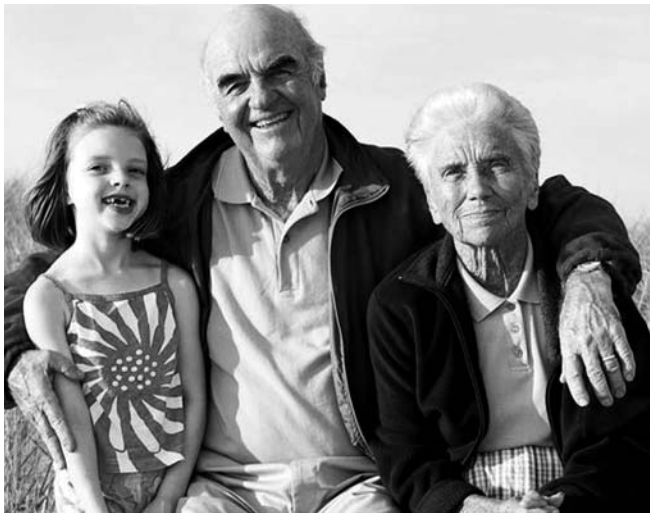
Neighborhood NEWS

Summer 2008

Ruxton-Riderwood-Lake Roland Area Improvement Association

Senior Living Choices

Let's face it. We are all going to get old someday. If we haven't experienced it firsthand, we may have observed the distress that ensues when someone's parent has a health crisis and snap decisions must be made regarding their care. If we are lucky, appropriate choices can be made. If not, or our first choices aren't available, the results can be pretty dismal for all concerned. Obviously, planning ahead is the way to go.



Depending on one's health and desires, several types of care are available in our community, from home care to full nursing care. Deciding which options to pursue can be very overwhelming. The following overview and summary may give you an idea of what types of care are available nearby, how fees are structured, and what relative advantages and disadvantages exist within each category.

Standard condominiums and apartments are not listed simply because there are too many. Continuing care and other retirement communities, assisted living, and nursing homes were culled from those within a seven-mile radius of the central Ruxton, Riderwood and Lake Roland area. Listing of an establishment does not express endorsement by RRLRAIA; any omissions are inadvertent.

When considering options, staying at home is many people's first wish. They cling fiercely to their homes and the familiarity and happy memories stored there. If they are fortunate enough to afford it, they can remain at home and depend on family members and/or hired caregivers/lawn care services/errand-runners to manage responsibilities they may no longer be able to perform.

Medicare, private supplemental and long-term insurance cover skilled nursing in the home. Medicare, unfortunately, does not cover personal care (non-skilled nursing) although, in limited cases, some long-term insurance might. Usually this type of care is out-of-pocket.

Maryland's Senior Care Program may supply financial aid to individuals for some types of care. Baltimore County Department of Aging can provide more information on this gap-filling program (410-887-2594). Call the same number to order a copy of Senior Resource Guide, which is updated yearly. The Department of Social Services (410-853-3000) has information about In-Home Aide Service (IHAS), another program that may help provide personal care services at reduced rates. If you are 60+ years old, you may register with Baltimore County for transportation via Senior Ride (**www.baltimorecountymd.gov/agencies/aging**).

Some people choose to remain at home until the end of their lives. Often, though, their health or the duties of caring for a home pushes seniors to seek out easier ways to live.

Downsizing. For healthy individuals, this may mean moving to a condominium or apartment, but this move assumes a level of independence. In general, condominiums are privately owned. Owners must pay periodic fees to the association for maintenance and upkeep of grounds and amenities such as a pool or tennis courts. These condominiums are governed by elected residents who set the standards for the association. Generally, unless designed as a seniors-only community, no additional services such as transportation or health care are provided.

The advantages of condominium living are the ability

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Neighborhood NEWS

Summer 2008

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Community Cleanups

Helga Morrow (Site Captain for Falls Road and Robert E. Lee Park)

Saturday, April 5th, was a beautiful day for the annual Project Clean Stream cleanup. Beautiful not only because it did not rain that day, but also because the volunteer turnout for the Falls Road and Robert E. Lee Park site was beyond expectation. In addition to nine students and teachers from the Waldorf School of Baltimore and three students from Friends School, we had families with children, current and former RRLRAIA board members, and individuals and company representatives from outside the area.

Above, site captain Susan Nestler bags trash at Thornton and Joppa Roads.

Photo courtesy Neil Meyerhoff.

Thirty-three volunteers worked hard to fill 75 large plastic garbage bags full of trash and collected over a dozen tires, a grocery cart, metal pipes, paint cans and other items that choked the stream and its tributaries and degraded the lake and roads. Students from Waldorf School had a chance to use their kayaking skills when they joined another cleanup group to pick up trash along the shores of Lake Roland.

There is growing public awareness of the impact each of us has on the Earth's environment. Increasingly, individuals, families and companies are accepting responsibility for "dirty footprints" left behind as a result of our actions and behavior, and the effects these have on the Earth's future viability.

As a result, more and more people and organizations are joining the "green revolution" and doing their share to make a difference. Keeping our community and the Chesapeake watershed clean – our streams, roads, drainage ditches and forests trash free – is not a one-day affair, nor the responsibility of a few volunteers. It is the duty and the responsibility of all of us to do our part in restoring, renewing and nurturing our natural world so future generations can

Neighborhood NEWS is published quarterly by the Ruxton-Riderwood-Lake Roland Area Improvement Association, Inc., P.O. Box 204, Riderwood, MD 21139 Tel: (410) 494-7757

Deadlines for copy, including announcements and calendar items, are February 1st for Spring issue, May 1st for Summer issue, August 1st for Fall issue, and November 1st for Winter issue. Advertisers contact: julie.dambrogi@bridgestreet.com

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Printer - Devilbiss Printing

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also enjoy the beauty of nature.

Report from Thornton & Joppa Roads cleanup crew:

Site Captain Susan Nestler reported that fifteen great volunteers worked determinedly to collect over 325 pounds of trash, including over 100 bottles and cans. One of the volunteers found a petrified beach or patio umbrella – hard to tell which.

We discovered a tributary to the Roland Run stream that was clogged with debris. Although this area was not very accessible, through the agile and determined work of some volunteers, it was almost completely cleared out.

But there is always more to do. If you live in the area, perhaps next year you'll join us. Thanks so much to all of the volunteers!

Volunteers display their trashy treasures.

Photos courtesy Neil Meyerhoff.

Sophisticated Strawberries

Recipe courtesy of Graul's Market

1½ quarts whole strawberries

2 cups low-fat vanilla yogurt

¼ cup Amaretto

Reserve 8 berries. Hull remaining berries, slice, and place into sherbet glasses. Combine yogurt and Amaretto, pour over berries. Garnish with reserved berries. Makes 8 servings.

May also be served in meringues or on sliced cake.

Membership Update

Your community association is on target for one of the most successful membership years in our history. We appreciate the support of over 1,000 households in the Ruxton, Riderwood, and Lake Roland communities. If you have not yet paid your 2008 dues, please do so immediately to ensure that you will receive an updated membership directory later this year.

Members, please make sure we have your current email address. We routinely send out messages about zoning issues in your neighborhood, events that may be of interest to you, and notices of any crime reported in our area. We do not share email addresses.

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Rezoning Update (CZMP)

As reported in previous editions of *Neighborhood News*, there are several Comprehensive Zoning Map Process (CZMP) issues in our area. Representatives of RRLRAIA attended the Baltimore County Planning Board public hearings in March to testify about the community's concerns. The Planning Board's recommendations are listed below.

6047 Falls Road (**Issues 2-006 and 2-043**)

Planning Board recommended that the current residential zoning be retained

6240 and 6242 Falls Road (**Issue 2-019**)

Planning Board recommended a compromise business zoning with a residential buffer

Falls and Shoemaker roads (**Issues 2-020 and 2-044**)

Planning Board recommended that the current zoning be retained

1628 W. Joppa Road (**Issue 2-022**)

Planning Board recommended that the current residential zoning be retained

Intersection of Ellenham Road/Ellenham Avenue (**Issue 2-024**)

Planning Board recommended that requested lower density zoning be granted

6049-51 Falls Road (**Issue 2-043**)

Planning Board recommended that the property be rezoned to allow residential offices.

The Baltimore County Council will hold public hearings on these issues in June and then vote on final zoning classifications before September 16th. If you wish to provide input on any of these issues, please contact Councilman Kevin Kamenetz, 400 Washington Avenue, Towson, MD 21204 or **council2@baltimorecounty.gov**.

Towson Area School Overcrowding

New facilities are needed to relieve the severe overcrowding of the four local elementary schools – Riderwood, Stoneleigh, Rodgers Forge, and Hampton.

As we go to press, the County school board has recommended a new 400-seat elementary school be built next to the Ridge Ruxton School on N. Charles Street. We will continue to monitor this situation. A source for additional information is Towson Families United, a coalition of parents and residents seeking a long-term solution to the school overcrowding issue. Their web address is **towsonfamiliesunited.com**.

Contractors' List

We maintain a list of trades people who have been recommended by your neighbors in the RRLRAIA community as those who are reliable and do quality work. If you are a member of RRLRAIA and would like a copy of this list, please contact us by phone or email. Also, please contact us if you have someone to add to the list. (The Association has compiled this list based on recommendations supplied by various neighbors, but does not endorse or guarantee the work of the contractors.)

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Baltimore Watershed Conference

Helga Morrow

Elected officials from Baltimore City and County, community leaders and environmental organizations spent a day this spring identifying priority actions for improving watershed sustainability in metropolitan Baltimore.

The Baltimore Watershed Conference, held March 1st at Goucher College, featured lectures by environmental experts and also brief presentations by Baltimore County Executive James Smith and Baltimore City Mayor Sheila Dixon confirming their commitment to the Baltimore Watershed Agreement by working jointly to

improve the environmental quality and sustainability of the important land-water resources

Attendees split into five groups to identify priority actions for each of five major areas of focus. These included: stormwater, community greening, development/redevelopment, public health and trash.

The overarching goals for Baltimore City and County for each of these areas are:

1. Achieve necessary pollutant reductions and hydrological control to meet water quality standards in streams and tidal water by 2020.
2. Achieve urban tree canopy and stream buffer goals and maximize vegetated areas as appropriate to improve water quality.
3. Ensure that the policies and practices that govern development and redevelopment protect existing natural and water resources and meet objectives of the Clean Water Act.
4. Ensure that Baltimore's harbor, Back River and tributary streams meet the "fishable, swimmable" goal of the Clean Water Act by 2020.
5. Eliminate trash-related water quality impairments, as defined by the Clean Water Act by 2020 in the harbor, Back River and tributary streams.

The Action Strategies discussed by conference attendees focused on what actions would make the most difference for improved water quality in the Baltimore region.

Stormwater Action Strategies:

1. Coordinate current stormwater programs with and among state, city and county agencies to ensure maximum achievement of water quality objectives.
2. Examine new technology, programs and training to improve delivery and outcome of stormwater programs.
3. Develop and implement new programs to address gaps in current efforts.
4. Identify needed resources and implement a funding strategy.
5. Design and conduct a public education and outreach program on stormwater.

Community Greening Strategies:

1. Increase urban tree canopy and stream buffers in the Baltimore region through partnerships and implementation of comprehensive multi-agency programs.
2. Establish metrics and indicators to measure the effectiveness of greening elements in improving water quality.
3. Identify necessary resources and design a funding strategy.
4. Implement a public outreach and education campaign focused on schools, residents, businesses and institutions.

Development/redevelopment Strategies:

1. Coordinate existing planning, zoning and permitting processes to ensure that development is consistent with watershed management plans, Maryland's Smart Growth program and regulatory requirements.
2. Use new state stormwater and water resources requirements to improve water quality during the development and redevelopment process; develop better methods to measure improvement.
3. Develop and implement a public education program about stormwater, development and related activities emphasizing the impact on water quality.
4. Ascertain that government is equipped to evaluate programs and projects to ensure consistency with water quality goals.
5. Identify needed resources and implement a funding strategy.

Public Health Strategies:

1. Evaluate and expand water quality monitoring to ensure sufficient data to identify public health threats from bacteria and chemical contaminants and to detect trends.
2. Examine city and county consent decrees and municipal stormwater permits to identify opportunities to address bacteria problems in a more timely fashion.
3. Conduct a public education campaign about the risks associated with recreational use of polluted surface water.

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4. Evaluate the additional costs associated with implementing better practices and identify potential funding mechanisms.

Trash Strategies:

1. Identify and monitor receiving water impacts and identify sources and types of trash in order to establish reduction goals.
2. Review and modify existing trash reduction strategies with a focus on source reduction, proper trash disposal and best management practices for trash.
3. Implement a public outreach and education campaign focused on recycling and trash management aimed at schools, adults, businesses and institutions.
4. Create partnerships, identify funding needs and develop a financing strategy to reduce trash in Baltimore's waterways.

Based on the outcomes of the discussion groups, the two jurisdictions hope to have a priority list of action plans for each topic by the end of 2008. However, it became clear during the conference that, although the political will is there to improve Baltimore's watershed, reaching the stated goals remain problematic due to lack of funding. Neither Baltimore City nor the County has the financial resources to implement many of the action strategies, although several speakers suggested that funding can be obtained through a variety of grants.

RRLRAIA will closely monitor developments related to this important environmental agreement and will become involved when and if the Board feels it is appropriate to do so.

For more information, visit **www.baltimorecountymd.gov/Agencies/environment/watershedagreement**

Kick the Water Bottle Habit!

In 2004 the global consumption of bottled water reached 41 billion gallons, up 57 percent from five years earlier. According to the Earth Policy Institute, "Even in areas where tap water is safe to drink, demand for bottled water is increasing, producing unnecessary garbage and consuming vast quantities of energy."

The United States consumed 17 percent of that total - more than any other country. Making plastic bottles to meet Americans' demand for bottled water requires more than 1.5 million barrels of oil annually, enough to fuel some 100,000 U.S. cars for a year. Worldwide, some 2.7 million tons of plastic are used to bottle water each year.

According to the Container Recycling Institute, 86 percent of plastic water bottles used in the United States aren't recycled. Incinerating used bottles produces toxic byproducts such as chlorine gas and ash containing heavy metals. Buried water bottles can take up to 1,000 years to biodegrade.

You can make a difference – drink water from reusable Klean Kanteens* or other stainless steel water bottles and help curb the flow of plastic bottles in your landfill.

(*available from Irvine Nature Center)

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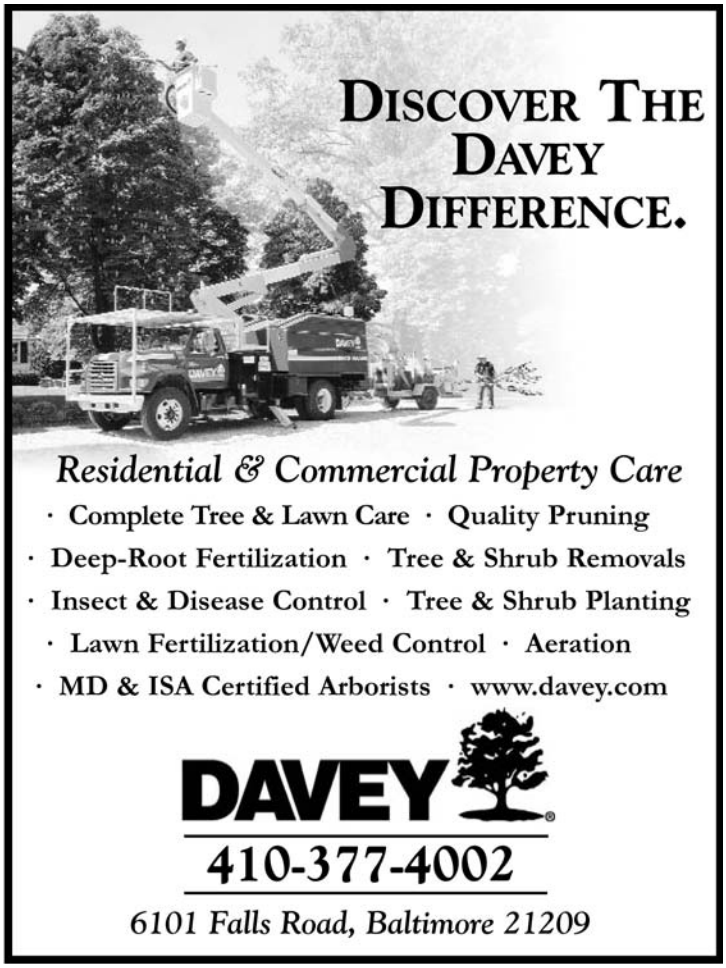
Home Sales in Ruxton / Riderwood / Lake Roland

Sold Properties from January, 2008 – March, 2008

Courtesy of the Whit Harvey Group,
Coldwell Banker Residential Brokerage

ADDRESS	SETTLE DATE	LIST PRICE	SOLD PRICE
202 Brightwood Club Drive	3/27/2008	215,000	210,000
6003 Lakehurst Drive	2/6/2008	259,900	235,000
1706 Willow Avenue	3/5/2008		250,000
1219 W. Lake Avenue	2/28/2008	280,000	265,000
8209 Thornton Road	3/3/2008	348,999	345,000
1204 W. Lake Avenue	1/30/2008		375,705
501 Brightwood Club Drive	3/27/2008	385,000	380,000
1804 Roland Avenue	3/3/2008	420,000	390,000
1300 W. Lake Avenue	3/7/2008		400,000
442 Range Road	2/22/2008	429,000	419,000
7013 Charles Ridge Road	1/18/2008	460,000	440,000
1506 Labelle Avenue	2/22/2008	274,900	475,000
1213 Wine Spring Road	3/5/2008	485,000	475,000
319 South Wind Road	1/18/2008		485,000
1811 Roland Avenue	3/3/2008	499,000	487,000
6 Charles Ridge Garth	2/8/2008	499,900	489,410
7919 Roldrew Avenue	3/31/2008	499,000	508,700
8307 Carrbridge Circle	2/27/2008	600,000	560,000
7918 Sherwood Avenue	2/29/2008		680,000
6904 Charles Street	1/31/2008		760,000
22 Buchanan Road	3/7/2008	1,495,000	1,495,000
102 Woodbrook Lane	3/31/2008	2,690,000	2,500,000



Towson Farmers' Market Open Thursdays and Saturdays

Looking for top quality produce at affordable prices directly from the grower to the consumer? The Towson Farmers' Market is now open on Thursdays from 10:45 a.m. to 3:00 p.m. and, new this year, on Saturdays from 9:00 a.m. to 1:00 p.m. The Thursday market is located on Allegheny Avenue between York Road and Washington Avenue, while the Saturday market is located on the surface parking lot on the corner of Washington and Allegheny avenues.

Restaurants such as Café Troia, Souris', Strapazza, and Ridgely and Ferrens, offer summertime specialties and provide outdoor seating.

Towson's Feet on the Street Parties Resume in June

Towson's block parties, known as "Feet on the Street," resume Friday evenings, starting in June and running through September, from 6:00–9:00 p.m. on Allegheny Avenue between York Road and Washington Avenue (roads closed from 5:30–9:30).

Sponsored by the Towson Chamber of Commerce, the events bring live music, food, children's activities, beer, wine and *FREE parking to Towson. Many restaurants along Allegheny Avenue offer food served outside; restaurants with liquor licenses may sell in designated areas; TCC sells beer and wine.

*Free parking available in lot above Towson Fitness Center (corner of Allegheny & Washington). Allegheny Avenue surface lots and street parking available free after 6:00 p.m. Alcohol from outside is not allowed. Pets are discouraged.

For further information, contact Towson Chamber of Commerce, 410-825-1144 or visit: **http://towsonchamber.com/**.

Towson Gardens Day Winner

Ellenham Park resident Lisa Rapuano accepts award for her Garden of Merit at Towson Gardens Day ceremony on April 24th from Co-Chair Gwen Vaughan.

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Greater Ruxton Area Foundation 2008 Spring Program

The Greater Ruxton Area Foundation is pleased that three long-planned projects have emerged from the pipeline this spring. Part of our preservation and beautification mandate from the 2001 Community Plan is to address neglected vacant land on primary byways.

Our project on Ruxton Road at Roland Run bridge was further extended to take advantage of a swale that will help drain this area after heavy rain. We also wanted to make the transition from the grove concept, near the bridge, to the forested area more gradual.

The Rider millstone (see article, p. 18) lies on the Ruxton Road site awaiting the skilled hands of master mason Primo Doria (who built the serpentine wall at the Rider House) to construct a small stone presentation platform so it can be viewed by passing motorists.

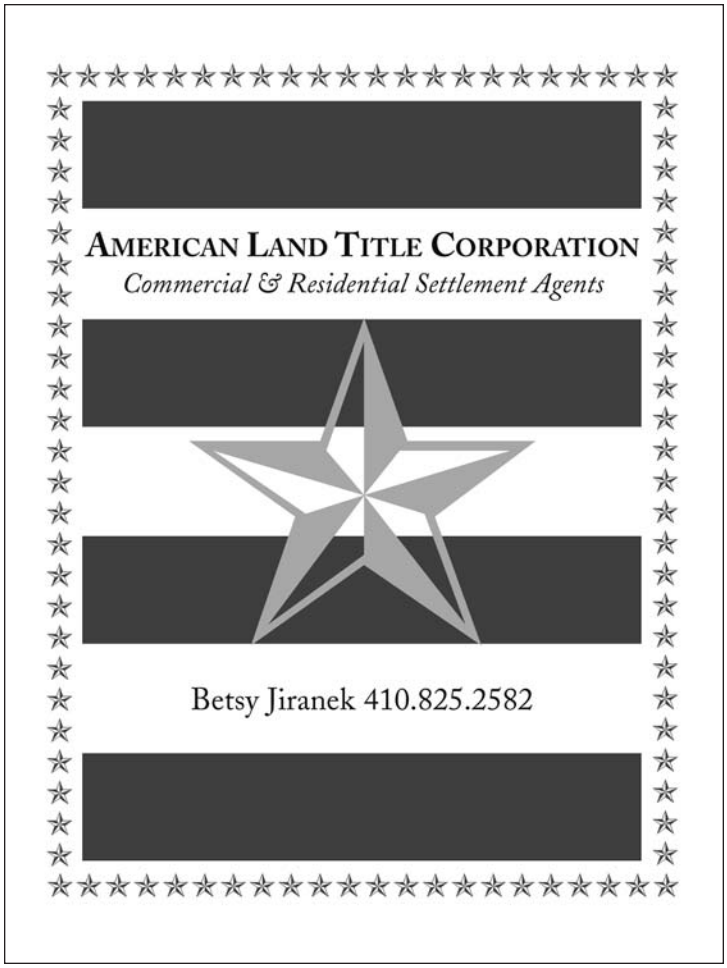
Another project, the southeast corner of Bellona and Boyce avenues, was cleared of debris in order to construct a pedestrian stone path and native plantings. This community focal point is much enhanced by this improvement.

The Foundation has also undertaken improvements to the narrow corridor lying between Bellona Avenue and the portion of the light rail between Ruxton and Joppa roads. Over a hundred years ago the entire stretch was screened by a pristine privet hedge. [See photo above] Some of the original hedge is still in place although it is overgrown with invasive vines and other plant material. A section of vacant space on the west side of Bellona between Old Orchard Lane and Maple Avenue has been replanted with privet in hopes it will thrive. Other portions of the original hedge will be trimmed, fed and cleaned of competing vegetation as funds become available.

The Board of the Foundation would like to thank our 250 contributors who, through their tax deductible contributions, are making these improvements possible. The Foundation applies for matching grants to better leverage our resources. Special thanks to the Association and to the Executive Director Peggy Squitieri

View of privet hedge along Bellona Ave. looking across track from the Ruxton Railroad station 1900. Photo courtesy Maryland Historical Society, Rider Collection

New stone path and native planting at Southeast corner of Bellona and Boyce Avenues.



Before – Bellona Avenue between Joppa and Ruxton roads.

After

Photos courtesy Joseph Coale

for their outstanding support. We owe a debt of gratitude to local resident Clark Parriott of the Lawn Doctor for helping in the maintenance and control of foreign weed invaders at our sites.

Since January several additional properties have been accepted into the Foundation Easement Program and others are in process. Regrettably, not all properties meet the strict IRS easement guidelines or those of the National Land's Trust.

Other improvements are being considered by the Board for next year. Please share with us any suggestions for enhancing our community.

Joseph M. Coale
President
Greater Ruxton Area Foundation
jcoale@comcast.net

If you wish to make a tax deductible donation to the Greater Ruxton Area Foundation, you may send a check payable to GRAF, P. O. Box 204, Riderwood, MD 21139.

Crab Cucumber Slices

Recipe courtesy of Graul's Market

1 medium cucumber

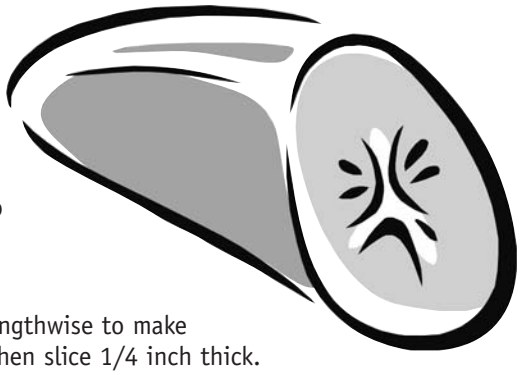
6 ounces crab meat, drained

2 tablespoons low fat plain yogurt

2 tablespoons chives or green onion, chopped

Salt and pepper to taste

Paprika



Score cucumber lengthwise to make decorative edge, then slice 1/4 inch thick. Combine other ingredients in small bowl. Place spoonful of crab mixture on cucumber slice and sprinkle with paprika. Arrange cucumber slices on plate and cover with plastic wrap.

Chill up to 4 hours. Makes 36.

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Senior Living Choices

Continued from page 1

to pass the resale value of your home to your heirs, having voting rights in how your association is run, and avoiding some of the responsibility and aggravation of ordinary home ownership while still maintaining independence. A disadvantage of traditional condo ownership is that, with a few exceptions, one still must bear the responsibilities of home ownership and independent living. There is also the possibility that failing health may involve a move to a facility with more comprehensive care. Some regular condos are townhouse-style, with stairs, which can be a detriment for older people.

There is a second tier of condo ownership specifically designed for those over 60 who want to own their residence but who desire additional amenities. Their condo fees cover the usual grounds maintenance, snow removal, etc. but also provide 24-hour security, safety features in the residences, personal services such as one or more meals in community or private dining room(s), housekeeping, laundry services, fitness center, some transportation, and on- and off-site activities and trips. In addition, some nursing help is available on site and, when serious health care is indicated, coordination with other health care facilities can be arranged.

Apartment living (regular) is another option. Rent is paid monthly and again, there are usually no additional personal services provided. In the Towson area, there are some apartments available for low-to-moderate income seniors. With seniors-only apartment living, there are typically minimum age (62) and income restrictions and frequently long waiting lists.

Usually there is an upfront charge and a recurring monthly fee. Some accept housing vouchers. Rental may be based on adjusted income (up to 30%), or a monthly fee ($371-$797 for one bedroom). Some are government subsidized and others are not. A few offer participation in the Baltimore County "Eating Together" on-site program, which is a federally funded meal program for seniors. Benefits of the program include an opportunity to insure nutrition and socialize with others. Since there is no set charge for meals, voluntary anonymous contributions towards the cost of the meals are gratefully accepted. Whatever type of apartment is chosen, there still exists the possibility of needing additional care with declining health.

Senior Housing Retirement Communities are a more recent phenomenon. These communities are designed to allow residents to live independently in their own apartments and can provide many of the services and amenities of the CCRCs (see below) but their fee structure is different, with a limited continuum of care. This type of community charges a straight rental fee, depending on the size of the apartment and level of care required, with no extra fees. The one contacted for this article had a non-refundable entrance fee and served independent through assisted living residents. There is a separate facility on site for people with impaired cognition.

Continuing Care Retirement Communities (CCRC) provide a continuum of care from independent living in apartments or garden residences to total nursing or Alzheimer's and dementia patient care. The comfort of a CCRC is the knowledge that no matter what happens health-wise, care for life is guaranteed. The comprehensive services and amenities provided are extensive and often include: residence (ranging from studio apartments to two-bedroom, two-bath units), meals, activities, classes, lectures, day and overnight trips, transportation to shopping, doctors, cultural events, parking (sometimes covered), clubs, fitness center, pool, mail service, hair salon/barber shop, bank, putting green, private dining room, guest rooms for family. They also include complete assisted living, nursing, and dementia care.

Since most people moving to a long-term retirement community expect to spend the rest of their lives there, there are many aspects to consider and compare, not just for the present, but also for the future. Nobody has the gift of foresight, so trying to estimate future health needs can be difficult. Residents of CCRCs are bound by contracts that provide for long-term care in different ways and the consumer should have a good understanding of the provisions before signing.

The Extensive Contract (Type A) provides the most complete coverage is the most expensive. The cost of the residence, at least one meal a day, maintenance, some transportation, and all residential services and amenities are covered. Most medical expenses (usually covered by Medicare, supplemental and other insurance) are the responsibility of the resident. Should later care in assisted living or health care sections be needed, no matter how long, it will be covered without an increase (other than

Continued on page 14

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Resource Guide for Senior Living

Apartments for Seniors

Aigburth Vale: 212 Aigburth Rd., Towson; 410-296-6695

St. Elizabeth Hall (Stella Maris): 2300 Dulaney Valley Rd., Timonium; 410-252-4500

*Tabco Towers: 305 E. Joppa Rd., Towson; 410-821-9220

*Timothy House: 20 Dunvale Rd., Towson; 410-828-7185

*Trinity House: 409 Virginia Ave., Towson; 410-825-5288

*Virginia Towers: 500 Virginia Ave., Towson; 410-321-9661

*"Eating Together" program onsite

Condominiums for Independent Senior Living

Brightwood: 515 Brightfield Rd., Lutherville; 410-339-3200

Continuing Care Retirement Communities

Blakehurst: 1055 W. Joppa Rd., Towson: 410-296-2900

College Manor: 300 W. Seminary Ave., Lutherville; 410-252-0440

Edenwald: 800 Southerly Rd., Towson; 410-339-6000

Pickersgill: 615 Chestnut Ave., Towson; 410-825-7423

Presbyterian Home of Maryland: 400 Georgia Ct., Towson; 410-823-4622

Roland Park Place: 830 W. 40th St., Baltimore; 410-243-5700

Senior Housing Retirement Communities

May's Chapel Ridge: 12261 Roundwood Rd., Timonium; 410-628-2100

Retirement Communities (Independent – Level 3 Assisted Living plus Memory Unit

Mercy Ridge Retirement Community/St. Stephen's at Mercy Ridge: 2525 Pot Spring Rd., Timonium; 410-561-0200

Assisted Living/Alzheimer's/Respite Care

Arden Courts Alzheimer's Assisted Living: 8101 Bellona Ave., Towson; 410-847-9400

Brighton Gardens of Towson: 5461 N. Charles St., Baltimore; 410-296-8900

Heart Homes I at Lutherville: 1414 Front Ave., Lutherville; 410-321-5950

Heart Homes II at Lutherville: 1420 Front Ave., Lutherville; 410-494-4363

Holland Manor: 1812 Landrake Rd., Towson; 410-825-1290

The Maples of Towson: 7925 York Rd., Towson; 410-296-8900

Long Term/Nursing Homes

Genesis Eldercare Multi-Medical Center: 7700 York Rd., Towson; 410-821-5500

Homewood Center: 6000 Bellona Ave., Baltimore; 410-323-4223

Keswick Multi-Care Center: 700 W. 40th St., Baltimore; 410-323-8600

Long Green Center: 115 E. Melrose Ave., Baltimore; 410-435-9073

Lorien May's Chapel: 2230 Roundwood Rd., Timonium; 410-252-0880

Manor Care Dulaney Valley: 111 West Rd., Towson; 410-828-6500

Manor Care Ruxton: 7001 N. Charles St., Towson; 410-821-9600

Manor Care Towson: 509 E. Joppa Rd., Towson; 410-828-9494

Holly Hill Manor: 531 Stevenson Ln., Towson; 410-823-5310

Maria Health Care Center: 6401 N. Charles St., Towson; 410-377-7774

Stella Maris: 2300 Dulaney Valley Rd., Timonium; 410-252-4500

The Villa: 6806 Bellona Ave., Towson; 410-377-2450

Where do I go from here???

Swamped by the complexity of housing options in retirement? Who wouldn't be, with the vast array of offerings and costs on the market today? To help narrow the field, here are some questions to consider before making such an important and expensive decision:

- What can I afford? Will I have enough money for support until the end of my life? How important is it to me to leave assets to my heirs?
- What is my present state of health and how long might I need care?
- What type of amenities and services do I need now? What might I need in the future?
- How far away is good off-site medical care (hospitals, doctors' offices)?
- What specific transportation is provided? Will that be enough for me or will I need to hire additional transportation?
- How far away do I want to live from friends and family? How hard will it be for them to visit or stay with me?
- What do I like to do with my spare time? Will I be able to satisfy my interests at a particular facility?
- Do residents have a "voice" in setting menus, activities and rules?
- Are there any services offered that would help me with paperwork?
- Are there opportunities to do volunteer work?
- Where do my friends who have retired live?
- What have I heard from friends about different options? What do they like/dislike?
- What is the financial health of the facility/community? Will it be able to offer the same standard of excellence in fifteen or twenty years?
- How long should I wait to make this decision?
  - If I move when I am younger and healthier, I will have more opportunity to make new friends and enjoy the community offerings.
  - If I make the move at a younger age, will I be happy with a community of people many of whom are older or more disabled than I?

Senior Living Choices

Continued from page 13

possible cost-of-living increases) in the monthly fee.

The Modified Contract (Type B) again provides housing, at least one meal per day, services and amenities, some transportation, maintenance, plus a specified number of nursing care days. When the nursing care coverage has been exhausted, any ongoing care will be paid by the individual, daily or monthly as long as it is needed. Medical expenses, such as physician services and prescriptions, are the resident's responsibility and may be paid by Medicare, other insurance, or privately.

The Fee-for-Service Contract covers only the time spent in the independent living portion of the retirement community, with the usual services provided. Any additional care, whether in the independent living area or with a move to assisted living or nursing care, is an extra charge, to be paid out of pocket or with long-term insurance. A few retirement communities will accept Medicare/Medical Assistance for nursing care services, but the consumer should understand the facility's policy on this prior to signing a contract.

There are specific age, medical and financial requirements for admission to CCRCs. In Maryland, the minimum age for admission to a CCRC is 60 (younger spouses allowed) although some communities will not admit people under 65. Many require that applicants be able to function independently in all activities of daily living for admittance, raising the question of when is the "right" time to move.

Applicants must also be able to prove their ability to pay today and in the future, an important consideration given the hefty financial obligation for admission. Costs vary, but most require a substantial entrance fee ($81,000 – $874,540) based on the size of the unit and the level of care required at admission. Some offer plans with a 90%-100% refund of the entrance fee upon leaving or death, depending on the type of contract signed. In addition to the up-front payment, there is a monthly fee ranging from $1,700-$10,000/month, again based on unit size and care needed at entrance.

All CCRCs studied for this article had waiting lists for some type of residences; in general, the larger the unit, the longer the wait (from a few months to several years). Often, admittance into the assisted living and nursing units do not take such a long time and usually applicants are not required to have come from the independent living population of the CCRC, although they have preference. A (usually) refundable deposit will ensure a spot on the waiting list so that one can wait for the "right" time to move. These also are quite variable, from $0-$30,000.

Other retirement communities or homes may offer more limited services and amenities to residents and/or a more limited continuum of care. Some, but not all, have entrance fees, which may or not be refundable, but all charge a monthly fee for care. Some charge a base fee for room, meals, activities, and

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make Alzheimer's less difficult,
start here.

If you're caring for someone with Alzheimer's, chances are you're frustrated and uncertain about what to expect and how to cope. But there are ways to maximize your loved one's quality of life and independence.

Consider an Assisted Living Residence dedicated to Alzheimer's care.

If you decide you need additional help, there are places you can turn. Arden Courts is residential assisted living dedicated to people in the early to middle stages of Alzheimer's. Every detail is designed to make life simpler and more fulfilling for residents.

Look for a company with experience, not promises.

Arden Courts is part of HCR ManorCare, a company with more than 40 years of experience caring for seniors and their families. We have the expertise and experience to help simplify and enhance your loved one's life.

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To schedule a consultation with one of our dementia specialists, call 410-847-9400.

rehabilitative care but charge extra for other services. Some do not offer skilled nursing.

Assisted Living (apart from CCRC) is a housing option that assumes residents need help performing everyday tasks but do not need skilled nursing care. These facilities provide housing, meals, supportive services, personalized assistance and/or health-related services to residents. Residents live in private or semi-private rooms and there are activities during the day for the residents' enjoyment and stimulation. Assisted living programs are licensed by the state to provide specific levels of care. These are rated 1-3, from low to a high level of care; many only offer care for a specific assisted living level. Some assisted living homes offer senior day care; others offer respite care for the loved ones of caregivers who need time for themselves. The cost for assisted living care is established by the facility and ranges from $1,000 to over $6,000 per month. Since Medicare doesn't pay for assisted living, most residents pay privately unless there is long-term care health insurance. Some people qualify for a tax deduction for private payment; contact the IRS for further information. Some assisted living facilities also provide total care, a combination of assisted living facility/nursing home.

Long Term or Nursing Homes (other than CCRCs) provide services for those needing the most intensive care. They offer round-the-clock nursing services, personal care, medication administration, activities for residents' enjoyment and varied types of physical and cognitive therapies. In most facilities, residents either share or have a private room. Consumers should inquire about the focus of nursing homes under consideration since some specialize in short-term and rehabilitative care while others offer mostly long-term care.

Some nursing homes are specifically designed for Alzheimer's and dementia patients and may offer senior day care, hospice care and even coordinating home care services for non-residents. All nursing home residents must have a physician overseeing their care. This can either be one's private doctor (if he agrees to provide care in the nursing home; many will not) or one from a list of visiting physicians recommended by the nursing home. This doctor (or his proxy) is responsible for regular visits to the patient and for giving medical directives for treatment and prescribing medications.

The daily rate of those nursing homes surveyed ranged from $230 - $269 per day. Although some individuals pay privately for care for their entire stay at a nursing home, many use their Medicare coverage until it ends and then pay privately. Others pay privately at the beginning; they can make application to the Medical Assistance Program once their assets are depleted enough to meet its financial eligibility requirements.

Aging in Place – Aging With Grace

For those who wish to remain in their own homes as they grow older, even when they have difficulty performing routine home maintenance tasks, some interesting solutions are emerging. Grass-roots experiments from Beacon Hill, MA, to Washington, DC, to Palo Alto, CA, to New Canaan, CT, have developed into revolutionary local membership 'concierge services' for senior citizens.

Baby boomers may see some parallels to a movement that first emerged in the 60s and 70s, when small groups of people agreed to share duties in food co-ops in return for access to organically produced food at reduced rates. These days, that spirit has produced several models for shared services. Seniors who need rides to appointments or help with standard home maintenance activities–from leaf raking, lawn mowing, and snow removal to clearing the gutters or fixing the plumbing–can find that help either through community co-op arrangements or through membership in community based fee-for-service groups that collectively evaluate and provide services for good quality and reasonable price.

Locally, Tanika While reported in the *Baltimore Sun* (3/24/08) that community service organizations are emerging in Severna Park, Anne Arundel County and in Roland Park in Baltimore City.

Groups of neighbors are getting together to figure out elements of a basic business plan:

- How many employees or volunteers are needed?
- What is the right number of neighbors to serve?
- How extensive can the geographical area be?
- Which types of services should be provided and at what prices?

This 'village' movement is producing more than basic services–it is also enriching a sense of community membership and social connection for people as they enter retirement after decades of employment that may have prevented establishment of strong community roots.

If you are interested in exploring how members of RRLRAIA might foster an aging in place group, contact Executive Director Peggy Squitieri at **rrlraia@comcast.net** and she will make your interest known to the Board.

The Lawn – Use It or Lose It

By Frances Horich

One of the cherished traditions of the American landscape is the lawn. It's easy to maintain, it looks neat and it is a perfect contrast to whatever gardens we may have.

But consider the downside of maintaining the perfect lawn. The grass comprising most lawns is usually a non-native monoculture requiring constant mowing, feeding and applications of pesticides or herbicides. This results in runoff full of fertilizers and chemicals; reduction of habitat for birds and other wildlife; and significant expenditures of fuel.

Writing this on Earth Day, 2008, I ask how can we rethink our approach to landscaping our yards in a realistic and attractive way without such negative effects on the environment? I don't think the answer is to stop mowing the lawn or to tear up the grass and plant gardens. I think the answer is to take small steps at a time. How much grass do you need? Do you need a croquet court, lacrosse crease, baseball diamond, swings and sandboxes? If yes, keep the lawn there. Do you like the effect of manicured lawn as you look at the front of your house? If yes, have it.

But think about whether you could add some big deciduous trees to that lawn. The wildlife will thank you for increasing their habitat, you will provide welcome shade from Maryland's hot summers, and the architectural component of the trees will greatly enhance the landscape. Some native white oaks (*Quercus alba*) provide great beauty while supporting huge numbers of butterfly and moth species. You could plant a group of understory, ornamental trees such as shadbush (*Amelanchier sps.*) or Carolina silverbell (*Halesia Carolina*) and thus add a bloom period to your picture.

The three trees I've mentioned are native species. I recommend thinking of natives first when you're planting because they fit our environment naturally if they are sited properly; in the sun or shade as needed, in a well-drained spot if required, in acid or alkaline soil according to the plant's preferences. However, there's no reason you can't plant a non-native as long as it fits your space and as long as you have checked whether or not the plant you want has any "rogue" qualities.

Environmentalists are very concerned about invasive species today because they have seen the results of the use of things like barberry (*Berberis*), burning bush (*Euonymus*), tree-of-heaven (*Ailanthus*), bittersweet (*Celastrus*), wisteria, etc. These aggressive species, either spread by wildlife or expanding root systems, have moved into our fields and woodlands and pushed out the natives that support our biosystem. You can save yourself a lot of work and help the environment by researching before you plant.

The next place to look when it comes to decreasing lawn size is existing borders. Can the beds around the house be extended? Move the edges out around shrubs and trees and plant some groundcovers.

If you have full sun, you might consider *Phlox subulata*, the early blooming moss phlox, or *Oenothera speciosa*, a pink evening primrose. Don't use this very attractive perennial in a border with other perennials because it is aggressive; but as a single species around shrubs or a hedge, it can be very effective.

In a shadier spot, the native *Chrysogonum virginianum* is a wonderful choice, blooming yellow in late spring and sporadically through the growing season; hence its common name, Gold Star. Another shade loving perennial I like to use because of its late bloom period is *Heuchera villosa* 'Autumn Bride'. The bold apple green leaves give way to 18"-24" panicles of white flowers in September - a real addition to the fall garden!

If the front yard has a traditional look, perhaps the back yard could be your focus for more environmentally-friendly plantings. Start by developing borders around existing plantings or with the edges of your property. Plant larger things first like trees and shrubs and then fill in the spaces with perennials, bulbs and annuals. Soon you can see the contrast between your smaller manicured lawn and your diverse planting beds where large shrubs take up big space and provide flowers, fruit and cover for wildlife; lower shrubs make a more horizontal effect and herbaceous plants peek out bringing color and texture to the picture. It's a great goal and in the process you are a hero for being a positive influence on the environment!

Frances V. Horich, a landscape designer and horticulturist since 1982, designs gardens for clients throughout the Baltimore area. She can be contacted at ***fvhorich@aol.com*** *or 410-925-9383.*

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The Growing Home Campaign is an innovative way homeowners can help increase the tree canopy in their neighborhood by planting trees on their property while enjoying a $10 savings on the purchase of qualifying trees.

Baltimore County and City have partnered with local retail nurseries and garden centers to encourage homeowners to plant new trees on private residential land. To learn more about the Growing Home Campaign go to: **www.baltimorecountymd.gov/go/trees** for a free brochure and to download and print a coupon for each tree you plan to buy. Reimbursement offer expires December 31, 2008.

Don't Let the Parade Pass You By

We, the Ruxton, Riderwood, and Lake Roland communities, will be featured in the Towson Fourth of July Parade this year. This parade has been a tradition for over 70 years. We hope you'll join us on Friday, July 4th. The parade begins at 10:30 a.m.

Everyone in the community is welcome to march behind our banner. The parade route is approximately one mile.

The Towson Fourth of July Parade Committee can always use volunteers to help organize the parade as well as work the day of the parade. Donations are always needed to continue this long-standing Towson tradition (Towson Fourth of July Parade, P. O. Box 5418, Towson, MD 21285).

Enjoy a Spring Walk in Robert E. Lee Park

Tuesday, June 17

9:15 a.m. to 10:30 a.m.

Walk begins at the bridge near Lake Roland Dam. Please feel free to invite your friends and neighbors. Dogs are welcome, but must be on a leash.

If you have any questions, please contact board member Elyse Jacob at **elysejacob@gmail.com**

Directions from Falls Road:

Turn east onto Lakeside Drive just south of the bridge over the light rail tracks, as though you were going to the light rail parking lot. The Park entrance is marked by a small sign which says "Robert E. Lee Park". Follow to the intersection of Lakeside and Hollins Avenue. The dam is on your left.

Directions from Lake Avenue:

Westbound on Lake Avenue, pass Roland Avenue to Hollins Avenue. Turn right on Hollins to bottom of the hill. Park on side of road. The dam is straight ahead.

Enjoy a Spring Walk at Blakehurst

1055 W. Joppa Road

Thursday, June 25 (rain date June 26)

5:00 p.m. to 6:00 p.m.

Stroll along Blakehurst's one-mile nature path on the perimeter of this 40-acre community. A resident guide will point out the extensive variety of trees including a weeping beech which is registered with the Maryland Big Tree Program. Meet in the main lobby at 5:00 p.m. Light refreshments will be served after the walk. Any questions please call Joanne, 410-494-1125.

Grist Mills: the Early "Economic Engine" of the Roland Run Valley

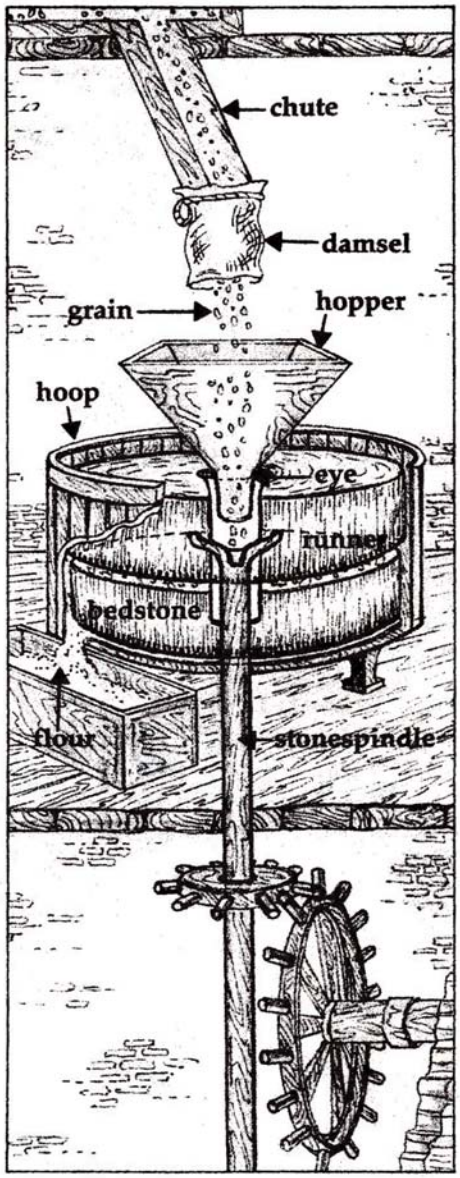
By Joseph Coale

Bucolic pictures of old grist mills surrounded by ageless willows on pastoral ponds and placid streams adorn calendars and country magazines, representing part of America in less hurried times. In fact, mills were a very active, innovative and productive part of rural life. Here the fruits of the farmer's field were turned into useful food products that fed not only his family, but provided a saleable commodity that could be used to purchase other necessities and improve the quality of life.

Mills required a major investment and skilled artisans to construct them. Not all farmers could afford to have their own milling operations. Usually an enterprising farmer would see the opportunity in a growing area. Once in operation, the mill would process the grains for neighboring farmers with the operator keeping a portion of the product as payment.

Baltimore County lies on the fall line where streams flowing from the Appalachian plateau drop to the coastal plain to create an opportunity to harness water power. Early in the county's history, many mills were constructed along Jones' Falls and its tributaries to utilize a stream's power.

A mill was constructed with a dam and a mill race. Water was channeled to the mill race from the dam to flow over the water wheel. The power was then harnessed through a series of ingenious gears to the grinding stones. There were usually two large circular stones 3 to 4 feet across and 6 to 8 inches thick lying vertically on top of each other. The lower one (bedstone) was stationery, the top stone (runner) turned. The raw grain was fed into the center hole of the top stone through a funnel (hopper). The tolerance between the two stones was slight so as to pinch the grain as it passed through and was ground. The stones could not touch or grit particles would contaminate the product. Centrifugal force pushed the processed grain out through the stones to a catch basin and the resulting flour was packaged for shipment or local use. This was the heart of each operating mill.



Drawing reproduced from The Gristmill by Bobbie Kalman Crabtree Publishing Company, NY, NY, 1990.

The Ruxton–Riderwood community had several mills which ground grain into meal or flour. Surplus beyond what the farmer required was sold in Baltimore or exported through the port. Our local grist mills included Nicholas Haile's mill located at Joppa and Thornton Roads (constructed in 1742) and the Bowen mill, built prior to 1798. Haile's mill operated until 1780 when it was sold to Charles Ridgely of William who later sold it to Edward Rider Sr. in 1854. After many years, the Rider mill became obsolete as technology made such operations insufficient to meet growing demand. When it closed, the mill stone was moved to the home of Harrison Rider where it remained until recently recovered. Development of the Joppa-Thornton Road corner has erased any remnants of Edward Rider's mill. Through the generosity of Mr. and Mrs. Kurt Kleis, current owners of the Harrison Rider home, the stone was recently donated to the Great Ruxton Area Foundation. It will be placed in the Ruxton Road Park as a memorial to our early history.

The Bowen mill built by the three Bowen brothers, Solomon, Nathan and Benjamin, served their 500 acre farm, Samuel's Hope, and their neighbors for many years. It later became a storage facility for the Bellona Gunpowder Mills before falling into disuse. The remains of the Bowen Mill and mill race lie in the woods between Charles Street and Bellona Avenue on the Towson Branch stream and are very much undisturbed.

The five mills of the Bellona Gunpowder Company (1799-1850) were located on the southern bank of Jones Falls where it now enters Lake Roland. These mills served a different purpose: to grind to specification the three components of gunpowder--charcoal, saltpeter and sulfur. These ingredients were combined in the packing house in which, unless you had a death wish, you didn't want to work due to the volatile nature of the final product as many workers learned over the years.

Grist mills in Ruxton, Riderwood and Lake Roland were centers of early community activity and helped produce a surplus food which enabled the community to grow and prosper. The miller or millwright was a highly regarded citizen and usually did well in his trade. A successful milling operation could be called in today's lingo a "cash cow" but not to be confused with the farmer's dairy operation.

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