

MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

November 2014

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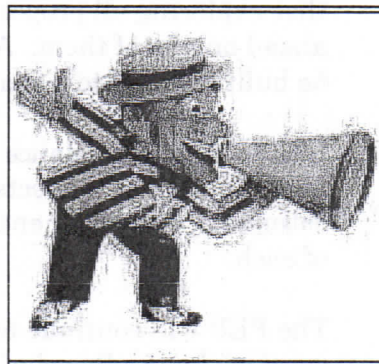
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FROM THE PRESIDENT
By: Michael Showalter
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President's Message:

Today, as I begin to write this month's contribution, the thermometer is reading 20 degrees Fahrenheit outside. I don't know about you but I'm beginning to wish I had a winter home in Florida and I envy those that do. Some reports say that we are going to have another winter like last year. I hope they're wrong.



Around mid-November you should have gotten a copy of a booklet entitled Mutual 10 Rules. This document was produced by Bob Namovicz, our board secretary, and Marlene Smith, our mutual assistant. It is well designed, organized, durable and visually appealing. Many thanks to Bob and Marlene for all the time they spent in writing

and publishing this document. Please become familiar with its contents and put it where it is handy to refer back to when you have a question about our Mutual's regulations. It also spells out what repairs and maintenance are the Mutual's responsibility. If you have an item that is not on the list it is your responsibility to pay for the cost of the maintenance or repair. If you are not sure, contact one of your board members for the answer.

It's almost time for gutter cleaning which will occur the end of November or early December. By that time most of the leaves should have fallen.

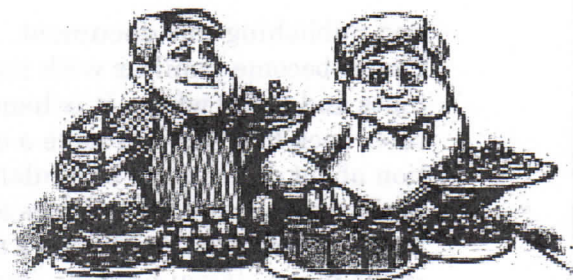
The finishing work on the trenches WSSC made when it was replacing old water lines are supposed to be completed by the end of November. The work will eliminate the bumpy condition of the affected roads until spring, when the final finishing coat will be applied.



Our Annual Potluck dinner will occur on December 4th. The first one was a great success so I hope you will come out and enjoy the good food and company. It's a good way

to meet our residents – especially the new ones. Our Hospitality Committee chairman will address this event in more detail later on in the newsletter and by the time you get this newsletter you should have gotten a flyer about the event so you can mark it on your calendar. We look forward to seeing you there.

Unexpectedly, I will out of town the last part of November until about mid-December so if you need anything please call our mutual vice-president, Dora Pugliese, on 301 598-0265. We are leaving a message on our answering machine that will remind you to call Dora.



POTLUCK DINNER

By Dotty VanScoyoc

Our second annual Potluck Dinner will be held on December 4th in the Activities Room in Clubhouse II. Everyone should have received a flyer for this event. If you have any questions, please contact Dotty VanScoyoc at (240) 669-49565.



Resident Voices Heard at Open Meeting

By Bob Namovicz

Nearly 300 LWM Residents attended an Open Meeting on November 18, in the Crystal Ballroom. to learn more about proposed updating of Trust properties. The group of projects presented are often referred to as the "Facilities Enhancement Plan" or "FEP." Jolene King, LWM Vice president, and Nicole Guerke, our

planner/architect, provided details on the costs and scheduling of the projects that are being considered.

These include improvements to the golf course, addition of an exercise facility to Club House II; changes in the PPD building; renewal of the Restaurants; improving the Crystal Ballroom; and changes to the Administration Building. The projects being considered would cost around \$10 million to complete, funded from the "tax" collected when residences are sold. Ms.King indicated that there is no expectation to increase LWM dues to fund any of the projects. The LWM Board of Directors will be further exploring all proposals before giving the go ahead on any of them. Approved projects will be built over a 3 to 6 year period.

Residents in attendance asked many questions about individual projects, seeking details, cost estimates, and commenting on the desirability of each.

The FEP will continue to be the subject of discussions by the Board of Directors at regular and special meetings. M-10 Residents can attend these meetings to make their views known. They are also encouraged to attend M 10 Board meetings, or to call Paul Eisenhour, our Board Representative, or Bob Namovicz who is a member of the Community Planning Advisory Committee.

Memory Presentation

By Paul Eisenhour



Sat Dec. 6 at 2:00, the LW Health Advisory Committee is hosting a presentation called "Where Did I Put My Keys?" This is about simple forgetfulness vs. a real memory problem. Tickets are free at E&R CH1 and CH2.

The program will be held in the Clubhouse II auditorium.

Treasurer's Report

By Janet Martin



Our finances through October, 2014 are as follows:

Income \$ 1,250,255

Expenses \$ 1,252,629

Deficit \$ (2,375)

Variance under Budget
\$28,169

Reserve Balance 10/31/14

\$ 672,377



In October, we realigned some expense accounts in preparation for year-end. One such account was the bad debt account. The long, long foreclosure process on two houses in the neighborhood has been completed so we will again start collecting the monthly fees for them. The fees that accumulated during the process cannot be collected and were written off. We, therefore, had a deficit of \$2,375 for the month but we are still very comfortably ahead of budget.

Dan & I both send our sincere best wishes to everyone for a happy, healthy holiday season.

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

By Dora 301-598-0265



All the annuals are frozen and should be taken out and disposed of in leaf bags. Call the Grounds Department for pick up on Mondays or Wednesdays at 301-598-1314.

Gutter cleaning will start in a couple of weeks.

A month ago I dug up my geraniums and hung them upside down in my garage where they will stay all winter with no watering. They will look dried up but in the spring when I'll replant them she'll come back to life.



Now is a good time to take care of your house plants, remove a couple inches of dirt and replace it with new soil. Cut down on the watering and your plants will love you for it.

If you need help with winterizing your outside spigots give us a call. We'll winterize them for no charge. Also keep your garage doors closed to conserve energy and to keep mice and chipmunks out.

With the Holidays coming remember to use plastic or very light hangers for your outdoor decorations.

Something to Make You Laugh



"Time is like a river. You cannot touch the same water twice, because the flow that has passed will never pass again. Enjoy every moment of life."

As a bagpiper, I play many gigs. Recently I was asked by a funeral director to play at a graveside service for a homeless man. He had no family or friends, so the service was to be at a pauper's cemetery in the Nova Scotia back country.

As I was not familiar with the backwoods, I got lost and, being a typical man, I didn't stop for directions.

I finally arrived an hour late and saw the funeral guy had evidently gone, and the hearse was nowhere in sight. There were only the diggers and crew left, and they were eating lunch. I felt badly and apologized to the men for being late.

I went to the side of the grave and looked down, and the vault lid was already in place. I didn't know what else to do, so I started to play. The workers put down their lunches and began to gather around. I played out my heart and soul for this man with no family and friends. I played like I've never played before for this homeless man.

And as I played "Amazing Grace", the workers began to weep. They wept, I wept, we all wept together. When I finished, I packed up my bagpipes and started for my car. Though my head was hung low, my heart was full.

As I opened the door to my car, I heard one of the workers say, "I never seen anything like that before, and I've been putting in septic tanks for twenty years."

Apparently, I'm still lost....it's a man thing.

"DO NOT CALL" REGISTRY

(Courtesy of Heloise and Mutual 16)



Are you weary of the telemarketers constantly calling? The Federal Trade Commission has an easy-to-access national registry to stop most of these calls. There are two ways to register for this service. On the internet go to www.donotcall.gov to register on line, or call 888 382-1222 (TTY 866-290-4236) Be sure to call from the number that you want to register.

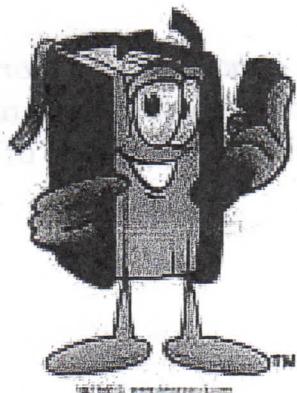


If you have several phone lines, call from each one. Keep in mind that the Do Not Call Registry cannot control calls from places you have business with, ones you've given permission to call, from tax-exempt nonprofit organizations, or calls that are not commercial or do not include unsolicited advertisement. The registry is available for land lines and cellphones. It should stop most telemarketing calls.



Did you get your Rules and Phone book?

The Mutual has recently distributed bound copies of our recently updates Rules. A new Leisure World of MD Phone directory was also distributed. Since these materials are bulkier than the usual Tidings, or event notices that our crew of volunteers get to your mailbox, we recruited a temporary distribution crew (Bob Blumberg, LeRoy Salazar, and Bob Namovicz) to do the job.

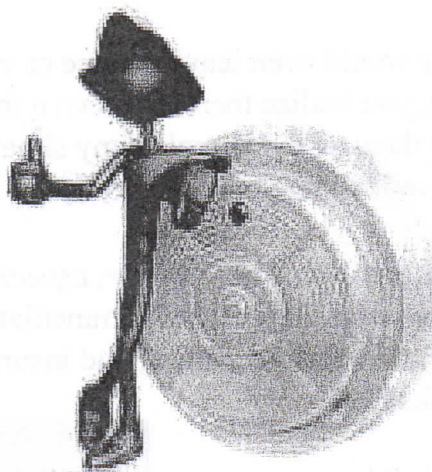


If you have not received these items, please let us know so we can get them to you.

If you are deaf or hearing impaired, you may be eligible for a Free SafeAwake smoke alarm

From the Emergency Preparedness Advisory Committee

If you are deaf or hearing impaired, you should attend a program on December 9 at 10:00 AM in the Potomac Room at Clubhouse I. A representative from Montgomery County and Silver Spring Fire Departments will explain a program intended to assist hearing-impaired residents with free smoke alarms. The smoke alarms are equipped with a strobe light and a mechanism to make the resident's bed vibrate. The presentation will explain how the mechanisms work and how a deaf or hard of hearing resident may apply for the program. If a resident qualifies, the smoke alarm and installation are free.



To attend this free and informational meeting, you must sign-up at the E&R office in Clubhouse 1 before December 9. Every attendee must have a ticket and registration is limited to 60 individuals. After the first 60 residents have registered, a wait list will be made and residents on the wait list will be notified of the next presentation.

For Your Information *

Be Aware—Hole Under Door Lock

Wednesday, I approached my truck from the passenger side to place my computer bag (aka my man purse) in the front passenger seat. As I reached to open the door, I noticed there was a hole right under my door handle. My first thought was, "someone has shot my truck!"

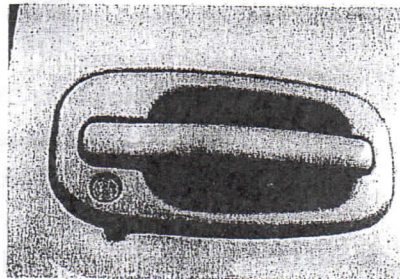
I began to think about it and inspect it a little closer and the "light" slowly began to come on. I phoned my friend who owns a body shop and asked if he had any vehicles with damage to the doors that looked like a bullet hole. "Yes, I see it all the time.

Thieves have a punch and place it right under the door handle, knock a hole through, reach in and unlock it, just as if they have a key. No alarms, broken glass, or anything." I then placed a call to my insurance agent and explained it to him. I was puzzled that they left my GPS and all other belongings.

Here is where it gets scary!" Oh no, he said, they want the break-in to be so subtle that you don't even realize it. They look at your GPS to see where "home" is or check your address from Insurance and Registration in your glove box. Now, they know what you drive, go to your home, and if your vehicle isn't there they assume you aren't and break into your home."

He said they would even leave a purse or wallet and only take one or two credit cards. By the time, you realize there has been a theft; they may have already had a couple of days or more to use them. (I didn't realize my situation for two full days!) They even give you the courtesy of re-locking your doors for you.

Periodically, walk around your car, especially after you park in a shopping center or other large parking area. Report thefts immediately...contact your bank w/missing check numbers, your credit card agencies, police, and insurance companies, etc. Below is a picture of what the hole looks like.



One would have to look pretty darn close to notice a hole like that. If the hole were on the passenger side, I would never see it.

** From Mutual 22 Newsletter*

GUIDELINES FOR RIDERS of THE LEISURE WORLD MINI BUSES

August 2014

The new Leisure World Mini buses are Americans with Disabilities Act (ADA) certified, have grab bars, seat belts, and a ramp to provide a safer ride and easier access for those with mobility issues.

1. GETTING ON THE BUS

- When the buses arrive at a bus stop, please stay back and away from the bus door until it is opened. The driver will indicate if the ramp will be deployed for a passenger exiting or for you, if you request it.
- Wait for passengers to exit the bus before approaching.
- When all passengers have exited the bus you may enter the bus. Be sure to use the grab bars on both sides of the door way.
- When using the ramp approach only from the center/front. Do not attempt to step onto the ramp from the side since there is an edge that may cause you to trip and fall.
- Please take a seat (**no standing**) as soon as you get on the bus. You have the option of using the seat belt and use of the seat belt is encouraged.
- In order to maintain the cleanliness of the buses, eating or drinking on the bus is not permitted.

2. RIDING ON THE BUS

- The bus drivers are not permitted to assist with entry/exit or with bags. Only 2 shopping bags may be carried to ensure safety on entry and exit.
- A small cart (no wider than 20 inches) will hold 2-3 bags (50 pounds) and is an easy way to navigate on the bus and ramp. All personal items have to be stowed in front of you. Carts, bags, or any other personal items cannot occupy an additional seat or be stored in the aisle. All items must be removed from the bus when the rider departs.

3. GETTING OFF THE BUS

- When the bus is approaching where you want to get off, gather your belongings and wait for the bus to come to a complete stop before standing and attempting to exit.
- Wait until the door has been opened and, if the ramp is to be deployed, wait for the driver to tell you when you can exit.
- When the ramp has been deployed walk down the center of the ramp holding onto the grab bars.
- If you use a walker, be sure that it is opened completely and that the wheels are all pointed forward.
- Do not attempt to get off the ramp until you reach the end of it.
- Please do not use your cell phone when getting on or off the bus.

ENJOY THE RIDE AND LEAVE THE DRIVING TO LEISURE WORLD BUS DRIVERS

Created & approved by the Security and Transportation Advisory Committee

Safety

Cooking brings family and friends together, provides an outlet for creativity and can be relaxing. But did you know that cooking fires are the number one cause of home fires and home injuries? By following a few safety tips you can prevent these fires.

"COOK WITH CAUTION"

- ☞ Be on alert! If you are sleepy or have consumed alcohol don't use the stove or stovetop.
- ☞ Stay in the kitchen while you are frying, grilling, or broiling food. If you leave the kitchen for even a short period of time, turn off the stove.
- ☞ If you are simmering, baking, roasting, or boiling food, check it regularly, remain in the home while food is cooking, and use a timer to remind you that you are cooking.
- ☞ Keep anything that can catch fire — oven mitts, wooden utensils, food packaging, towels or curtains — away from your stovetop.

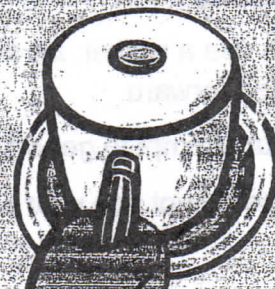
IF YOU HAVE A COOKING FIRE...

- ☞ Just get out! When you leave, close the door behind you to help contain the fire.
- ☞ Call 9-1-1 or the local emergency number after you leave.
- ☞ If you try to fight the fire, be sure others are getting out and you have a clear way out.
- ☞ Keep a lid nearby when you're cooking to smother small grease fires. Smother the fire by sliding the lid over the pan and turn off the stovetop. Leave the pan covered until it is completely cooled.
- ☞ For an oven fire turn off the heat and keep the door closed.



Have a "kid-free zone" of at least 3 feet around the stove and areas where hot food or drink is prepared or carried.

- ❗ The leading cause of fires in the kitchen is unattended cooking.
- ❗ Most cooking fires in the home involve the stovetop.



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www.nfpa.org/education

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