



## MUSINGS OF THE PRESIDENT

October 2019

Turning the pages of our 2019 calendar I see the Fall Session has begun! A warm welcome to our new members and hello to those returning.

I hope everyone has taken an opportunity to review the sessions and tours being offered by the Curriculum Committee and made plans to attend. If you have an idea for a speaker or topic for a session, the committee is in the planning stages for Spring. Please contact Joe Alfred, the chairperson, with your ideas or just attend one of the planning meetings.

Thank you to Keith Fennell, our new Administration Chairperson, who has made sure we are updated on our policies and procedures.

Donna Lewis, our Membership Chairperson, and her committee have been busy with Welcome Packets and the Holiday Luncheon coming up on December 11. Reservation forms are included in this newsletter. Additionally, there is a Volunteer Opportunity Form, please think about getting involved!

Our Long Range Planning Committee is in the process of implementing the suggestions and plans laid out from last year. An important outcome from this committee we have already begun to implement is for emergency stickers to put in place on the backs of our name tags. The information included is vital for first responders and will be made available through the classroom.

Just a reminder that October 16 is our upcoming General Meeting. There will be refreshments served at 9:30 a.m. an opportunity to meet and greet.

I look forward to serving as your President and working with Vice-President Keith Morgenheim, Secretary Carolyn Sulima, Treasurer Bryn Pavek and Administration Chair Keith Fennell. Welcome to the new Board members Leila Davis, Ron Gates, and Susanne Lazanov. A big thank you to Chuck Block for his service as President and to our retiring Directors Peggy Verdine and Jack Sulima.

Enjoy your continuing education,  
Michelle M. Esbenshade

**ADMINISTRATION COMMITTEE REPORT**

The Administration Committee met for its Quarterly meeting on 28 August 2019 in the CLL Classroom. Ten members of the Committee participated. Keith Fennell introduced himself as the new Chairman of the Admin Committee, replacing long-time Chairman John Thompson. Keith expressed his personal appreciation to John for providing him with the necessary turnover to step into the Chairmanship role. Keith also thanked John for his years of volunteer service to ElderStudy, which was seconded by the entire Committee.

Treasurer Bryn Pavek provided a preliminary 2018-2019 Year-End financial report. She presented a final close-out report for FY 2019 to the Board of Directors on 4 September. Bryn announced that Harriet Prim is replacing Dot Meyers to assist the Treasurer reconcile the monthly bank accounts. This is an extremely important task and Dot has been a tremendous asset. Bryn also announced that she will be leaving her role as ElderStudy Treasurer at the end of 2020 after three and a half years. We have a year to identify candidates, determine interest, and train a replacement before Bryn's departure. If anyone is interested in this position, please contact Bryn or Keith.

John Thompson provided an update to the Committee on the substantial update to the Policy and Procedures (P&P) document. This update incorporated significant changes to the Membership chapters and appendices, as well as to the Curriculum chapters and appendices, plus related changes to the Table of Contents and Index—over 60 pages total. Keith thanked John for his efforts in shepherding these changes as his last official chairmanship action.

But the P&P is not a static document, and possible updates are already being considered for next Spring's review. For example, the Policy & Procedures Document will need revision to the section on Tax Status to bring it in line with current Internal Revenue Service (IRS) guidance regarding tax exempt status. The IRS raised the gross receipts limit for all 503(c)(3) organizations from \$25,000 to \$50,000 annually for tax exempt status.

Keith announced that he has volunteered to conduct the annual audit this year—beginning in Sept/October—at the Treasurer's recommendation, to help him better understand the overall financial picture of ElderStudy.

After completing all business discussions Keith reminded everyone that the next Admin Committee meeting will be on 20 November, which is TWO weeks prior to the December BOD rather than the usual one week. This is to avoid any personal or travel conflicts with Thanksgiving which is 28 November.

Comments and questions relating to Admin Committee activities can be addressed to Keith Fennell (email: [kfennell19@gmail.com](mailto:kfennell19@gmail.com) or phone 540-809-9833)

## MEMBERSHIP COMMITTEE REPORT

As you likely know, ElderStudy is an all-volunteer organization comprised of many talented members, and the labors of many volunteers contribute to our great success. You may be wondering how you might expand your participation and get more involved. Often, the easiest way is to attend one or more of the committee meetings to see what happens behind the scenes. At other times, a call will go out for a specific position to be filled. This month's newsletter includes an "Opportunity Form" that may help answer some of your questions about volunteering. Specific opportunities are listed on the classroom bulletin board, in the newsletter and by special emails to the membership. We welcome your help!

The Membership Committee will focus our efforts on recommendations from the Long Range Plan adopted by the Board. Areas such as newsletter enhancements, community outreach, classroom safety, and new member orientation are examples of the projects to be addressed.

We are looking forward to seeing you at the first General Membership Meeting to be held Wednesday, October 16. Prior to the meeting, starting at 9:30 am, you will have the opportunity to mingle with members and enjoy some light refreshments. Beginning at 10 am, we will be presented with a session entitled The Five Pillars of Brain Health by AARP. Following a brief break at 11 am, we will resume with our **General Membership Meeting**. We hope to see you there!

Please mark Wednesday, December 11 on your calendars for our celebratory Holiday Luncheon. We will again gather in University Hall on the Stafford campus of UMW in the North Building (just beyond our classroom building in the shared parking lot.) The open bar is available beginning at 11:00 am followed by our luncheon and holiday entertainment. Please complete the attached RSVP form contained in this newsletter by the November 19 deadline and join us for this lovely luncheon.

If you know of a member who is suffering from an illness or a loss, please let Susanne Lazanov ([suelaz@aol.com](mailto:suelaz@aol.com)) know so we can reach out with a message of comfort and support from our organization.

### Reminders:

- Nametags can be picked up in the classroom. Please let us recycle your temporary tags.
- Send your contact information changes to [membership@elderstudy.info](mailto:membership@elderstudy.info)
- The ElderStudy voicemail (540-654-1769) is monitored weekly by the Membership Committee. (If you have an urgent need for information, please contact Donna Lewis at 571-259-6097.)
- There is a lending library in the classroom. Please feel free to contribute or borrow books.
- Join us for the next Membership Committee meeting November 21, from 10 am-noon.

Donna Lewis,  
Membership Committee Chairperson

**CURRICULUM COMMITTEE REPORT**

Our fall 2019 semester has begun and several of our tours are already booked solid. Four of our programs have had an attendance of 74+ and three have had 64+. Our dedicated sponsors have started to contact speakers and tour guides for 62 programs for spring 2020 including 8 tours, 5 book groups and 2 play discussions. We have 44 programs confirmed to date. Many of our favorite speakers will be returning in the spring and we have identified a number of new speakers for programs that we are confident the ElderStudy membership will find enjoyable. For spring 2019, we had 46 programs: 33 classroom sessions with an average attendance of 54.8 members and guests - up 3.3 from spring 2018, 6 tours with an average attendance of 26.3, 5 book groups with an average attendance of 17.2 and 2 play discussions with an average attendance of 58.0. One classroom session had 105 in attendance, two had 80+, three had 70+ and six had 60+.

A very huge Mary Washington ElderStudy thank you to Charlie Fennemore for providing room setup and take down for so many years. We are moving to a monthly system. For the rest of September Joe Alfred will be primary setup, Charlie will be backup. For October, Jack Allison will be primary with Carolyn Sulima as backup. For November, Carolyn Sulima will be primary with Carol Wachter as backup. The primary person will be in charge of room setup and take down. If they are unable to make a given date, they will contact their backup who will handle that date. We are looking for volunteers from our members to join us in providing this service. If you can help us, contact me at (732) 284-6557 or [jsphalfred27@gmail.com](mailto:jsphalfred27@gmail.com)

Our next Curriculum Committee meeting is Thursday 17 October 2019 at 1:00 pm.

Respectfully submitted,

Joe Alfred, Chair  
Curriculum Committee

## **TREASURER'S REPORT**

The two financial reports listed below are posted on the website:

Operations Report #12: Closeout of the 2018-2019 Fiscal Year has gone smoothly.

Notable highlights include:

1. We took in \$4,988 in additional revenue over our typically cautious projection of membership fees.
2. In expenses, we finished the year with \$307.58 left in the 18-19 budget as amended.
3. The Board was able to fund grants of \$1,700 to the University departments for participating faculty presenters and to support the Great Lives Series.

Balance Sheet Report #4: ElderStudy has funds available at the end of FY 2018-2019 projected at \$28,305.13. The Board has allocated \$18,295 of that amount for expenditures in the 2019-2020 Budget. The balance assists with cash flow in the checking account and unexpected expenditures of the organization.

2019-2020 Current Fiscal Year: Many thanks and big kudos are due to the following Admin Committee "project" volunteers: Barbara Barnett, Gail Oakes, Bill Wemmerus, Sandy Wemmerus, Bill Young, and Susan Young and Joan Bitely. They helped with a new experiment to have a group of four process the Early Member Registration Forms and payments. Thanks to their help we got 206 renewals and new members processed by September 1, 2019 and got it done in two 3-hour stretches instead of four days of 4-5 hours by the Treasurer. "Many hands make light work." And of course more renewal and new memberships continue to arrive through October, but the good news is we are very close to meeting our membership income planning goal for this year.

Respectfully Submitted,

Bryn Pavek, Treasurer

## 2018-2019 Operations Report #12

Accounting Category/Subcategory	2018-2019 Approved Budget (6/6/2018)	2018-2019 Amended Budget	9/1/2018 thru 8/31/2019	% of Plan	
<b>INCOME</b>					
Membership Fees	\$19,200.00		\$24,188.00	126.0%	(a)
NameTag Replacement Fees	tbd		\$6.00		
Interest from Certificates of Deposit	tbd		\$66.59		
Miscellaneous (excludes replacement NameTags)	tbd		\$331.00		(f)
Membership Special Events Fees	\$3,000.00		\$2,376.00		(g)
Curriculum Off-Site Fees	tbd		\$1,431.00		LOC
<b>Total ES Income/Revenue</b>	<b>\$22,200.00</b>		<b>\$28,398.59</b>		
<b>EXPENSES</b>					
<b>Board of Directors</b>					
BLS Scholarships	\$1,500.00	\$200.00	\$1,700.00	113.3%	(n)
Election Expenses (copying, printing)	\$250.00		\$263.66		(o)
Grants (from excess 2018-2019 Funds)	tbd		\$1,700.00		Bd correct
Classroom Contingency	\$0.00	\$1,778.16	\$1,778.16		(t)
<b>Subtotal Board Of Directors</b>	<b>\$1,750.00</b>	<b>\$1,978.16</b>	<b>\$5,441.82</b>		
<b>Curriculum Committee</b>					
Speakers/Programs (Aug-May)	\$7,500.00		\$6,500.00	86.7%	
Postage/Mailing/Copying	\$125.00		\$67.75	54.2%	
Off-site Location Programs	tbd		\$1,165.00		(b)
Gifts/Gratuities	\$25.00		\$0.00	0.0%	
Stationery/Supplies	\$150.00		\$42.37	28.2%	
Special Activities	tbd		\$0.00		
<b>Subtotal Curriculum Committee</b>	<b>\$7,800.00</b>		<b>\$7,775.12</b>		
<b>Administration Committee/BOD</b>					
General Operating Funds	\$250.00		\$113.30		
Stationery/Supplies/Publications	\$650.00		\$638.81		
Postage/Mailing/Copying	\$200.00		\$273.13		
<b>Subtotal Administration Committee</b>	<b>\$1,100.00</b>		<b>\$1,025.24</b>		
<b>Membership Committee</b>					
Brochures/Rack Cards	\$100.00		\$0.00	0.0%	
Stationery/Supplies	\$200.00		\$29.99	15.0%	
Gifts/Remembrances	\$200.00		\$33.27	16.6%	
Name Tags	\$350.00		\$382.95	109.4%	
Newsletter/Communications (6.5)	\$800.00		\$594.67	74.3%	
Postage/Mailing/Copying	\$270.00		\$195.39	72.4%	
Web Site (renewed Jul 2019-3 yrs & Domain)	\$150.00		\$227.61	151.7%	
Telephone Services (12mo)	\$300.00		\$264.00	88.0%	
Membership Meetings/Spec Events	\$5,000.00		\$3,720.52	74.4%	(s)
<b>Subtotal Membership Committee</b>	<b>\$7,370.00</b>		<b>\$5,448.40</b>	73.9%	
<b>Total ES 2018-2019 Expenses YTD</b>	<b>\$18,020.00</b>	<b>\$19,998.16</b>	<b>\$19,690.58</b>		

- a. Member Fees=\$17,322 Early Fees + 2,433in  
One Plus Fees in 18-19 from 17-18 and \$4333 net  
Memb renewals & new after Sept 1, 2018.
- b. \$200 Bus Deposit paid in 17-18; total \$1,365.  
Expense offset by fee reservations.
- f. \$150 Belmont refund; 3 Donations scholarship
- g. Winter Holiday Lunch fees Catering was \$2,131
- n.o. Includes \$200 donations;o excess is copy error.
- s Memb Mtgs \$565/Spec ev \$3,155.52.
- t BOD \$3,500 approved for classrm equip June 19

**FOR OFFICIAL USE ONLY**

**MARY WASHINGTON ELDERSTUDY  
2018-2019 Quarterly Balance Sheet Report #4**

Reporting Period: September 1, 2018 thru Aug 31, 2019  
Date of Report: Sept 4, 2019

**BOD Approved: Yes**

	<b>Description of Asset or Liability</b>	<b>As of 9/1/2018 (a)</b>	<b>8/31/2019 (b)</b>	
<b>Assets</b>	<b>Operating Account</b>			
	Wells Fargo Bank Checking Account [Quicken]	\$44,222.48	\$45,698.90	
	<b>Capital Reserve Account</b>			
	Wells Fargo CD 58022 [0.30%; m 10/27/2021]	\$5,213.19	\$5,234.72	
	Wells Fargo CD 82954 [0.10%; m 1/3/2022]	\$5,042.66	\$5,077.12	
	Wells Fargo CD 82913 [0.30%; m 9/29/2021]	\$5,283.37	\$5,305.66	
	<b>Total Assets</b>	<b>\$59,761.70</b>	<b>\$61,316.40</b>	
<b>Liabilities</b>	FY 2017-2018 Budget Expenses Pending	\$0.00	\$0.00	
	FY 2018-2019 Approved Budget /Current Balance	\$18,020.00	\$307.58	(x)
	FY 2018-2019 Capital Reserve ( \$15,000 min.)	\$15,539.22	\$15,617.50	
	FY 2018-2019 Grants (typically \$2000-2500)	TBD	\$1,700.00	Depts & GL
	FY 2018-2019 Classroom Contingency	\$4,391.37	\$2,613.21	New Equip
	FY 2019-2020 Early Fee & Donation Deposits		\$12,773.00	
	<b>Total Liabilities</b>	<b>\$37,950.59</b>	<b>\$33,011.27</b>	
	<b>Assets less Liabilities (Net)</b>	<b>\$21,811.11</b>	<b>\$28,305.13</b>	

**Treasurer's Notes:**

(a) 9/1/2018 Checking Account is actual per Quicken; CD Information is from Wells Fargo COB 8/31/18. Classroom Contingency is as of 8/31/2018.

(b) Checking Account information is per Quicken as of 8/31/2019; note that Checking account includes \$12,569 in Early Member Fees and \$204 in donations for 2019-2020. CD information is from 8/31/2019 Bank Statements.

(x) Compares to Amended Budget amount of \$18,220, which does not include the grants or classroom contingency for comparison.

Respectfully Submitted,  
Bryn Pavek, Treasurer

**VOLUNTEER NEEDED:****ElderStudy Treasurer**  
**for Next Year Beginning August 2020**

Skills: Balancing a checkbook  
Use “pre-made” forms for reports or letters  
Some knowledge of Budgeting  
Some familiarity with Excel (spreadsheet)  
Some familiarity with Quicken (accounting and posting)  
Some familiarity with Word (letters)  
Transportation to pick-up mail weekly at UMW

Time: Mid Aug-Mid Oct: 20 hours per week  
Mid Oct-June: 8 hours per week  
July-Mid Aug: 4 hrs per month  
Board Mtgs: Quarterly  
Admin Committee: Quarterly

Notes: All of this together is estimated to be 275 hours per year, with lots of flexibility for doing it at your own pace and within your own schedule.

The current Treasurer, Bryn Pavek, is rotating off after 3 ½ years, but she will be available this year and next for questions and coaching. Please contact Bryn Pavek, or Keith Fennell, Admin Committee Chair, if you have questions or an interest in volunteering.

*“I really enjoyed it because I got to learn a lot about ElderStudy, give back to the organization, meet new people, and I could work it totally around my schedule and travel. Plus there are easy records to follow.” Bryn Pavek*

*“Curiosity is one of the permanent and certain characteristics of a vigorous intellect.”*  
– Samuel Johnson

## EMERGENCY STICKERS

We have developed an emergency sticker for each member to place on the back of the name tag.



This sticker contains location information that would need to be conveyed to the 911 operator in the event of an emergency while in the classroom. Please pick up your sticker on the nametag table at the front of the classroom and affix it to your nametag.

## BOOK CLUB

The ElderStudy Book Club meets monthly, at 1:00 pm, on the second Thursday (in the CLL classroom on the 2nd floor of the South Building at the Stafford UMW Campus on Route 17).

Upcoming Book Club Selections:

October 10, 2019 - **The Library Book** by Susan Orlean

November 14, 2019 - **The World According to Bob** by James Bower

December 12, 2019 - **FDR and Chief Justice Hughes** by James F. Simon

## ITEMS OF INTEREST

### FXBG FONT

The font used in the headings of this newsletter is the new FXBG font created by Pete Morelewicz. He was featured in a recent Free-Lance Star article (Aug.12, 2019). He designed the font by studying the historic signage in downtown Fredericksburg. The [FXBG](#) font is distinguished by large, rounded letters with faded lines running through them that resemble the fading that occurs on old brick. A second style omits the fading. The artist has made it available as a free download on his website, for either personal or commercial use at [fxbgfont.com](http://fxbgfont.com).

### UNIVERSITY OF MARY WASHINGTON EVENTS

Events scheduled for the University of Mary Washington campus can be found online at [www.umw.edu](http://www.umw.edu). The online calendar lists all concerts, lectures, theater and athletic events. Once at the UMW website, select "Arts & Culture" or "Athletics" from the tabs at the top of the page, or "Events" at the bottom of the page and that will take you to the respective calendars.

### ROAD SCHOLAR

We are explorers, adventurers and students of the world

Extraordinary travel and learning adventures for people 55 and over. At not-for-profit Road Scholar (formerly Elderhostel), the mission is to inspire adults to learn, discover and travel. the learning adventures engage expert instructors, provide extraordinary access, and stimulate discourse and friendship among people for whom learning is the journey of a lifetime. Road Scholar is proud to offer 5,500 learning adventures in 150 countries and all 50 states, serving more than 100,000 participants per year. For more information contact:

[www.RoadScholar.org](http://www.RoadScholar.org)

BY PHONE:  
(800) 454-5768

BY MAIL:  
Road Scholar  
11 Avenue de Lafayette  
Boston, MA 02111

This Newsletter is prepared by Gail Oakes, with contributions from many members of ElderStudy. If you have any questions, comments, or suggestions for the newsletter, please feel free to let me know. You can email ([gail.oakes2@gmail.com](mailto:gail.oakes2@gmail.com)), text or call (540-846-9320).

**ELDERSTUDY HOLIDAY LUNCHEON  
WEDNESDAY, DECEMBER 11, 2019  
11:00 AM to 1:30 PM  
\*\*\*UNIVERSITY HALL \*\*\*  
IN NORTH BUILDING ON UMW STAFFORD CAMPUS  
Cash Bar Opens at 11:00; Lunch Served 11:30**

**MENU**

**Tomato Basil Baked Flounder  
OR  
Sundried Tomato-Crusted Chicken Breast**

**Served with Classic Caesar Salad, Roasted Root Vegetables, Three Cheese Potatoes Au Gratin, Berry Trifle**

**\$22.00 per Person - Guests Welcome**

**DIRECTIONS TO UNIVERSITY HALL**

The Stafford Campus is off of Route 17 North. If using Interstate 95, take Exit 133 North towards Warrenton. Continue on Route 17 North for 3.9 miles and turn left onto Village Parkway. Drive 0.2 miles and turn right onto University Boulevard. Drive 0.1 miles and turn right. The North Building is next to the building where the ElderStudy Classroom is located.

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**Complete This Form And Check One Entrée Per Person:**

Name: \_\_\_\_\_

Tomato Basil Baked Flounder \_\_\_\_\_ Sundried Tomato-Crusted Chicken Breast \_\_\_\_\_

Name: \_\_\_\_\_

Tomato Basil Baked Flounder \_\_\_\_\_ Sundried Tomato-Crusted Chicken Breast \_\_\_\_\_

Name: \_\_\_\_\_

Tomato Basil Baked Flounder \_\_\_\_\_ Sundried Tomato-Crusted Chicken Breast \_\_\_\_\_

Name: \_\_\_\_\_

Tomato Basil Baked Flounder \_\_\_\_\_ Sundried Tomato-Crusted Chicken Breast \_\_\_\_\_

**Amount Enclosed:** \_\_\_\_\_ **Check Number:** \_\_\_\_\_

**Respond by Tuesday, November 19, 2019. Make check payable to Mary Washington ElderStudy, for \$22.00 per person.**

**Mail to Carolyn Sulima, 12603 Cannon Crest Drive, Fredericksburg, VA 22407**

# ElderStudy Opportunity Form

Mary Washington ElderStudy is a 100 percent volunteer-run organization, which means that **we welcome your help** toward our continued success. There are many and varied areas of the organization that appreciate volunteer help -- curriculum planning, registration, tech support, event planning, and record-keeping are just a few. Being an involved member will allow us to continue offering a wide array of interesting classes, tours and events at minimal cost.

## How do I get involved?

You can come to a committee meeting or volunteer directly with the chairs of one of our standing committees. They are:

Administration: Keith Fennell (540-809-9833 or [kfennell19@gmail.com](mailto:kfennell19@gmail.com))

Curriculum: Joe Alfred (732-284-6557 or [jsphalfred27@gmail.com](mailto:jsphalfred27@gmail.com))

Membership: Donna Lewis (571-259-6097 or [dvlewis22@gmail.com](mailto:dvlewis22@gmail.com))

Volunteers needed for specific ongoing or occasional tasks are also listed on the **ElderStudy classroom bulletin board, in the newsletter, and communicated to the membership via email.**

## Can I be a presenter or sponsor?

The group also welcomes members who can present a program based on their own professional background, personal interests, or experiences. Or, perhaps you know someone who you would like to sponsor as a presenter to enhance our line-up of interesting classes and tours? If so, contact the Curriculum Committee!

## Do you have tech or audio-visual expertise?

ElderStudy is always in need of volunteers with knowledge of Excel and other tech experience, as well as members who enjoy digital photography and are skilled in editing/proofreading. Chuck Watkins (540-809-8351) handles our website, and Keith Morganheim (716-831-0219) maintains our FaceBook page.

Ready to get involved? Great! Contact one of the above mentioned people, or just fill out this form and drop it in the Comment Box in the ElderStudy classroom. You can also mail it to: ElderStudy, University of Mary Washington, 1301 College Ave., Fredericksburg, VA 22401.

Not ready yet? That's perfectly okay with us. Some people prefer to enjoy our sessions without further involvement. Others want a year or two to feel comfortable in the organization before they jump into volunteering. That's fine, too. We'll be here waiting for you!

Name: \_\_\_\_\_

Preferred way to contact you (phone, email or text?): \_\_\_\_\_

What type of tasks or interest areas would you like to volunteer for?

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