

Question 2. How much food and water should be in the pet emergency supply kit?

- A. At least three days' supply.
- B. One day's supply.
- C. A week's supply.
- D. Call the front gate to find out.

Question 3. What sanitation supplies should be in the pet emergency supply kit?

- A. Litter box.
- B. Paper towels.
- C. Plastic trash bags.
- D. All of the above.

Question 4. When should you review your pet's emergency supply kit?

- A. When you think of it.
- B. When you review your home emergency supply kit.
- C. Every year
- D. Every month.

For additional information on emergency preparedness in Leisure World, go to <http://www.lwmc/gen-info/emergency-plan.html> to find the Emergency Plan for Leisure World.

Answers

Question 1.—C

Question 2.—A

Question 3.—D

Question 4.—B

## DEER INFORMATION FORM

At the direction of the Leisure World Community Corporation and accordance with Resolution No. 66, passed August 27, 2013:

*"Management is directed, in collaboration with the mutuals, to document all deer related incidents and costs, both for prevention of and actual damage to resident, trust, and mutual property, for the next twelve months and to report same to the Board no later than October 2014."*

Management is asking that any deer related incidents report to the Security Department (see below). Thank you for your assistance and cooperation.

Vehicle accident involving deer

Vehicle near-accident involving deer

Injured deer

Deer destroying vegetation

Property damage caused by deer

Person feeding deer

Other

Please describe and elaborate: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Location of incident: \_\_\_\_\_ Date of Incident: \_\_\_\_\_

Once you have completed the form, please use one of the methods below to transmit the information:

- Deliver this completed form to the Security Department in either the Administration Building, or one of the Gates (Georgia Avenue, Connecticut Avenue, or Norbeck Road) -OR-
- Mail the form to LWMC Security Department, 3701 Rossmoor Blvd. Silver Spring, MD 20906 -OR-
- Email the form to [DeerForm@lwmc.com](mailto:DeerForm@lwmc.com) (print, complete and hand-deliver or email) -OR-
- Deliver the form to your Mutual Property Manager or Mutual Assistant

Please include the following information:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Form revised: November 15, 2013