Bradley Hills Village November 2023 Newsletter

As the leaves turn from green to beautiful shades of yellow, red, and orange it is hard not to appreciate the beauty nature offers, and it reminds us that winter is on its way. BHV's Everything Green Activities continue to grow and change in a variety of ways too. October was a tremendous month of activities—including walks, book group, travel talks, sketching and stretching and more. Please join us at BHV's wide array of November events. Meet new friends and try some different activities.

As we look to 2024, we are reaching out to our Bradley Hills Village members, and even non-members. We need your help. Bradley Hills Village is a well-established organization looking for new Board members. To learn more, please attend a Board meeting (next Board meeting is November 17 at 1:30 PM) to get an idea of where we are today and our plans for 2024, which promises to be a big year.

Speaking of a big year, in a few months Bradley Hills Village celebrates its 10th anniversary. We are looking for volunteers to join the 10th Anniversary Committee, which is gearing up to plan exciting ways to celebrate this milestone throughout the year.

Contact Betsy Carrier or Kate Smith to get more information about serving on the Board or the 10th Anniversary Committee.

November Dates

November 5, 2:30 - 6:00 PM - Movie Outing to Killers of the Flower Moon

*November 6, 7:00 - 8:00 PM - Environmental Group - Sierra Club (zoom)

*November 7, 2:00 - 3:00 PM - Tree talk in Bill Primosch's backyard

*November 12, 3:00 - 4:30 PM - Neighborhood Band - final concert of the season

November 15, 7:30 - 9:00 PM - Book Group - Geraldine Brooks, *People of the Book*

*November 17, 10:30 - 12:00 PM - Bird Viewing at Locust Grove Nature Center

*November 18, 9:00 - 11:00 AM - Gardening in Triangle Garden

*November 18, 10:30 - 11:30 AM - Backyard Asahi

*November 30, 10:00 - 11:00 AM - Neighborhood Walk - Hillmead Park

*indicate Everything Green events that are open to the public, registration required.

Event Details

November 5, 2:30-6:00 PM – Movie Outing to see "Killers of the Flower Moon." Join the Book Group that just read David Grann's book in October on the murders of the oil rich Osage Tribal Members by white profiteers and guardians seeking to inherit the Osage wealth. Buy your own tickets at Landmark Bethesda Row Cinema, 7235 Woodmont Avenue, for Sunday, November 5 at 2:30 PM. No need to have read the book beforehand. To coordinate rides, contact Caryn McTighe Musil at cmusil@outlook.com. We invite movie goers to stay for dinner when several of us will go to Silver: New American Brasserie two blocks away on 7150 Woodmont Avenue.

November 6, 7:00-8:00 PM - Environmental Group - Protecting Our National and Local Environment—What the Sierra Club Says You Can Do to Help? BHV Environmental Group is pleased to host a Zoom discussion with Dr. Darian Unger, Chair of the Sierra Club's Montgomery County Chapter. Dr. Unger has taken a particular interest in seeing further progress on Montgomery County's ambitious *Climate Action Plan*. He will discuss how the Plan relates to national and global environmental challenges and what practical actions you can take to ensure the Plan's goals are met.

Dr. Unger teaches at Howard University in the School of Business. He studied at M.I.T., receiving a M.S. degree in Environmental Engineering and Ph.D. in Engineering Systems Management and Policy.

https://us02web.zoom.us/j/81585159050?pwd=UE5ESFZzME54MmhDVXRYeHVVUFN Ddz09

Meeting ID: 815 8515 9050

Passcode: 937783

November 7, 2:00-3:00 PM - Tree Talk - "Keeping Your Trees Healthy and Beautiful—An Expert's Advice." Join us in BHV member Bill Primosch's backyard - 8720 Hartsdale Ave, to learn more from an expert on how you can keep the trees on your property healthy and beautiful. Ryan Grub, a certified master arborist at Bartlett Trees, will discuss common problems affecting trees in our area and the importance of regular maintenance to ensure tree health and safety. Bartlett has been maintaining Bill's trees for years. Trees offer many benefits for homeowners. They enhance the beauty of their property, provide shady areas to relax on sunny days, cut down on air conditioning bills and enrich the soil. And their leaves help to mitigate global warming by absorbing greenhouse gasses. You will not want to miss this informative talk.

Light refreshments will be served. And chairs will be available for those needing to sit during the presentation. In the event of rain on November 7, the talk will be rescheduled

for Thursday, November 9, 2:00-3:00 pm. If you are able, please RSVP so that you are attending so that Bill can ensure adequate refreshments.

November 12, 3:00 - 4:30 PM - Neighborhood Band - final outdoor concert of the season - come to Betsy and Don's backyard to hear some good modern style jazz and more. Join us for good music and cheer. 5808 McKinleyStreet . Follow the noise to find the fun.

November 15, 7:30 - 9:00 PM - Book Group - we have a great lineup of books set for the 2024 season. For November, we will meet at Caryn McTighe Musil's house to discuss Geraldine Brooks' novel, *The People of the Book*. In December, we will break from reading and gather for our annual potluck holiday party. Details to come. If you want to learn more about this group and join in one or all our meetings, please email Caryn McTighe Musil.

November 17, 10:30-12 - Backyard Birding At Locust Grove Nature Center: Are you interested in birding? Do you want to be part of a national community science project? Join us at Locust Grove Nature Center for Project FeederWatch, which is a seasonal community science project, where participants count the different species of birds that flock to a bird feeder. All levels of birders are welcome. Dress appropriately for the weather and bring your binoculars if you have them. Meet at Betsy Carrier's house at 10:30 AM - 5805 McKinley Street to form carpools. Bird Count is from 11-12 PM. Optional lunch afterwards at Wildwood Shopping Center

November 18, 9:00-11:00 AM - Triangle Garden work day - The Triangle Crew needs YOU: Please consider joining us on Saturday, November 18 for what is likely to be our final meetup this calendar year. It will probably be chilly so dress appropriately. Please also wear your gardening gloves and bring clippers and a rake if you have them. For those of you who love to garden but also hope to attend Margaret's Asahi class, join us at the Triangle Garden for the first hour and then unlink your gardening muscles with Margaret's class at 10:30 AM that same day.

We will again follow best ecological garden practices this year by doing as little as possible! We will give the beds one final weeding and then gently rake most leaves from the grassy areas into the garden beds to form a warm cover for overwintering creatures. For the same reason, we will not cut back any of the perennial stems, except where they have fallen into pathways making it difficult for visitors to walk safely around the garden.

Want to learn more? Please check out our item later in this newsletter, "Leave the Leaves." Or just come down to the Triangle on November 18th and we'll be happy to elaborate. We look forward to seeing you there! – The Triangle Crew

November 18, 10:30 - 11:30 AM - Backyard Asahi- BHV member Margaret Hilton is hosting another BHV focused Asahi class in her backyard. We have three regulars now and hope more new students will join us. Last month, students were energized by the sunshine and cool fall air in Carole Klein's backyard. Learn more about Asahi and see videos at: https://www.asahiworld.com

November 30, 10:00 - 11:00 AM - Neighborhood Walk - Hillmead Park. We will meet at the corner of Valley and Ridge Roads. Come join us at a new location to explore a new Bradley Hills Village neighborhood. Note new time for departure.

Other News

A BHV Pilot Program - Cleaning for the holidays - Are you downsizing or need help decluttering? Do you need a little help? At a mutually agreeable time, Bradley Hills Village volunteers will help you declutter a few closets, drawers, or your kitchen and then take the things you want to pass on to Wider Circle in Silver Spring.

If you already have items bagged or boxed, and you need help transporting to Wider Circle, we can arrange a time to collect. Wider Circle takes kitchen items, Household items, linens, pantry items, professional clothes, and small pieces of furniture. All items should be only "gently" used, free of rips, stains, or broken/missing pieces.

This is a pilot program for Bradley Hills Village members. If you want to be a part of this, email Kate at info@bradleyhillsvillage.

Triangle Garden Tips for your Garden, "Please Leave the Leaves." The leaves of many deciduous plants are already turning from green to a myriad of red and golden hues and will soon be falling to the ground beneath. For some gardeners, this is also the time when they bring out rakes, leaf blowers and clippers for the annual chore of "putting the garden to bed." But, before you do either, please consider that many of the fascinating creatures that live in our gardens depend upon leaf litter for their habitat. The National Wildlife Federation (NWF) recently published a great blog about animals that depend on fallen leaves for their habitat in winter and sometimes even year-round:

https://blog.nwf.org/2023/10/seven-species-that-need-you-to-leave-the-leaves/ Who wouldn't want to encourage Mourning Cloak butterflies, Luna moths or salamanders to over-winter close by? Ecologists such as Doug Tallamy and Heather Holm, and organizations like the Xerces Society and NWF, all recommend that as far as possible we leave leaves where they fall. If you want to move them off of a lawn area, try to do so by raking or blowing them as gently as possible into your garden beds and borders. This should avoid damaging any creatures that may be hidden underneath. Please allow the leaves to decay naturally, rather than mowing or composting them, both of which will kill any overwintering creatures. For the same reason please don't cut back your perennials before winter as they also provide much needed habitat.

Read more at: https://xerces.org/leave-the-leaves or just google "leave the leaves." – The Triangle Crew

Medicare and Medigap Rule Change

A helpful link explaining Medicare and Medicare Supplement (Medigap) vs Medicare Advantage plans:

https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Maryland-law-allows-for-an-additional-Open-Enrollment-Period-for-Medicare-Supplement-Policies.pdf . People may not be aware of this new rule change.

Effective July 1, 2023, Maryland now allows its residents to change Medigap policies - without medical underwriting - each year (around your birthday). This is critical for anyone on an expensive Medigap policy who, in the past, was hoping to change to another insurance company. Prior to this recent change, it has been next to impossible to change Medigap plans with any substantial medical problems.

This can be done through a Medicare insurance broker or, alternatively, by yourself on the Medicare website. So, moving forward, you should be looking not only at your Plan D (Rx) plan on an annual basis but also at your Medigap plan rates, keeping in mind that all Medigap plans have the same benefits (as long as you're comparing apples to apples, e.g. Plan G to Plan G, Plan N to Plan N, etc.). It's simply their rates that are different. This is not how Rx plans work (you will need to plug in your medications, dosage and frequency to determine the best plan option).

You should receive notification of this Medigap rule change approximately 2 months prior to your birthday. Hope this information is useful for anyone wishing to change Medigap plans.

Tech Help - Many members ask where they can get help with their technology: phones, tablets, laptop or desktop. Two places to start are at the drop in tech times that are offered by the Montgomery County Public Libraries (Events - Montgomery County

Public Libraries (libnet.info) and at Senior Planet

(https://seniorplanet.org/locations/montgomery-county) courses and help sessions. The next library tech session will be on: Thursday, November 02: 11:00am - 12:00pm at the Potomac Library located at 10101 Glenolden Dr, Potomac. They will help with e-books, cell phones, email, library resources and other basic computer technology.

Senior Planet in Montgomery County is a great resource for seniors. They offer virtual and in-person programs about technology. Give them a call on their Hotline at (240) 753-0676