Most Mount Washington residents have by now enjoyed a shady stroll through the neighborhood Arboretum, located at the corner of Kelly Avenue and Lochlea Road. It's a beautiful way to escape the summer heat and see what the birds and bees are up to. But next time, also stop and look at the Community Vegetable Garden.

The Garden is a labor of love for a group of Mount Washington residents who enjoy spending time together in the sun while learning how to grow their own food. On any given Saturday or Sunday, they are out there covered in sweat and dirt.

Why people would do such a thing on a hot summer day? For tomatoes?

OK, yes, for tomatoes. Everyone who tastes a perfectly ripe summer tomato — the Garden has 18 different varieties of tomato underway this year — immediately thinks about growing his or her own. Check the bulletin board near the gate to see a description of what else is growing and how.

Fresh, organic produce is a great thing, but there are other reasons Garden members are out there getting their hands dirty. They want to create a beautiful place for neighbors to visit, but also a place that spreads awareness about all the ways to interact with nature sustainably and respectfully.

The gardeners take on permaculture projects that re-use discarded materials and tap into the cycles and potential energies nature provides. The goal is not to compete with the agricultural industry to see who can crank out the most broccoli at the cheapest price — that contest would be lost.

Cost is an important part of feeding people, but the Garden is a growing lab where everyone is learning, exploring, and understanding how soil sustains beyond the limits of mass production. Members will always rely on grocery stores for food, but want to know what’s going on behind the scenes. Fun is also essential.

Be on the lookout for “open garden” times when Garden members will be present to talk about what they do. Speaking of...
The newsletter of the Mount Washington Improvement Association is distributed six times a year to all residents of Mount Washington and includes information on the news, people, activities, and businesses of the neighborhood, as well as the actions of the Association’s Board of Directors. The newsletter can be contacted at news@mwia.org with story ideas, calendar listings, volunteering interest, and other inquiries. Advertising in the newsletter generates revenue that is used to support the MWIA and community; interested advertisers should contact advertising@mwia.org for information on rates and publication.

— Chris Mincher, Editor
School Committee Needs Community Volunteers

By AMALIE WARD
amalie.a.ward@gmail.com

The newly created Mount Washington School Volunteer Committee is now recruiting and coordinating volunteers of all types — no need to be a parent of a student at the School. The goal is to make the experience work well with volunteers' availability (whether once a month or once a week) and be comfortable, with opportunities in the classroom, front office, or library.

Those older than 55 might also be interested in the flexible Foster Grandparent program (http://djs.maryland.gov/Pages/Foster-Grandparent.aspx), which creates individualized assignment plans to match the volunteer’s interest to the needs of the school. Program volunteers serve an average of 20 hours a week, providing tutoring and mentoring as well as assisting the educational staff. Participants receive a stipend in appreciation of their time.

There are three dates in August for interested volunteers to have a brief orientation from the team and to ride to Baltimore City Public Schools headquarters on North Avenue to complete required criminal background checks: Friday, August 11, at 10 a.m.; Monday, August 14, at 12 p.m.; and Thursday, August 24, at 1 p.m. The Committee can accommodate other schedules and provide transportation if needed.

Interested persons should complete the online form (https://goo.gl/forms/M430wph0ziyXeu6Z2) or contact Amalie Ward (410-353-9403, amalie.a.ward@gmail.com) with their names, email addresses, phone numbers, and projected availability beginning in September. Inquiries should also address any preference to work from home (such as by collecting box tops or assembling packets for teachers), in an office, in a classroom, or outdoors (for example, escorting children between buildings and for recess), as well as any special skills or experience (i.e., art). Those who are not sure of their availability beginning in September should also contact the Committee if they wish to be placed on an email list.

Amalie Ward is the secretary of the Mount Washington School Parent Teacher Organization and mother to a first-grader at the School.

MWIA Committee Reports

Communications
Chair: Chris Mincher

On May 8, the Committee met to address newsletter content and advertising, and methods for community outreach. Louise Cornell, who volunteered to oversee advertising, presented a plan for contacting current and potential advertisers and collecting revenue for upcoming issues. Thanks to Ms. Cornell’s efforts, advertising earned nearly $7,000 in 2016/2017 with more payments expected. The Committee also decided to increase collaboration efforts with the Merchants Association and the Mill.

Further discussed were methods for sending notification emails to the MWIA membership. Ed Haladay, a newly joined member of the Committee, had volunteered to assist in the creation and use of an email list. MWIA webmaster James Taylor agreed to investigate past efforts and options for maintaining a list either on the MWIA site or elsewhere.

Community & Neighborhood Institutions
Chairs: Leslie Moore and Molly St. James

The Mount Washington School wishes to extend its appreciation to the community for its support and patronage of the Taste of Mount Washington, a food- and wine-tasting party in the School’s “outdoor classroom” on Sulgrave Ave. This year, Taste (formerly known as “Swing Into Spring”) helped fund the School’s award-winning chess team [see “School Spotlight” on page 4], debate team, Science Olympiad engineering team, National Academic League team, and a variety of after-school sports programs — this was especially meaningful as Baltimore City Public Schools faces a significant funding gap for the next three years. As always, the School appreciates the encouragement and support shown to students and school events.

Any member of the MWIA can join a committee. Please visit for a full list of committees and subcommittees.mwia.org
School Spotlight

By LUKE SCHULMAN
Mount Washington School student

It may not be the biggest buzz in the Mount Washington School, but the Mount Washington School chess team, also known as the Checkmated, tied for 13th place and took home the 15th-place trophy in its national division (with more than 120 teams and more than 300 players).

Chess SuperNationals happens every four years, occurring between the “regular” Nationals tournaments. After a lot of qualifying chess tournaments and fundraising, the Mount Washington chess team earned a spot at SuperNationals VI, in Nashville, where we played between May 12 and May 14. The players representing Mount Washington School were as follows: Leo Burnham, Ben Caplan, Nathan Corcoran, Alan Gucheman, Adhi Guerrero, Kalyan Guerrero, Lavender Hall, Noah Johansson, Avrumel Ruben, Sam Ruben, Luke Schulman, and Mia Urban.

We took home the 15th-place trophy in our division. We had a lot of highly competitive players, and many of us won more than one match.

There were many highlights at the tournament, both chess-related and non-chess-related, and two particularly stand out. One is when I got to meet a bunch of different Grandmasters (people who are great chess players and have beaten other Grandmasters). For example, I got to meet the first African-American Grandmaster, Maurice Ashley.

Another highlight was that I got to go on an awesome boat ride inside the Gaylord Hotel, where we were staying. There were three waterfalls and many trees.

I believe this one of the most fun trips you could ever take if you play chess. I have learned a lot from Grandmasters and games.

I have learned the most from my coaches, Ms. Christina Heffner and Mr. Will Sinkler. They have taught me many tactics and skills that I have used in chess games. Ms. Heffner and Mr. Sinkler require that we do our best, have good sportsmanship, respect all things, and push ourselves to learn more. Our families and teachers, and the entire Mount Washington School, deserve a lot of thanks, too.

Our success benefits Mount Washington School because it shows how improved we are and that we can take down chess teams.

If you ever have an interest in chess, give into it because it is worth the hard work. Three new chess players on our team competed in SuperNationals, so join if you can.
Mortgage and Title Companies — Why Are They So Important?

There are many services a good buyers’ agent will provide. Let’s leave for another column the part about finding the house.

Think getting approved for a mortgage and finding a title company. Aren’t they all the same, you ask?

No! Most people think of getting a mortgage from their current banks, which is OK but usually not the best option.

Mortgage lenders lend money for houses all the time. It’s what they do. Your regular bank may be convenient for ATMs, but rarely will you get the level of service you will from a dedicated mortgage lender.

All lenders get their money from the Federal Reserve at the same rate, so technically your rate will depend more on your credit score than which lender you get your loan from. How to find a good one?

Unless you are in the business, you’ve probably never heard of most mortgage lenders; however, agents work with these lenders all the time, and know which ones will say the magic words “clear to close” at the appropriate time. Maryland is a “wet” settlement state, meaning the lender must release the money to the title company before settlement, as opposed to a “dry” settlement state where your funds can come after all the documents have been signed.

There is nothing worse come the day of settlement than when your money isn’t at the title company. If the money isn’t there, you must postpone settlement, which may not sound like a big deal, but think about not having a place to stay: One night in a hotel is maybe OK, but how about a week? Add kids and pets into the mix and it quickly becomes a disaster.

And with all your stuff being on the moving van, you may need to have it offloaded at a warehouse then reloaded once you settle. Movers don’t do it for free, and there’s an increased chance of items breaking from an additional move.

And what about a “gift loan,” typically from a parent? If not, and you then get one from your parents, well, that’s four to seven days of delay as now the underwriters of the loan need to see the paper trail from the original money in your parents’ account, including a copy of the cancelled check, and documentation showing it went into your account.

What a pain! That happened to me this year when I represented a seller.

I’ve had deals with folks using lenders that I could not get ahold of! Seriously? Yes, I email and call them, mostly trying to keep up with how the loan is progressing, and never hear back.

You think the lender is ordering the appraisal quickly or getting all the necessary documents in a timely manner? No. No surprise when you don’t settle on time. Because buyers choose their lenders, sellers’ agents don’t have much say in the matter.

One quick word of advice is to only use a local lender. You want to be able to meet that person, go into his or her office, and see eye-to-eye if needed.

Therefore, I don’t recommend using LendingTree or Quicken Loans. It may mean not getting a house when you are in a competitive situation with multiple bids.

Using a huge bank doesn’t usually end well either. You are a case number, and, if you need to contact the bank for any reason, typically, you are routed to a call center in India where you are not known at all. And let’s not forget most buyers write offers on the weekends — good luck getting a pre-approval letter from a big bank at 5 p.m. on a Sunday!

Let’s move on to title companies and why they are all not the same. As the buyer, you choose what company does your title work and runs the settlement.

Most folks don’t have any idea of what company to use, so they need to trust their buyers’ agent to recommend top-notch people. Most likely you will never know the difference, but, as agents, we see who are the super-professionals and who aren’t.

Most importantly, the paperwork needs to be organized and all the proper investigations completed so you can make your settlement date. Title folks not on the ball may not pick up outstanding liens or determine that there is indeed a ground rent.

The title company must coordinate with the lender to complete the “CD” (closing disclosure form) so the buyer can know exactly how much money to wire to settlement. Once you settle, you want to know your deed and title are being correctly recorded with the proper agencies and within a few days.

We realtors do not get any sort of kickback for referrals. I’m lucky if I get a card during the holidays.

I use certain people because I know they are the best, and will get the work done correctly for my clients. Trust me when I say that, if anything goes wrong during the entire transaction, I’m the one who gets the call from my buyers. And I like all my clients to be happy.

Joan Goldman is a Realtor with Cummings & Co. and can be reached at 443-255-4858.
By CHARLENE ABELN
charabeln@gmail.com

We have a new neighbor and partner at Sinai Hospital. Express Care is a new urgent-care center located at 2400 Cyburn Ave, Suite A, Baltimore, MD 21215. This is an option when seeking treatment of non-emergency medical conditions after hours, or when unable to get a same-day appointment with your primary care provider.

Express Care is a comprehensive facility that offers limited radiology diagnostics, as well as laboratory and pharmacy services. It also performs occupational health services, school and athletic checkups, and vaccinations. Typical medical situations handled by urgent care include common illnesses (such as colds, flu, earaches, sore throats, migraines, low-grade fevers, urinary tract infections and limited rashes) and minor injuries (such as sprains, back pain, minor cuts and burns, minor broken bones, or minor eye injuries).

Usually, an urgent-care visit will incur less out-of-pocket cost than a visit to emergency room, and your insurance provider will most likely be educating its members to utilize urgent care instead of the emergency room for common, non-life-threatening illnesses and injuries. Wait times will be significantly less than a wait in the emergency room. Patients should still call 911 for all life-threatening conditions.

Check with your insurance provider before a medical situation arises to know what your copay for use of urgent care will be. Medicare has separate allowances and rules for urgent care so refer to Medicare.gov to ascertain what that urgent care coverage is.

Mount Washington resident Charlene Abeln is a registered nurse with experience in both outpatient health care and inpatient critical care.

For hours and services offered, visit Express Care at http://www.whywaitintheer.com/walkinmedicalcenter.php.
How Cool is your Cooling?

By FRANK LEE
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and
LIBBY BAKER
Libby.baker1@gmail.com

When we’re hot, we’re grumpy. So, let’s be cool, while lowering our costs and carbon use as well.

Last issue, we prepared for firing up our central air-conditioning/furnace systems efficiently. Central systems have ductwork in the basement or attic, serving all rooms.

Other cooling options include: (1) efficient window unit ACs (with fans); (2) a mini-split inverter AC or heat pump; (3) a tight house and cool roof; (4) ceiling fans; and (5) a whole-house fan. You can become a carbon-footprint superhero, taking honors on your whole-house fan. You can become a carbon-footprint superhero, taking honors on your whole-house fan. You can become a carbon-footprint superhero, taking honors on your whole-house fan.

Tighter House and Cool Roof

Window ACs get a bad rap: rattles, limited cooled area, energy overuse, annual installation, and off-season storing, not to mention wet drips, blocked views, and daylight and curtain interference. But they can be used effectively, and higher-efficiency, quiet products are available.

Cooling only limited areas that you most often use, such as the kitchen, dining room, bedroom, or office, can save significantly more energy than a central system that cools every room, every hour. Also, strategically placed fans can direct the cooler air into the next area.

But resist using very old window AC units. An atmosphere-damaging “R-22” must be recycled.

If you see “R-22” on a label, the responsible action is to immediately take it to Sisson St. Recycling Center or call 311 for bulk-trash pick-up. Offering an old but running R-22 AC for free to others is not a gift.

Shop for Energy Star-brand AC units with a label efficiency “EER” of 11.5 or 12.0. Friedrich has innovative high-efficiency AC products, including unit heat pumps that can improve heating efficiency, too.

Mini-Split Heat Pumps and AC

Mini-splits are a smart efficient alternative to adding ductwork. During the past 20 years, Panasonic, Mitsubishi, and Fujitsu have competed, setting higher efficiency and performance standards and changing the market for AC products. They are relatively easy for a professional to install in groups of up to three rooms.

Mini-splits quietly sip just a few kilowatts. Each room gets individual programmable controls, cools (or heats) when occupied, and may go on idle or cruise-control when not. Mini-splits slow down or speed up to match your needs, efficiently delivering comfort.

A sleek wall-mounted delivery unit can be unobtrusive. Units can sometimes be recessed over closets or in a wall like a picture frame, or mounted flush up in some ceilings.

Drawback: They are a bit pricy but eligible for significant BGE SmartEnergy Rebates.

Heat-pump versions can be integrated with radiator heat or central furnaces for extreme efficiency. More on that next winter.

Whole-House Fan

Keeping your attic from heating up, and transferring that heat to the ceilings of your lower floors, can keep your house cooler. Attic and basement air sealing and insulation pay off by improving comfort and saving money.

Don’t forget BGE’s 50-percent rebate for up to $4,000 of air sealing and insulation work. When the roof is replaced, “Energy Star Cool” and reflective metal roofs stay cooler than black shingles. Note: When brutally hot, we turn on a window unit as well as a fan at the top of our attic stairs, blowing the cool air down, cooling off the attic as well as the lower floor where we sleep.

Central A/C has become “required” to sell a house, but many of us remember living without it. Ceiling fans effectively cool the skin. Living under ceiling fans can reduce, by half or more, the number of days you feel the need to run AC.

Remember, though, fans cool you, not the room. Turn them off like a light when you’re not in the room. The fan motor generates heat if left on.

Whole-House Fan

Consider an update of that oldouvered attic fan at the top of the stair your grandparents had. Mount Washington is a cool forest with an abundant resource under our tree canopy. Tamaraflack brand whole-house fans effectively draw a quiet night shade breeze into screened windows where you sleep.

At the same time, hot attics are flushed out. By morning, night air cools the whole house, ready to face the next day’s heat. Then keep any ray of direct sun out of windows and doors and the place stays amazingly cool.

Of course, whole-house fans are never, ever run during the daytime. They would heat up the house terribly.

A safe strategy might be to spend the summer with a quality, properly sized whole-house exhaust system in the attic floor and keep two or three window AC units ready for absolute stinker hot nights or for individual bedroom relief.

By the way, an attic exhaust fan, mounted in the attic end wall or up through the roof, sucks out attic heat when the sun shines and sucks hot daytime air into the house. These are big energy drains, not attic coolers.

You control your home cooling and energy consumption. Hopefully, these ideas, and others, may improve your summer comfort and cool your cooling.

Frank Lee is an advisor with City of Baltimore’s Office of Sustainable Energy.
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Understanding their importance is something that doesn’t happen in the checkout lane. Getting hands dirty is about getting out there and seeing how complex the big picture is, and it feels good and important to be a part of something larger than oneself.

Excess produce is donated to food kitchens that serve the homeless, and some members’ kids also get together after harvest days to prepare casseroles to drop off at Our Daily Bread, a lunch kitchen that helps people in need. The Garden will continue to seek community involvement and be a positive presence in these ways. Members understand that they will be at their best when broadly woven into the fabric of this wonderful city, “the greatest city in America.”

The Garden is supported by member dues and the Mount Washington Preservation Trust. A beautiful new fence was completed via a collaboration with the Trust.

Trust member Paul Levine came up with the design and helped with the construction. He is a true craftsman who produces wonderful structures.

The Trust also manages many of the Mount Washington green spaces and plantings. It does a lot to help make the Garden, and Mount Washington, a more beautiful place. Be on the lookout for the Trust’s fundraising letter and know that anything given helps provide this support.

The hard work is all done on a volunteer basis. For those that would enjoy it, there is space for a few additional families to join as members of the Garden; to learn more, send an email to mwacvg@gmail.com. The Trust is also always looking for new volunteers to help, and can be reached at mwpt@gmail.com.
Secure Online Identities Need Good Passwords

By GARY MOORE
gary.moore@gmail.com

There is a fair amount of confusion about what makes a good password and what makes a bad password. In short: longer is better when it comes to passwords.

A plain, long password (such as “MyReallyLongPassword”) is better than a short password made up of mixed capital letters and numbers (such as “orroles”). So when picking passwords, choose some words you like or even a song lyric (“heyjudeonmakeitbad”).

When it comes to accounts online, email passwords are the most important. The reason is that every service includes the ability to send a password reset email to the account holder’s email address. If someone knows an email password, it is very likely he or she could access any other service linked to that email address.

Email passwords must be unique and not See Passwords, page 11
Who doesn’t like a campfire singalong? Nobody I know; that’s for sure.

Back in the day, we used to mix up a few gallons of hoodoo hootchie-koo power punch and burn the dorm furniture and sing all the TV theme songs we could remember. They are our folk songs, after all. “Ohhh, sit right back and you’ll hear a tale…”

So you will be thrilled to learn that I will be hosting a series of campfire singalongs this summer at various locations around the neighborhood and you are invited! We will have Roberto’s famous s’mores pizza and I will mix up a batch of the ol’ hoodoo hootchie-koo, and we will all sing some brand-new modern folk songs that are sure to take the place of the mud shark in your mythology. So sing along at home now and be ready for the big night!

First, to the tune of “YMCA”:

“Neighbors! There’s no need to feel down,
I said, Neighbors! We know who are the clowns
I said, Neighbors! You’ll see them all around,
Just read the listserv and you will seeeeeeee…

It’s fun to yell at the M-W-I-A,
It’s fun to yell at the M-W-I-A,
They are all volunteers - they give sweat, blood, and tears,
They are working for you unless your dues are in arrears,

It’s fun to yell at the M-W-I-A,
It’s fun to yell at the M-W-I-A,

There’s a parade to be seen, every year without fail,
But you want to vent so you open email,

And yell at the M-W-I-A,
It’s fun to yell at the M-W-I-A.”

Wasn’t that fun! Let’s try another – to the tune of “I’ve Been Working On The Railroad”:

“I’ve been posting on the listserv, all the livelong day,
I’ve been posting on the listserv, going to make you see things my way.
Can’t you hear their minds blowing,
This is more addictive than porn,
Can’t you hear their minds blowing,
With ridicule and scorn.

Don’t you wanna know,
Don’t wanna know,
Don’t you wanna know what for-or-or,
Don’t you wanna know,
Don’t wanna know,
Don’t you wanna know what for.

Some folks need a reminder,
Some are in the Village I know-oh-oh,
I’m home at my computer, stroking my own ego!
And it’s hi-ho Pimlico,
Hi-ho Pimlico oh oh,
Hi ho Pimlico0000,
Stroking my own ego.”

I can’t wait to toast a marshmallow with you under the towering poplar trees this summer. I’ve got the fire; you bring the ice. And the Roberto’s Pizza.

Ned
“Passwords,” continued from page 9

used for any other online service — including any online banking or credit card accounts. All of those passwords should be unique as well.

After securing email and online financial accounts, it’s okay to share passwords across non-critical services (such as Snapfish, Twitter, or other message board logins). Still, use a strong password. Never underestimate the value of the data in those accounts.

Many services (Gmail, for example) offer something called “two factor authentication” (2FA). 2FA means that the service needs a password and an extra code provided by the user, often in the form of a text message sent to a phone.

For someone to gain access to an email account, he or she would need the email password and the phone the message would be sent to. Always enable 2FA if a service offers it.

With fresh, strong passwords across multiple accounts, how to remember them all? There are a few good software tools, known as “password managers,” that will help keep all of these straight:

- 1Password (https://agilebits.com/)
- LastPass (https://www.lastpass.com/)
- KeePass (http://keepass.info/).

And don’t discount offline tools such as a pen and paper. Writing down passwords in a notebook at a desk or home office isn’t as bad as people think.

As long as anyone who may have access to the notebook can be trusted, this method is perfectly fine. Do keep the notebook in a drawer (or even a locked drawer) so that guests or workers at home won’t see it.

Setting strong, unique passwords across major accounts and storing them in a password manager will go a long way towards preventing online theft (be it identity or financial). Summer is a great time to take a vacation, but don’t ever take a break from keeping online accounts secure.
Ah, summer in Mount Washington. The crack of the bat ringing from the new ballfield at Northwest Park. The squeals of the children frolicking in the pool. Humidity so thick you need to shovel a path through it to get to your car. Mosquito swarms that can skeletonize a deer in under a minute. Groups of young folk wearing mirrored aviator goggles, carrying six-foot-long glow sticks, and wandering the Northern Parkway median trying to find the Moonrise Festival.

And, of course, the community-wide burst of American pride that is the Spirit of Mount Washington Parade on July 4 at 10 a.m. Because of the construction at Springwell [see “Springwell Construction Underway,” page 1] the event has a new location this year just across Wexford Road at Northwest Park. Sadly, Springwell declined to let one of its massive dirt mounds be used for a reenactment of the Battle of Bunker Hill, but patriotic zeal will nonetheless be plentiful.

Summer is also the season when the MWIA Board gets a few months off — one of the many (OK, only) perks that comes with the position — but the newsletter nonetheless goes out on schedule. In this issue, we restart the practice of printing reports [see page 3] from the MWIA committees. Those steeped in local history have informed me that the original purpose of the newsletter was to provide these kinds of updates, rather than the updates Ned Dunkleberger provides about his attempts to become a psychic medium for cats.

The newsletter has grown beyond its roots into something reflective of the community (especially that portion that knows a heck of a lot about gardening). Thanks to our volunteers, we’re also able to follow the expanding accomplishments of Mount Washington School, learn how to cut our energy bills and maximize our property values, and get tips on staying healthy. Putting the “free” in “freelancers,” our unpaid writers have delved into the personal backstories of neighborhood merchants and residents, walked through confusing zoning and permitting procedures, tracked the progress of major park and trail developments, and laid out modifications in local transportation. And many former cat owners have finally gotten the closure they need.

But the newsletter still could do more. Changes in the Village and its businesses, political actions that specifically affect the community, local entertainment and events — these sometimes get short shrift when our pool of helpers gets shallow. So if you’re somebody with an interest in writing about what’s going on in the neighborhood, we’d love to hear from you. After all, just around the corner is autumn in Mount Washington, and somebody will need to explain the impassioned debates about disposing of dead leaves.

Chris Mincher
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