

The REGENCY RECORD

Newsletter of the Regency Estates Citizens Association

Winter/Spring 2023

President's Message

At last year's annual meeting I announced that I would be stepping down as President and not standing for reelection to the Board. Accordingly, this will be my last President's Message in the Regency Record.

I joined the Board of the newly reactivated Association (it had been dormant for a number of years prior) in 2002 and was responsible for drafting its bylaws and creating the RECA website. I became Vice President in 2011 and succeeded the late Andrew Kavounis as President in 2015.

I have been honored to serve the Regency Estates community as both Vice President and President and during my long tenure on the Board. I must emphasize, however, that helping the community is not a solo effort. I have been supported by a top notch team that has served on the Board and as Officers during my tenure as President. They have been dedicated to the success of the Association and the wellbeing of the community, and I want to thank them for supporting me with all my heart.

And so, as my tenure as fourth President of the Association since its reactivation comes to a close, like the Presidents who came before me — David Levin, Richard Blumstein and the late Andrew Kavounis, I am going to be passing the helm of RECA to the serving Vice President, Rick Chen.

In accordance with our bylaws, Rick's official appointment as President is subject to confirmation by the next Board, but I am confident this will happen. I would like to thank Rick for taking on this responsibility. Please join me in wishing him every success in his new role.

David Freeman, President

In This Issue

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AROUND THE NEIGHBORHOOD

RECA Fall Yard Sale Recap



Board member Al Belsky begins the RECA Yard Sale in the right direction by setting up signs around the neighborhood.

On Saturday October 22 and Sunday October 23, bargain hunters, retro scavengers and thrifty pickers braved the cooler fall temperatures and downcast days in search of holy grail finds waiting to be unearthed at the RECA Fall Yard Sale.

More than 15 residents, located on 14 streets participated in the neighborhood sale, as well as Beth Sholom Congregation's Early Childhood Center. These included Charen Lane, Postoak Road and Harker Drive.

From vinyl record albums to vintage board games, power tools to platform boots, the sale offered a unique selection of used goods at reasonable prices.

For more treasure digging, stay tuned for RECA's 2023 Yard Sale date announcement!

Shudder to Declutter: My Brush with a Facebook Marketplace Scam

By RECA board member Bill Wydro

Last fall I participated in the RECA yard sale weekend. One of the furniture items I put out was a wardrobe which no one bought. My daughters have talked about using Facebook (FB) Marketplace to sell things, so I decided to give it a try. If you have a FB account, posting something for sale is relatively easy — go to the "Marketplace" icon, choose "selling", and create your listing, which can include photos. There is also a good explanation of the selling process under FB Help. FB uses Messenger as a way for buyers and sellers to communicate.

So I posted pictures and dimensions of the wardrobe. Within five minutes, I was amazed to receive five Messenger inquiries! I responded to the first one, from "Bobbie." It said, "I can pick it up. I am very interested. Please text me at (xxx) xxx-xxxx." Curiously this message was a JPG file within Messenger. I did text Bobbie, who texted back a request to prove I was a legitimate person by providing my phone number and sending back the verification code from Google Voice that I would receive. The number appeared on my phone and I texted it back. Bobbie claimed that it didn't work and to please try again from a different phone. At that point I became suspicious enough to end the conversation.

I called one of my daughters to ask about this strange exchange, and she recognized this right away as a common Marketplace scam. I should have never allowed the conversation to leave Messenger. By sending my phone number and the verification code to "Bobbie" I was giving that person a Google Voice account with my phone number for use in other nefarious scams.

My daughter also sent me the following article describing the 14 most common Marketplace scams. She shared that when she uses Marketplace to buy or sell items, she and the other person agree to meet in a public place – not either of their houses. <u>https://www.rd.com/article/facebook-marketplace-scams/</u>

I checked with the other four respondents on my wardrobe listing, and every single one wanted me to switch to texting. But being forewarned, I sadly terminated those queries.

There is a happy ending to my wardrobe saga. A couple hours later there was another inquiry though Messenger. This person continued the conversation on that platform and did, in fact, buy the wardrobe, picking it up that same evening.

I would use FB Marketplace again - as a sadder but wiser participant.





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AROUND THE COUNTY AND STATE

Maryland Mobile ID — Is it ready for prime time?

By RECA board member Jan Peterson



Some may consider a secure, encrypted digital ID carried in your smart phone is arguably a good idea. Skipping the arguable part for now, I wanted to review what is currently available with "Maryland Mobile ID," a kind of Digital Driver's License (DDL) or mobile Driver's License (mDL) technology, how it can work and some of its current limitations based on my recent travel experiences.

What it is: Maryland Mobile ID is a voluntary program designed to speed air traveler screening at TSA identification checkpoints. That's it—nothing more. The Maryland program started in May 2022 and was the second state after Delaware to try out the system. The Department of Homeland Security prepared standards for the mDL program (known as ISO 18013-5 mDL) for use with Transportation Security Administration (TSA). When first rolled out, it was limited to people already with REAL-ID driver license cards and PreCheck enrollment.

Limited use: There is currently no other function. In other words, the Maryland Mobile ID is *NOT* accepted by law enforcement officers in general, whether local, state or otherwise. In fact, it is designed as a "companion" to your regular, plastic Maryland DMVissued Secure Driver's License or ID card — not a substitute. You cannot, for example, hold up your phone to show your mDL to an officer who stops you on the highway. Only TSA has the reader tool necessary to decrypt your mDL for now. You must continue to carry your physical Driver's License/Identification Card with you, even while using the Maryland Mobile ID at the TSA checkpoint.

Getting started: To enroll, an encrypted file is loaded on your smart phone* from the Maryland DMV containing details about your Driver's License/ID. You can see some of your information on your phone, but not all of it. If you are considering this, start <u>here</u> at the MVA website. Set-up is easy if you understand your iPhone Wallet features, but it may take a few days to get your written confirmation from MVA to activate the mDL.

How it's supposed to work: At a functioning TSA identification checkpoint, they have an electronic reader device that scans your active phone for the mDL only when you step up close. At that moment, you have to acknowledge and authorize the data transfer request using your phone and then it transmits the digital ID file to the officer's console. The TSA officer can then verify your ID's validity and relation to your flight reservation data. If everything is a match, including your appearance as judged by visual scanning by the officer and/or photographic facial recognition scanning (note: if wearing a mask, hat or even glasses, you'll probably be asked to remove them briefly), TSA will send you and your phone along to the next security screening step. There you will be separated from your precious phone and other belongings for the time it takes to get through the metal screening device, then gather your stuff and head for the gate.

My own experience: On three separate visits to the DCA airport in December 2022, the Maryland Mobile ID reader was installed at the TSA identification checkpoint but was not being actively used. As there was nobody in line behind me on my last visit, I asked the TSA agent if he would demonstrate how it should be working, and why he thought it wasn't. He was fine with the demonstration part and had been trained on its use, but he wasn't obliged to say why they were not using it. The first step was OK. The reader scanned my phone and recognized that my Maryland Mobile ID was present in my iPhone Wallet. Then I had to be looking down at my phone to view the written instructions, select the correct option on the screen, and then double-click the side switch to authorize the data transfer. So far, so good, though the time-out happens pretty quick if you don't respond right away. But the next step, which is apparently programmed to happen as you are still reading the instructions and clicking on your phone, is for the TSA kiosk camera to take your full-face picture for biometric facial recognition. Well, after a couple pictures of the top of my head, the agent and I realized the timing issue here as I'm looking down at my phone at the instructions. It took an extra full minute just to get my picture captured properly, and in the end, we gave up and I just had to pull out my (continued on page 6)

Regency Estates Swim Club



Our community's meeting place for summer fun!

Water slides – fountains – dumping buckets – beach entry – snack bar – separate toddler pool – shaded playground – Dinner @ the Pool – 3- and 1-meter diving boards – parties – WiFi – Crab Feast - lap lanes – swim team – dive team – swim lessons for all ages – basketball court – Masters Swimming Program – barbeques – raft nights – and much more!

11511 Gainsborough Road, Potomac - <u>www.rescswimpool.org</u> - <u>rescpool@gmail.com</u>



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AROUND THE COUNTY AND STATE

Maryland Mobile ID—Is it ready for prime

time? (continued from page 4)

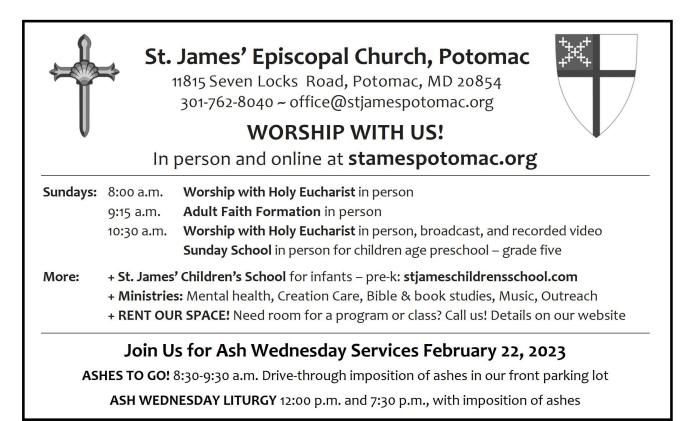
Driver's License anyway to show them so they could scan the bar code on the back, plus look at my face live and in-person to see if it was a fair match to the data before them.

My conclusion: In my opinion, the current program is not ready for prime time. Even if the process was working as hoped, I could not see a significant time savings here, if any. You still have to carry your plastic ID and present it if asked. I get that, as I like to have back-ups. And a dead phone (or stolen one) would be a disaster if you only kept your boarding pass on your mobile device. But if you already have your physical ID ready and out at the TSA identification checkpoint, this part of screening normally takes less than 15 sec when it's your turn. Hand ID to officer to scan the ID barcode, remove mask/hat/glasses, officer looks and you and your ID (he may also have your MVA image and perhaps others on his console for reference), and on you go if you match. Computerized biometric facial recognition imaging may or may not be working at that kiosk (and you may opt-out of that step, if requested) but that usually takes only a few more seconds if in

use. So even if you add just 10-15 sec to manage the iPhone Q&A and click the buttons, you've nearly doubled the processing time at that point and that's assuming they get a satisfactory picture of your face. Maybe things will get better and the procedures will be streamlined. We'll see. I think they are just getting too many pictures of the tops of heads.

PS: I've seen faster face recognition kiosks at other international airports that operate even without an agent nearby. You basically look in the mirror and if you can see your face, so can the camera. (Different countries may not allow you to opt-out of the biometric scanning, though in the US, you can in many situations at the expense of additional time being processed.) That same "mirror" then displays instructions to re-position yourself if needed or to move on, avoiding the "looking down at your phone" issue for instructions. I recall some of the incoming Global Entry kiosks have the camera oriented more upwards towards your face as you look down at the instructions on the console, or another version that instructs you when to look up, so perhaps there are lessons there?

Feedback requested: If you have had different experiences with Maryland Mobile ID at TSA checkpoints, do <u>let us know</u>.



Fossilized Grumblings

a companion piece to this issue's comic by RECA board member Marge Bender

My husband Jeffrey and I moved to Regency Estates from Ohio about 16 years ago. I've been a RECA board member for approximately 14 years, and we are definitely in our 80s.

Prior to modern technology innovations, we moved through life unimpeded by constant information and connection. Reading a newspaper was a tradition over a waffle and a cup of coffee. Watching the six o'clock news with Walter Cronkite or Barbara Walters for one hour, we were sufficiently sated to go without more news that day. We shopped in person, talked to neighbors, and took drives into the countryside on weekends. As an art teacher, I was interested in old-time techniques of the craft, like building clay pots or life drawing. That meant using concrete materials in real-time.

Before our move to MD in 2006, I had a well-developed, Luddite distaste for the evolving world of cell phones, home computers and "stuff to make life easier." The concept of "progress" fueled fears of an overpopulated planet and disappearing natural

world. Humans were benefiting from those great advances in science, but alas, we were dumping a lot of toxic materials into the earth, air and water. Climate change and extinction were mostly discussed within environmentally-focused organizations.

Meanwhile, in recent times we have debated the effects of technology and social media as evermore tech billionaires accrue vast fortunes from their innovations. New ideas have become a dominating, ambitious force on social media and in society. We hope all these changes and ideas can be incorporated into a fair, equitable, awakened society where we tend to our very source of life – Mother Earth.

COVID drove many young people into dark, emotional places. The internet – social media, in particular – has been accused of furthering these crises of unrest. Perhaps one day all these new ideas will meld with the older, tried and true humanities for a braver new world.

P.S. I wish to add that in spite of all reservations, I enjoy staying in touch with my AARP-advertised Jitterbug iPhone. With very small steps, I have learned a few optimal tricks to overcome the "fossil effect."

WALL ART



BY MARGE BENDER & RICK CHEN

AROUND THE COUNTY AND STATE

Montgomery County 2022 General Elections

Result of Precinct 4-12 (includes all of Regency Estates)

Office Name	Candidate Name	Party
	Wes Moore and Aruna	
Governor / Lt. Governor	Miller	DEM
Comptroller	Brooke Elizabeth Lierman	DEM
Attorney General	Anthony G. Brown	DEM
U.S. Senator	Chris Van Hollen	DEM
U.S. Congress	Jamie Raskin	DEM
State Senator	Brian J. Feldman	DEM
House of Delegates	Lily Qi	DEM
County Executive	Marc Elrich	DEM
County Council At Large	Gabe Albornoz	DEM
County Council At Large	Evan Glass	DEM
County Council At Large	Will Jawando	DEM
County Council At Large	Laurie-Anne Sayles	DEM

Office Name	Candidate Name	Party
County Council	Andrew Friedson	DEM
Judge Circuit Court	Carlos F. Acosta	JUD
Judge Circuit Court	Theresa M. Chernosky	JUD
Judge Circuit Court	Kathleen Dumais	JUD
Judge Circuit Court	Rachel Theora McGuckian	JUD
State's Attorney	John McCarthy	DEM
Clerk Circuit Court	Karen Bushell	DEM
Register of Wills	Joseph M. Griffin	DEM
Sheriff	Maxwell Cornelius Uy	DEM
Board of Ed at Large	Karla Silvestre	NON
Board of Education	Grace Rivera Oven	NON
Board of Education	Julie Yang	NON

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This June 4, its award-winning Summer Camp for Young Children is slated to welcome both new and returning campers. Over the course of nine weeks, campers are guided through thrilling discovery of such themes as "Around the World in Five Days," "Medieval Times," and "Let's Go to Space."

Adventures both in and out-of-doors, as well as sports, cooking, theatre, water play, and story-time define this experience as unforgettable. Fond friendships blossom here.

Whether skipping stones at the nearby creek, conducting a science experiment, or painting according to artistic inspiration, Geneva students (and campers!) hold a lifelong love of learning in their hands. . . And hearts.



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BLAST FROM THE PAST

Regency Record back issues compiled by Jan Peterson

14 Years Ago Today RECA reported...

Snowmageddon!



It was quite a blizzard that started in earnest on December 19, 2009, and most of our community received over 20 inches of snow. We raised some complaints concerning the poor snow removal service we got from the County. We made a number of calls to the County Operations Center to get some action in response to calls from a number of RECA members. Maybe we'll get better service next time, but hopefully we will not need more plowing in the near future.

Be a Good Neighbor



The following are some ideas to maintain Regency Estates as an attractive place to live, help to retain the value of our homes and our community in general, and just to be a GOOD NEIGHBOR. Feel free to contact RECA with additional suggestions that would be published in future newsletters.

• Please keep your shrubs and trees trimmed back from the sidewalk so at least two people can pass by comfortably.

• We've seen what happens when we have a winter snow. Please remember to dig out the fire hydrant, sidewalk and storm drain in front of your property when it snows. If we do receive a heavy snowfall, help support snow-clearing efforts as much as possible. The plows are only able to clear a path where cars are not parked. When a winter storm is forecasted, every effort should be made to move cars into driveways in anticipation of the snow plowing to allow the plows to clean the streets from curb to curb. That will help to speed the clearing process and create wider paths for normal driving, as well as emergency vehicles.

• Please remove leaves from your curbs to facilitate painting of new house numbers and eliminate a slippery hazard and a source of mold that affects many allergy sufferers.

• Regency Estates is a relatively safe place to live. There are very few reports of robberies and other crimes in our area. However, please stay vigilant and take steps to keep your home and car secure and not an inviting place for criminals. Valuable objects within view inside your car make a tempting target, including GPS devices, briefcases, etc. Please report suspicious activity promptly to the police.

• If you are a dog owner, please obey the County leash regulations and pick up after your dog after it relieves itself. Many RECA members do not like these "presents" left on their lawns.



YESTERDAY AND TODAY

A photographic look back at our Regency Estates neighborhood, then and now Compiled by RECA board member Bill Wydro

A look down Charen Lane towards Gainsborough Road...

1960s

Today



A backyard snapshot from a RECA residence...

1960s



Today



Considering Selling Your Regency Home? Here's Some Questions to Think About

This article was provided by one of our advertisers, Wanda Zelaya of RLAH

Have you been thinking about selling your home in Regency Estates? Whether this is the first home you are selling or you are familiar with the home selling process, chances are you will be looking for a real estate agent, and you should!

Below is a list of some frequently asked questions that sellers may have and some general answers. Of course, an in-depth conversation with a realtor is the best way to be informed about your particular needs, property and circumstances.

I see on Zillow that my house is worth more than you are telling me it should go on the market for. Why is that?

Zillow simply cannot give you detailed comparable properties like a real estate agent can. Zillow uses algorithms that simply can't be accurate 100% of the time. Realtors go back up to six months to look for comparables. Also, generally speaking, the online models tend to show the off-market price estimates to have a margin of error higher than those properties that are on-market. All in all, make sure you have all possible comparable properties available and consider all the factors that can give you a wider picture of current market situations. Your realtor can help you look at all the factors.

I'm not sure what to sell my home for. Should I do a pre-listing appraisal and home inspection?

Pre-listing appraisals are great to get a more professional opinion of value in order to set a price that will get a quicker sale. But consider there is a cost with these. Keep in mind that if the buyer is financing, their lender may require an appraisal and that both appraisals may not have the same value. The buyer's appraisal could trump yours.

As far as a pre-listing home inspection goes, this is a full inspection for the seller to better understand the condition of their home prior to the buyer's inspection. This gives the seller some important information for them to consider so they're not caught off-guard to the conditions of the house in the middle of a transaction. It makes the seller aware of any issues in advance of negotiating a purchase agreement and helps to minimize the stress of negotiations for repairs or red flags for the buyer. Having said that, it's not always necessary.

If I receive multiple offers on my home, I'm assuming that taking the highest offer is always the best thing. What is your advice?

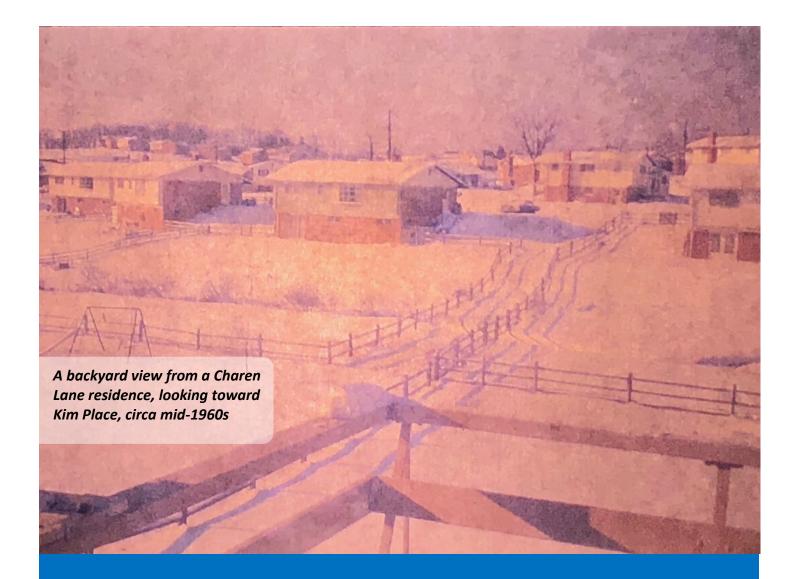
It's always enticing to take the highest offer. But there is so much more to an offer than just the final number. Consider a cash offer vs. an offer with a loan. Cash offers do not have financial and appraisal contingencies for the most part, removing those conditions from the offer table. Cash offers can also close a lot faster, considering that at this point it's just title work that needs to be done. Having said that, cash offers are usually the lowest in a multiple offer situation. So does that mean you take the cash offer? Not necessarily.

Your realtor should be able to get in touch with the lenders working with the buyer and they can give you a better idea of the financial possibility of this client performing. Maybe they are putting down a substantial amount of money as a down payment (that would tell us the buyer is committed). Or maybe the potential buyer's Earnest Money Deposit is considerable, showing they have some skin in the game. Or, is the buyer willing to waive any contingencies? Is the buyer offering to take the property "as-is"? It is often seen that buyers offer to perform a home inspection for informational purposes only and willing to make repairs once the home is theirs. These considerations, and many others, must be weighed. Ultimately, the decision to take or reject an offer is up to the seller but an experienced agents opinion is valuable.

In summary, always look for the advice of an experienced real estate agent. I suggest you interview several of them as finding the right agent will be crucial to a less stressful transaction. (Some of them are no stress, believe it or not). Ask them to run you by the home selling process and get a feel for their style of working and see if it matches with yours.

And if I can be of assistance, call me... I'm in the neighborhood!

Wanda c: 301-802-0713 | wandazelaya@gmail.com



Stay warm, think Spring!

