

MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

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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dorapugliese1@verizon.net

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MUTUAL WEBSITE
www.lwm10.com

May 2015

Publication: May 28, 2015

FROM THE PRESIDENT

By: Dora Pugliese
301-598-0265
dorapugliese1@verizon.net



President's Message:

President: Dora Pugliese

Our three year siding project is finished and makes an immense difference in the appearance of the Mutual. Remember not to hang anything requiring nails as it will result in damage to the siding and it will be your responsibility to fix it.

We are working on finding a solution for the blocked storm drain on Deerhurst Terrace. We know where the blockage is but don't know why. This has been a problem for a long time but we hope to have it solved in the near future.

WSSC will start repairing our streets soon now that the weather has warmed up. The flowers under the street signs have been planted thanks to the assistance of my helper, Dan Martin. If you have one of these signs next to your house, please

water it. I carry 25 gallons of water in my car to water all of the plants and new bushes and trees but, in a dry spell, they need watering often.

Thanks to Sue Seligson for the donation of some nandinas. Also, a VERY BIG thank you to John & Lexie McMahon for the donation of a beautiful bench. It is located at the end of Deerhurst and the walkway. Please check it out & say thanks to John & Lexie when you see them. *Be sure to read the article about the 4th of July parade. I hope you can join us.*

SAVE THESE FUTURE DATES



- JUNE 26 Pot Luck Dinner
- JULY 26 Ice Cream Social
- SEPT 11 Wine, Cheese & Appetizer Social
- OCT 31 Autumn Coffee
- DEC 11 Pot Luck Dinner

Please be sure to mark your calendar for the above dates. It's a great way to meet new neighbors and to renew friendships.

PARADE



The Leisure World 4th of July Parade will be held on Friday, July 3rd. We had such a good time participating last year that we are going to do it again this year. We encourage you to join us, whether it is helping to decorate the cars (Judge Cave & Bob Namovicz will both be driving their wonderful sports cars), marching behind the cars, or sitting on the curb & cheering us on as we go by.

We will be having a potluck luncheon after the parade in the grassy area in front of Dan & Janet Martin's house. Please call Janet at 240-669-8954 for more details.

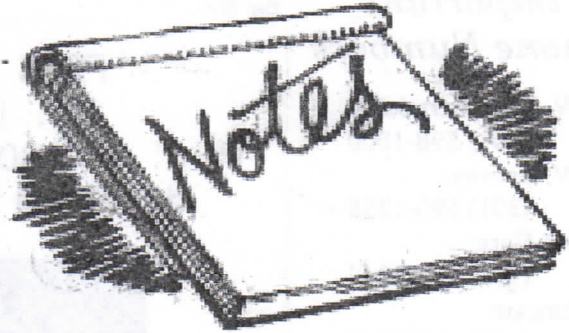


NOTES

on APRIL 21, 2015

Mutual 10—BOARD MEETING

From Secretary Bob Namovicz

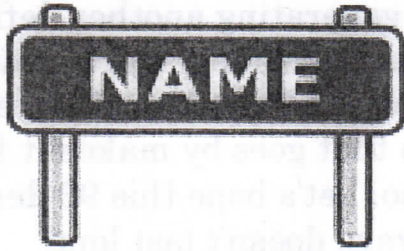


www.cityof.com 2015

- ◆ Assistant Manager Jolene King reported on Leisure World. She mentioned several upcoming events, including gun and ammo collection, and review of Norbeck Rd. state planning. Work will begin in June on updating the Crystal Ballroom; re-sales continue to be good. PEPCO is upgrading a transformer at Connecticut Avenue gate
- ◆ The Board received and approved a favorable 2014 Audit Report.
- ◆ Our Treasurer suggested some budget adjustments, which were approved.
- ◆ Mr. Salazar reported on efforts to clear a drain that carries run-off from the Deerhurst cul-de-sac; this will entail additional work and expense.
- ◆ We await final surfacing of roads disrupted last year by WSSC.
- ◆ Ms. Van Scoyoc outlined social plans.
- ◆ The final phase of siding and gutter replacements is progressing well.
- ◆ Replacement Reserve plans were discussed.
- ◆ Resident concerns were addressed.
- ◆ Invoices and ABMs were approved.

WHAT'S IN A NAME?

Anne Finnegan



Wondering about the seemingly unusual names of our Mutual streets, I pose Juliet's question, not to Romeo, but to Google and find some information which, perhaps interesting, provides no definite clue as to the motive for the naming of our streets. Google also has more facts, maps, and photos.

HALLATON is a village and civil parish in the Harborough district of Leicestershire. The 2001 census recorded a population of 523. The village is famous for an annual bottle kicking ritual and "Hare Pie Scramble" held on Easter Monday. It is the site of a 13th century church dedicated to Saint Michael and earthworks revealing the location of a Saxon castle. In 2000, a late Iron Age hoard of over 5000 gold and silver coins was found near Hallaton and properly called the Hallaton Treasure.

ELMHAM (the name means "village where elms grow" and was first mentioned in 1035) is a village and civil parish in the English county of Norfolk. The 2001 census recorded a population of 1,428. North Elmham, located on the west bank of the Wensum River, is the site of a pre-Norman (Saxon) castle, the seat of the Bishop of Elmham until 1025. Nearby earth-works also indicate the site of a 14th century double moated castle. Elmham is the birthplace of actor John Mills.

LUDHAM, also a village and civil parish in the county of Norfolk, is part of the Potter Heigham National Nature Reserve. The 2001 census recorded a population of 1,301. The village gave its name to the Ham class minesweeper,


the *HMS Ludham* and to two subdivisions of the British regional Pleistocene geological age. In 1944, the Mobile Naval Airfields Organisation (MNAO) assembled and dispatched the first five Mobile Naval Air Bases which provided logistical support to the aircraft of the RAF Naval British Pacific fleet. Edward Seago, the landscape artist, was born in Ludham.

DEERHURST is a village near Tewkesbury in Gloucestershire, located on the east bank of the Severn River. While legend has it that Deerhurst was the home of a dragon, the village was the site of the Anglo-Saxon 10th century monastic St. Mary's Priory Church and Odda's Chapel dating from the reign of Edward the Confessor. The village suffered major damage in the 2007 floods.

KELMSCOT is a remote rural village in West Oxfordshire, 17 1/2 miles from Oxford, and a 5-minute walk from the Thames River. The place name is *Coenhelm cottage*, which suggests the size of the farmstead in the 10th/11th century. The village is built around two working farms, consisting of 36 houses with a population of less than 100. There is evidence of extensive early settlement, from pre-history to Roman times (Roman coins were found in 2000); there is no evidence of Anglo-Saxon settlement. A late 11th/early 12th century chapel still stands with baptismal rights from its foundation and the 12th c. font. Kelmscot Manor dates from 1570 with a 17th century wing. The writer, designer William Morris called Kelmscot "a heaven on earth" and lived in the manor. The poet Dante Gabriel Rossetti was Morris' guest in the 1870s.

No English information for Lindley, Bigby, and Densmore (although the latter is the name of the drummer for The Doors.)



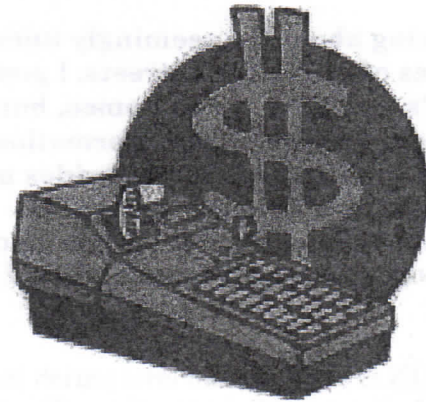


Treasurer's Report

By Janet Martin



I was surprised & disappointed that we had another large electric bill in April, generating another deficit for the month. While I still believe we will recover from the deficit, each month that goes by makes it harder to do so. Let's hope this 90 degree heat wave doesn't last long.



Our finances through April, 2015 are as follows:

Income	\$ 495,229
Expenses	\$ 591,003
Deficit	\$ 95,774

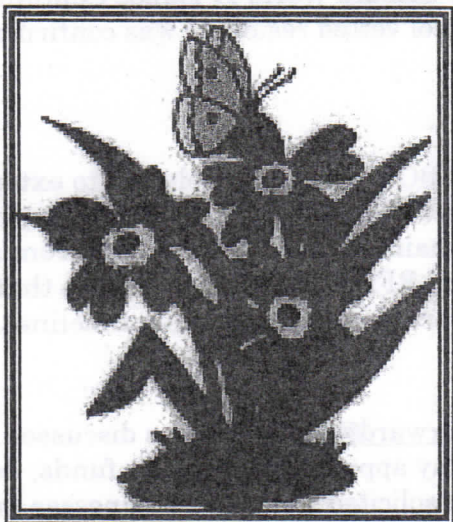
Variance under Budget \$42,381

Reserve Balance 04/30/15
\$ 651,318

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



Landscaping Report



By *Dora Pugliese*

Most of the trees in the Mutual have been trimmed of dead branches. We do have some crabapple trees which need to be taken down and replaced.

I'll start my inspection of foundation plantings next week. If you already have a landscaper booked for clean-up, let me know. We want Mutual 10 to look attractive to visitors and potential buyers. That means no weeds and bushes trimmed and mulched. This rule applies also to absentee owners, no matter what the lease may say. It is the ultimate responsibility of the property owner to keep the property tidy.

Possible landscapers are:

Bill Bowers 301-831-7893

Calos Godivia 240-305-8813

Gloria Sherman 301-980-2867



© 1998 Service - www.Service.com 800-831-1120

SERVICES

I recently had a friend move to a nursing home & spent several days cleaning out her home. If you are faced with such a situation, I recommend Rodney (301-335-9214) who will come to the house and purchased everything for cash. He will also haul away anything that needs to be discarded. Of course he won't give you top dollar since he will resell the items at auction but I found him fair & easy to work with.

Dora



www.Service.com 800-831-1120

meeting

LWCC BOD Summary

By Paul Eisenhaur

Summary of the LWCC BOD meeting held on 5/29:

- Medstar reported first quarter status. Though patient volumes were down, no trends were noted. Indeed, the volume has risen since the quarter ended.

- General Manager noted positive financial indicator in the current fiscal year, so far.

Resolutions:

1. 2016 Budget assumptions (add-ons) that were approved by the Budget & Finance Advisory committee and presented in a public forum were presented and passed by the BOD.

2. Funding for the Ballroom Project was passed by the BOD. This includes an ad-on of complete audio-visual updates for \$34K.

3. The 50th Anniversary (named Forward@50) plans were reported. For the week prior to the anniversary date in 2016, many inclusive community events and an open house are planned.

4. A resolution was passed to assign reasonable charge to information requests by residents, that involve unreasonable time and labor to be levied to the resident.

5. The Leisure World IT Adhoc Committee consisting of vetted residents was confirmed by the BOD.

6. The BOD passed a resolution to extend the contract of McFall & Berry for landscape and snow maintenance. This resulted from a complicated RFP development process that put too much pressure on completion timelines.

The Forward@50 budget was discussed. Along with any approved community funds, donations will be solicited from local businesses and community contractors. (due to the LW Foundation's non-profit status, donations through that entity will not be treated as all others)

The Budget & Finance Advisory Committee will begin a budget review process of various LW departments. This will start with a historic review of the budget for Security & Transportation.



Delicious Food for Thought

By Bob Namovicz M-10

Based on Tom Friedman's interview of Gordon Moore in the New York Times on 5/13/2015



April 19 was the 50th anniversary of "Moore's Law." Maybe you've heard of it; maybe not. It is not even really a law, but it may be the best characterization the era we have all been privileged to live through better than any other "law."

In 1965, Gordon Moore was the Research Director of Fairchild Electronics; he was impressed by the rapid progress being made with "integrated circuits," which had recently been invented. He was feeling very optimistic about the future use of these circuits (subsequently called "computer chips,"), which put many transistors on a small piece of silicon. Moore thought he was being very daring when he predicted that the number of transistors that could be put onto a chip would double every year; the number of calculations would double annually; the size of the chips would decline; and their cost would be halved. Every year!

His initial prediction held up. But he thought it unlikely to continue forever. So he changed the prediction. Instead of doubling every year, he predicted a doubling every two years. And so it has been; for 50 years!

Computers that in 1975 were larger than large cars can now be found on a "smart phone" – in your pocket – even on your wrist! Just think of what other miniature marvels have been made possible in our lifetimes by the results of this "law!" Televisions thin enough to hang on the wall; cars that soon will be able to drive themselves; the wonder of the Internet! Automation, seemingly without limit!

At the 50th Anniversary celebration of Moore's Law, Intel's C.E.O., Brian Krzanich summarized where Moore's Law has taken us.

Computers following Moore's Law offer, "3,500 times more performance, are 90,000 times more energy efficient and about 60,000 times lower cost." Cranach said Intel engineers calculated what would happen had a 1971 Volkswagen Beetle improved at the same rate as microchips did under Moore's Law: "Here are the numbers: [Today] you would be able to go with that car 300,000 miles per hour. You would get two million miles per gallon of gas, and all that for the mere cost of 4 cents!!!"

Isn't that tasty?



6 Places Never to Use a Debit Card

Posted By [Sid Kirchheimer](#) On May 23, 2014 @ 1:06 pm In [Scam Alert](#) | [No Comments](#)

Credit or debit? Although both cards look the same, they offer different protections.

Under federal law, if your credit card is used to make unauthorized charges after it is lost or stolen, you're liable for only \$50 - no matter the amount and with no time restrictions to report the fraud. And many issuers won't even charge the \$50 for valued customers.

But with a debit card, you have just two business days to report an unauthorized loss or money transfer, or you could be liable for up to \$500. Wait more than 60 calendar days after your statement is mailed and you could be responsible for all money pilfered from its connected account.



Although debit cards offer no-interest savings - which may factor for some plastic users - there are six places where you should never use them.

Gas Stations

In addition to ATM machines, gas pumps are a popular target for "skimming," in which crooks place a portable card-reading device inside the pump. When a motorist inserts a debit card and enters the required personal identification number, the hidden device (which can be purchased on the Internet for less than \$100) captures both the data from the card's magnetic stripe and the PIN. Later, the device is retrieved, and the stolen data is used to create a duplicate card to raid the victim's bank account.

Why gas stations? With only a handful of manufacturers of gas pumps, one key in the hands of a thief who gets a job at one station can be used to open pumps and install other skimmers elsewhere, especially at night or when unattended. And with older pumps, PINs may not be encrypted. If you must use a debit card (and it has a Visa or MasterCard logo versus being a cash-withdrawal-only card), choose the "credit" screen prompt, instead of "debit," so you don't have to enter your PIN. This way, the purchase amount will still be deducted directly from your bank account, but it's processed through a credit card network, providing greater protection if fraud occurs.

Online Purchases

Along with providing added security should the retailer fall victim to a data breach - a hacker can't overdraw your bank account with a credit card - *most* credit cards (versus *some* debit cards) offer extra protection perks. If you don't receive the merchandise, it's defective or the wrong item, and the vendor won't issue a refund, it's easier to dispute charges with a credit card.

Many credit cards also offer extended product warranties (usually for one year beyond what's offered by the manufacturer), and some provide price protection up to 90 days, issuing you

the difference if the identical item is sold for a lower price than you paid. Although certain debit cards offer these protections, the hassle factor can be greater.

Big-Ticket Items

Rewards aside, the above-mentioned credit card perks are especially useful for expensive products, whether purchased in store or online.

Restaurants

Eateries are among the few places where a payment card can leave your sight, and crooked waiters can - and sometimes do - disappear to write down its number for possible identity theft. Even without a PIN, someone can use your card number to make fraudulent purchases online. And restaurants without sit-down service can pose a threat, since some (along with other businesses) keep customer payment information on file but may not safeguard it.

Retail Stores

Several months ago the FBI predicted an increase in cyberattacks using sophisticated malware that specifically targets point of sale (POS) systems such as cash registers and card-swiping devices. It was this "memory-parsing" malicious software (also known as a "RAM scraper") that was behind the well-publicized hacking of payment card information of some 110 million Target customers over the Christmas season - and responsible for nearly two dozen other attacks in the past year.

True, credit cards are also vulnerable in such POS attacks. But with more protections, credit card issuers always eat those losses (minus a possible \$50 cap) should your plastic be hacked. Depending on when you learn of and report fraudulent use of hacked debit card data, you could be on the hook from unauthorized activity.

When a Deposit Is Required

Risk of identity theft aside, credit cards are a wiser choice for transactions in which the final bill is uncertain - e.g., hotels, rental cars or even tools rented from a home improvement center. Reason: With a debit card, a "hold" can be placed on your account that may be greater than the expected bill, such as for hotel incidentals, including room service, or for a predicted failure to return a rental car without a full tank of gas. If this occurs, you could be denied access to the additional hold amount from your bank account until the final bill is tallied. With a credit card, hold amounts may initially appear as a pending charge until your final bill is paid, so it may not be debited until the final bill is paid. Gas stations also place holds on debit charges, which is another reason to use credit cards.



Maryland Department of Agriculture

Office of Plant Industries and Pest Management

Larry Hogan, Governor
Boyd Rutherford, Lt. Governor
Joseph Bartenfelder, Secretary
Mary Ellen Setting, Deputy Secretary

Mosquito Control

The Wayne A. Cawley, Jr. Building
50 Harry S. Truman Parkway
Annapolis, Maryland 21401
www.mda.maryland.gov

Agriculture | Maryland's Lead

410.841.5870 Baltimore
410.841.5835 Fax
800.492.5590 Toll Free

The Asian Tiger Mosquito

The Asian tiger mosquito is a very aggressive day-biting mosquito which has become a serious pest in parts of your county. It is a black mosquito with white stripes on the legs and a white stripe down the middle of its head and back. It is very aggressive and will bite whenever people or animals are available, but it is also skittish and hard to swat. Often, you will not feel it biting and it tends to stay near the ground (you may get bitten on the legs only).

This mosquito lays its eggs in containers or holes in trees. It is closely tied to human habitation and any container in your yard which will hold even a small amount of water for a week or more can breed the tiger mosquito.

Keeping this mosquito controlled in your area will take an organized community clean-up effort. Please check your yard for water-holding containers such as:

- tires
- kiddie pools not in use
- buckets, barrels or cans
- wheelbarrows, canoes or boats
- tarps where water can puddle
- flower pots or saucers under pots
- flexible corrugated drainpipe

Either empty, store or rinse these containers out weekly. Don't forget rain gutters - these can breed large numbers of mosquitoes if not cleaned so that they flow.

The State's mosquito control program cannot adequately control this species due to its habits. It breeds in containers in people's yards which we cannot treat and nighttime spray operations are not very effective for the tiger mosquito because it rests in sheltered areas which the spray will not reach. If you want more information about the tiger mosquito, call your town office, or call the nearest mosquito control office.

Mosquito Control Section

Annapolis (Headquarters) (410) 841-5870
Central & Western Maryland (301) 422-5080

Eastern Maryland (410) 543-6626
Southern Maryland (301) 373-4263

Leisure World Residents:

THE COUNCIL WANTS TO HEAR FROM YOU



JUNE 10, 2015
9:30-11 A.M.

COUNCIL TOWN HALL MEETING

The Council has reserved the morning of Wednesday, June 10, to hear from you. The purpose of this Council Town Hall Meeting is to gain greater insights into the current issues in your community. A pre-meeting reception with Councilmembers will begin at 9:30 a.m. in Club House 2, and the meeting will begin promptly at 10 a.m.

For questions or additional information contact Council President George Leventhal's Office at 240-777-7945 or

Councilmember.Leventhal@montgomerycountymd.gov

www.montgomerycountymd.gov or email:
county.council@montgomerycountymd.gov or [Twitter@MoCoCouncilMD](https://twitter.com/MoCoCouncilMD)
or facebook.com/montgomerycountymdCouncil.

Town Hall Meeting
Location:
Leisure World Club
House 2

Don't miss this opportunity to share your ideas, issues and concerns with your Montgomery County Councilmembers.

The Council Town Hall Meeting will be rebroadcast live on County Cable at a later date

MONTGOMERY COUNTY
COUNCIL

100 Maryland Ave.
Rockville, MD 20850



Top Ten Red Flags For Seniors

Unfortunate as it is, scam artists see seniors as easy targets. Elder fraud often goes unreported, but it's estimated that over \$40 billion is stolen from America's senior citizens every year, and, due to a lack of proper senior citizen fraud awareness, this figure is increasing.

If you answer “**yes**” to any of the following, contact your Better Business Bureau (202) 393-8000 or <http://www.bbb.org/washington-dc-eastern-pa> or the Montgomery County Police non-emergency number (301-279-8000):

1. Have you received a phone call asking for your personal information, bank account or credit card numbers, Medicare ID or Social Security number?
2. Did you receive a call or letter stating you've won a sweepstakes or prize and asking for a payment to expedite getting your prize?
3. Has someone knocked on your door selling products or services (such as a roofer offering a discount or an individual selling magazines or home alarm installation)?
4. Have you received a call from someone claiming to be from the IRS or a Collection Agency threatening arrest or court action if you didn't immediately pay a debt by credit card over the phone?
5. Have you been asked to wire money or return an overpayment?
6. Have you found unexpected charges to your bank account or credit card?
7. Did you receive an e-mail claiming to be from your financial institution asking you to update your account information?
8. Did you receive a high-pressure, emotional call from a charity with a name that sounds similar to a recognized charity?
9. Have monthly statements you used to get in the mail stopped coming?
10. Did you get a call from someone in distress claiming to be your grandchild asking you to wire money to get out of a bind or call them back using an 876 area code?

As mentioned in Part 1 of this series, over the next several months, I'll be working with Morty Davis, Mutual 20B representative on the Security and Transportation Advisory Committee – who also serves as Volunteer Coordinator of the Montgomery County Police Department's "Keeping Seniors Safe (KSS)" program; we'll be approaching the Boards of each Mutual to schedule presentations on Fraud Awareness issues. Watch for announcements in the Leisure World News and your own Mutual's Newsletter.

Herman N. Cohen is a Leisure World resident representing Mutual 17A on the Security and Transportation Advisory Board. He is a retired New York State Peace Officer and Federal Investigator, and is currently a Maryland Licensed Private Detective and President of the Montgomery County Police Citizen Academy Alumni Association.