

LW Security: 301-598-1355

Administration: 301-598-1000

THE KELMSCOT VILLAGE TIDINGS

September 2012

Leisure World

Mutual No 10

Main Gate: 301-598-1044

www.lwm10.com

PPD: 301-598-1500

KNOW WHOM TO CALL!

Below is the list of Board member duties:

Mike Showalter, President
(301) 598-3247

showmt@hotmail.com

*Roads & Pavements *Water/sewer line breaks
*Energy issues

Dora Pugliese, Vice President
(301) 598-0265

dorapugliese1@verizon.net

*Landscape *Drainage issues

Janet Martin, Treasurer
(240) 669-8954

janetmartin@earthlink.net

*Review and approve invoices for Mutual *Advise
Board on availability of funds for major projects.

Joan Byrnes, Director
(301) 598-4949

*Fences, gates

John McMahon, Director
(301) 598-3584

*Roofs, gutters, downspouts *Patio door
replacements *Plumbing, Electrical problems

Dotty VanScoyoc, Director
(301) 598-2878

dotty36@verizon.net

*Welcome new residents and obtain contact
information

Paul Eisenhaur, Director
paule@lwm10.com

301-460-5588

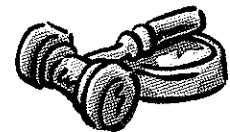
*Website *Termite infestation problems

From the President

By Mike Showalter

(301) 598-3247

showmt@hotmail.com



I have been traveling most of August and my contribution will be short. I only have a couple of items to share with you; the remaining content will be from our Board directors and editor.

Correction: In the item titled **Volunteers Come Forward** in last month's Tidings I incorrectly listed Dotty VanScoyoc as Betty Van Scoyoc. Sorry Dotty; I don't know what I was thinking.

Street Paving Update: The contract to pave Kelmscot Drive, Hallaton and Densmore Courts and Deerhurst Drive has been signed. We have not yet finalized a date because out of the blue, WSSC announced that it is planning some work on Hallaton Court plus other locations within our mutual (Bigby, Ludham, Elmhan and Lindsey) that are not part of the paving project. We have been putting off our paving plans since last year because WSSC announced it would be doing work within Leisure World. Then we were informed in early 2012 that WSSC's efforts would be

focused on the opposite end of Leisure World. Now with next to no advance notice we have been informed that just the opposite is true and work will be done in Mutual 13 and our mutual. We are awaiting clarification from WSSC about Hallaton – especially the date WSSC plans to do the construction. However, before receiving this news we signed a contract with a paving company that commits us to the work and we do not intend to wait long for WSSC to get around to making up its mind. WSSC has been exceptionally vague as to its plans and at some point you just have to bite the bullet and proceed – WSSC notwithstanding. We don't intend to be held hostage by WSSC's unwillingness to finalize and announce their construction plans.

Kelmscot Village Street Signs: By the time this newsletter hits the street, signs announcing Mutual 10, Kelmscot Village will have been erected at each end of our mutual. The signs are very attractive and will announce to everyone that they are passing by or entering our community. I hope you like them. I think you will agree they are very attractive. A suggestion had been made to also include a sign at Deerhurst Drive and Leisure World Boulevard but the board decided that a sign at each end of our mutual was the most suitable.

Neighbor's News: I would like to encourage our residents to contribute to the Neighbor's News section of our newsletter. Items can be varied and could include such things as the moving in of a new neighbor or departure of an old one, the celebration of a 100th birthday or 50th wedding anniversary or other items of interest to our neighborhood. In addition I would like to

remind you that you can advertise things that you wish to sell or give away. I have offered a number of giveaway items in this section ranging from a programmable thermostat to file cabinets and every item has been taken. If you've got something you no longer need that is in good working order why not advertise it. It's worked for me.

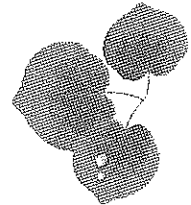
NOTICE:

The Leisure World Computer Center will be adding evening hours (7-9) starting in September on the first and third Wednesday of every month.



Landscape

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



The storm clean up is almost finished. Ludham Dr was missed but they are coming back to trim the trees. The two very big stumps have been removed and the rest of the damaged trees which are still standing will be removed in September. If you have a car parked near these trees, park them somewhere else until McFall & Berry can get the work done.

The clean up was very expensive so no work for the rest of the year.

Absent owners- if you are gone for the summer or you are a landlord, have someone check out your foundation plantings. I do send notices with no results from the first summons and get results from the second. It costs the mutual time and money. If it is not done 2 weeks from the second notice, I'll have a landscaping company take care of it and you will be responsible for the charges.

Some landscaping company: phone numbers
McFall&Berry 301-598-5161
Bill Bowers 301-831-7893
Gloria Sherman 301-980-2867
Stan Landscaping 1-443-974-1008

Treasurer's Report

By Janet Martin
(240) 669-8954
janetlmartin@earthlink.net



Our finances through July, 2012 are as follows:

Income	\$678,488
Expenses	\$629,133
Surplus	\$ 49,355

Variance over budget \$62,376

Reserve Balance 7/31/12
\$1,183,860

As you can see, Mutual 10 is in very solid financial shape so far this year. We had budgeted for a loss of \$13,021 through July but instead have a surplus of \$49,355; thus, the variance of \$62,376. This variance is largely due to reduced electricity costs. By the time you read this, you should have received your 2013 budget information. We have reduced the budgeted amount for electricity which results in the reduction of condo fees for 2013. Not only is energy conservation good for the environment but it also has a positive impact on our individual costs.

As always, please feel free to call me at any time if you have a question about the budget or about our finances.

We Need to Hear From You

By Paul Eisenhaur
301-460-5588
paule@lwm10.com

On October 18, at 7pm in Clubhouse I, an open forum will be held for all Leisure World residents. This is open to discuss any topic that affects our entire community (not specific mutual issues, which are better handled by the mutual).

This is a great opportunity for you to be heard regarding community matters. And, in my dealings with both LWMC & LWCC, I know resident 'voices' are heard.

But, another reason to encourage your attendance is to show support for extending opportunity to all of our residents. Because many of our decision-making meetings are held in the daytime, many of our working residents and others are unable to participate. It will be noted here by decision-makers if attendance warrants future evening offerings. And since residents of all ages are equally important, I hope you will attend.

Our next Board meeting is scheduled for September 27, 2012 at 9:30 am in the Sullivan Room of the Administration Building. All are welcome to attend.



NEW RESIDENTS

We'd like to welcome Paul & Sherry Hauser to our Mutual! They moved into 14508 Kelmscot Dr. We hope you are enjoying your new home.



Roofs & Gutters
By John McMahon
(301) 598-3584

We will follow our normal practice of cleaning leaves and loose debris from all gutters in our Fall Gutter Cleaning. We will not respond to requests for cleaning any individual gutters one at a time. The Fall Gutter Cleaning will be implemented to start as soon as the leaves have finished falling from the trees and continue until all the gutters have been cleaned. Please don't try to have us jump start the cleaning of any gutters outside of our stated plan. Thank you. Remember that it is your money that pays for all of our activities on your behalf!



Neighbor's Spotlight

This is a new periodic column to share some of our resident's life stories. If you're willing to share your story with us, please call Janet or Cris.

Biography of Charles J. Fickey (a.k.a. Joe) Author of "Sworn to Secrecy- For Life"—A Young American Spy's Odyssey through War-torn Germany and Russia.

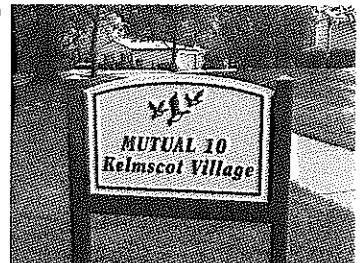
Charles was born in Morgantown, West Virginia in 1924. He earned his Bachelor's degree in Petroleum Engineering and Geology from WVU after interruption by WW II, during which he obtained tank training and (in Army Counterintelligence School) German language and subject matter. He spent two years in occupied Germany after the War ended, learned that the German people were human beings just as he was, and married a German girl in 1949...After discharge from active duty, he served consecutively on Military Reserve intelligence teams, in the West Virginia National Guard (29th Infantry Division),

and in the 306 Armor Group-Reserve. As a civilian, he worked for the Corps of Engineers, Strategic Intelligence Division, in mines and booby traps. After he acquired his J.D. from George Washington University Law School, he worked for the U.S. Patent Office for two years and for a patent law firm in New York City for 10 years. He then worked in the Patent Department of the America Cyanamid Company for 25 years, and retired in 1989, having obtained over 300 patents.

Charles is a member of the American Legion, a Life Member of the Veterans of Foreign Wars, the Army Counter Intelligence Corps Veterans, and the National Counter Intelligence Association. He has traveled in Europe, Russia and China...Much of this book was written while Charles was a member of a senior Writers' Group in New Canaan, CT. After his wife of 50 years passed away, Charles moved to Leisure World since his son lives in Columbia. Currently he is active in the Leisure World Writers' Workshop in Silver Spring, MD, and at the Writer's Center, in Bethesda, MD. He holds membership in both the Historical Novel Association and the Thriller Writers' Association. He is working on a sequel to this novel, and also writes both poetry and short stories. He is also conducting a novel writer's workshop, together with York Van Nixon, III, a fellow member of the Leisure World Writers' Workshop.

A Special Thank You...

The Board would like to thank Dora Pugliese for all her efforts to procure and install our beautiful new mutual signs.



Read this and make a copy for your files in case you need to refer to it someday. Maybe we should all take some of his advice! A corporate attorney sent the following out to the employees in his company:

1. **DO NOT SIGN** the back of your credit cards. Instead put 'PHOTO ID REQUIRED'.
2. When you are writing checks to pay on your credit card accounts, **DO NOT** put the complete account number on the 'For' line. Instead, just put the last four numbers. The credit card company knows the res of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address. **NEVER** have your social security number printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, social security number, credit cards. Unfortunately, I, an attorney, have first hand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer,

received a PIN umber from DMV to change my driving record information online, and more. But here's some critical information to limit damage in case this happens to you or someone you know:

5. We have been told we should cancel our credit cards immediately. But they key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
6. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one.) But here's what is perhaps most important of all: (I never even thought to do this.)
7. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. Here are the numbers you always need to contact about your wallet, if it has been stolen:

Equifax	1-800-525-6285
Experian	1-888-397-3742
Trans Union	1-800-680-7289
Social Security Administration (fraud line)	1-800-269-0271

NEIGHBORS' NEWS

To request that something be printed, call Cris Juarez at 301-598-1371 or e-mail her at cjuarez@lwmc.com. The deadline for October's Tidings is September 24, 2012.