

M10 Annual Meeting!

Tuesday, April 16, 2019

Clubhouse II Activities Room

11:30 Sign-in

(Doors won't open before 11:30)

12:00 Lunch

12:30 Meeting

Time for all Mutual 10 homeowners to participate... (If you can't make it, send in your proxy - sign the back of the return envelope otherwise it won't count.)

To make signing-in faster, please know your unit's 3-digit number – example: “234-B” “170-A”

*Any questions? Call Peggy Salazar, President
301-598-0373*

MARYLAND MUTUAL NO. TEN

*The Kelmscot Village Tidings***Important****Phone Numbers**

- LW Administration:
(301) 598-1000
- LW Security:
(301) 598-1355
- Main Gate:
(301) 598-1044
- Comcast:
1-855-638-2855

Board of Directors

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psalazar1952@comcast.net

Leroy Salazar, Vice President
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MUTUAL WEBSITE
www.lwm10.com

April 1, 2019

Publication: April 1, 2019

FROM THE PRESIDENT

By: Peggy Salazar
301-598-0373

psalazar1952@comcast.net

**President's Message:**

April weather, rain and sunshine both together.” (*English Country Saying*)

Springtime is a busy time in Mutual 10. We have a few more dryer vents to clean; a little more than half of electrical panels to inspect by Kolb; gutter cleaning to start and finish (around April 8); power-washing of each unit's siding and fencing (end of April).

We had so much rain this last year that our vinyl siding and fencing became Petri dishes for mold and mildew. The Board has hired a company that only does power-washing and, weather permitting, can get all 158 homes done in 5-7 days. We'll let you know the week in which power-washing will begin. It's important that you keep your patio fencing clear of furniture and anything else that would impede the power-washers. Whatever you have inside your patio, place in the middle of it, as they will be washing the fence inside your patio as well as outside. Also, it goes without saying that when your unit is being power-washed, make sure all of your windows and doors are closed. By the way, the solution they will be using will not harm your plants.

If you haven't had your electrical panels checked by Kolb as yet, no worries. They are methodically checking each home and are

doing a thorough job – it takes time. Help them by insuring that the electrician has access to your main panel in the garage in particular. Some of you have hidden the panel with stored boxes and items. Clear a path to the panel.

The Maintenance Committee is finalizing the list of roof replacements and concrete/sidewalk/street work to be done this year. You will be notified if your garage roof or main roof, or both, will be replaced.

Homeowners, please note the flier attached to The Tidings – a reminder of our upcoming Annual Meeting. This gathering is for homeowners only – renters may not attend. If you cannot make it in person, please fill out your proxy and send it in (self-addressed stamped envelope was provided in your packet) as soon as you can. **DON'T FORGET to sign the back of the envelope** otherwise your vote won't count. Thank you for fully participating in your condominium association.

Speaking of participating, we want to thank Sara Gordon for being willing to serve on the M10 Board these last few years. She has decided it's time to let someone else fill her seat as she has places to go, people to see and things to do. Best wishes, Sara!

“April prepares her green traffic light and the world thinks GO.” (*Christopher Morley, American journalist, novelist, essayist, poet*)



Treasurer's Report

By Janet Martin

Our finances through February 2019 are as follows:

Income	\$	170,272
Expenses	\$	194,534
Deficit	\$	24,261
Variance over Budget	\$	8,869
Reserve Balance 2/28/19	\$	796,703

It is typical, and expected, to be in a deficit position this time of year. Although the deficit is \$24,261, it is \$13,533 less than the deficit we faced in February of 2018 and is \$8,869 ahead of budget. This puts us in a comfortable position.

Interest rates have increased over the last year and we have been able to reinvest most of our money at the higher rates. A sizeable amount is invested in Certificates of Deposit and anticipated operating funds are deposited in Money Market accounts. All of these accounts are, of course, fully insured. Interest earned in 2018 was \$16,298. This year should be even higher.

The 2018 financial audit has been completed by Malvin Riggs & Company, P.C. The audit was "clean". The Leisure World Accounting Department does an excellent job in managing the day to day accounting for our Mutual. They have strict internal controls in place and adhere to them very conscientiously. We should all appreciate the great job they do for us.

As always, please feel free to call me at any time if you have a question about our finances. I can be reached at 615)788-3157 or via e-mail at janetlmartin@earthlink.net



Landscaping Report

By Dora Pugliese and Christina Petersen

Daffodils are blooming and Okame cherry trees are showing their beautiful pink flowers so spring is here but, don't be fool by this nice weather - we may still get some frost in April. Plant your annuals in May. We usually recommend Mother's Day as a safe bet planting date.

The damaged grass along the driveways, due to snow-plowing, have been seeded but we had very heavy rain right afterwards so it may have washed away the seeds. Christine and I will check them again. We'll have an inspection of the Mutual at the beginning of May. We'll check the foundation plantings of each residence for weeds and bushes too close to the siding or over the gutters as well as dead bushes. We will also have an inspection with the LW Grounds Department and McFall & Berry to check on the trees. A decision will be made as to which trees will need trimming this year.

Christine and I used some pre-emergent herbicide on the crabgrass on the slope at Kelmscot and Lindsey Lane. There seems to be an abundance of this obnoxious weed, which is so hard to get rid of.

I saw an article in the Master Gardeners newsletter which may interest some of you. It is called "Truth or Myth?"

Truth or myth? - *If it is organic it must be good.*

Answer: Not always. Organic pesticides, whether plant or mineral-based, a soap or an oil, can be very mild to extremely toxic. Not all plants' problems require chemical intervention, many problems result from environmental factors and can be successfully managed without pesticides. When using a pesticide consult with knowledgeable sources first. **FOLLOW THE DIRECTIONS** and start with the least toxic product.

Truth or myth? - Plant marigolds in your garden to deter pests.

Answer: Actually, marigolds do repel some insects and other garden pests, so a few rows can be beneficial.

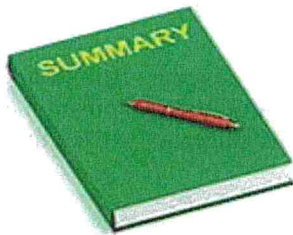
List of Landscape Contractors

Bill Bowers 301-831-7893

Marcus Birznicks 301-610-9721

Mark Emmell 301-249-3655

Carlos Gavidia 240-305-8813



Summary: M10 BOD Meeting on March 28, 2019:

- Typical of the month of February, net operating expenses were over budget by \$43,300. During the short month there was also weather-impacted days resulting in a reduction in revenues from PPD.
- The Trust audit is nearing completion. Field audits for all mutuals continue.
- The 2018 independent Mutual 10 draft audit was presented by LWMC Accounting Department staff member Brenda Kassner.
- ◇ All financial aspects were found to be proper and 'clean.'
- ◇ A suggestion from auditors for the mutual to consider a reserve study to assure appropriate funds are contributed.
- ◇ Board specific questions were answered satisfactorily by Ms. Kassner.
- Property transfers in LW amounted to 16 in February - a low number of resales relative to other months' totals.
- A hearing for a Motion of Summary Judgement will be heard and tentative ruling expected on April 18 in the class action lawsuit against LW.

- The MNCPPC Planning Board has scheduled a hearing to approve the submitted site plan for the Administration Building/Clubhouse I improvements on March 28 at their Silver Spring location.
- The bulk internet/TV contract is being negotiated and is expected to be finalized by May or June. Those who are users of the added internet service look to save significant money when the bulk rate is programmed into the condo fee rather than a direct retail charge from a service provider.
- The LW Strategic Plan is being developed and executed by George Mason University. LW will oversee the effort. At present the survey questions to residents are being developed and it's hoped the survey will be mailed within a month or so.

Mutual Business:

- President Salazar mentioned that power-washing of units will be done by Perfect Touch PowerWash. Prior to that effort will be gutter cleaning to prevent debris from splashing on clean siding. Also, Kolb Electric has completed inspections of many unit electric panels. Only a small percentage of electric issues were found and the mutual board passed a resolution authorizing Kolb to make needed corrections.
- Treasurer Martin reported that January mutual finances were low and resulted in a deficit for the month. However, year-to-date mutual finances are ahead of budget. She pointed out too, that the LW Accounting staff for the mutual consults with her on all investments of funds (ie. CD's, Treasury Bills) and their optimum return rates. All monthly invoices were approved for payment.
- Director Van Scoyoc started a discussion of the need to receive a mutual subsidy for the cost of mutual social events hosted by the Hospitality Committee. It seemed very apparent that this was needed as the Hospitality Committee funds to support these necessary events are being depleted. Consideration was given to a yearly subsidy but it was felt this could lead to inadequate funds by year's end. What received consensus was awarding a subsidy prior to each event when Ms. Van Scoyoc was more certain of the event cost.
- The Maintenance Committee with the lead of Director Salazar has almost completed their assessment of residential concrete needs for the year. Also, there is considerable attention being given to addressing 'ponding'/'puddling' issues on a few resident yards with this problem.

- Director Pugliese of the Landscape Committee mentioned that the Deer Repellant Application program offered by McFall & Berry is not necessary as commercial products are readily available for this purpose.



Summary of LWCC Board of Directors Meeting

By Paul Eisenhour

The following is a summary of the LWCC Board of Directors Meeting, 3/26/19:

* MNCCP permit hearing for the New Administration/ Club I Improvements site plan will be held 3/28.

* PPD staff along with PPD Advisory Committee has performed the annual community-wide survey of sidewalk & roadway needs and priorities for this year.

* In mid-March, the Landscape Advisory Committee, along with LWMC staff, and McFall & Berry reps performed the annual community-wide inspection for needs.

* The Medstar staff at LW provided a report of last month's strep incidents at the center. The report detailed the issue (only certain staff identified as having strep); sanitizing steps to address safety; the current status (which is clear). Resulting from this, LW had a county health inspection done of the food service operation which showed absolutely no connection with LW restaurants.

ACTION ITEMS:

1. The LWCC BOD approved a resolution to revise LWCC Standing Rule 1.5 to allow the Executive Committee discretion in returning proposals for action to its author for more clarification or additional information, if needed.

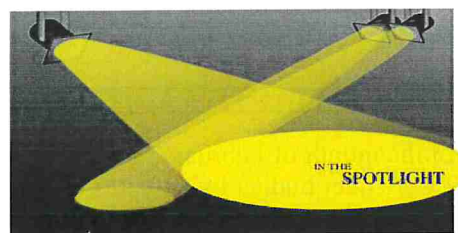
2. The LWCC BOD asked to have a resolution to update the LW Golf Advisory Committee charter. It was sent back to the committee for a clearer explanation of suggested changes. This clarified resolution is expected at the April BOD meeting.

3. The LWCC BOD moved to return a Community Planning Advisory Committee resolution to the committee to break down its motion to exceed basic accessibility requirement when planning or updating building structures. The BOD felt that the given motion contained multiple motions which should be acted upon separately. This updated resolution(s) is expected at the April BOD meeting.

4. Acceptance of the final 2018 LW Audit report was postponed until the April BOD meeting. The Audit Advisory Committee first needs to review added amendments.

5. The LWCC BOD approved an update to the Open Meeting Policy which more succinctly defines a process to allow for an efficient business meeting to be conducted while affording procedures for resident open forum input.

6. The LWCC BOD approved a resolution from the Special Personnel Committee of a position description for the LW General Manager to be used in the future.



Meet Binky & Larry Westervelt!



Binky and Larry have lived in LW for a year and a half. They were familiar with LW because Binky's parents had lived in Montgomery Mutual starting in 1967, so over the years they had visited often. They are happy to be in Mutual 10.

Binky is from northern New Jersey while Larry is from mid-NJ. They lived a far enough distance from each other that they didn't know one another in the growing up years. Binky moved to Maryland in 9th grade when her father took a government job. Larry played pro baseball for a couple of years after high school then entered the Navy. He spent a year in Lakewood NJ, a year in Anacostia DC, and then enrolled in the University of MD where he met Binky when they were both Freshmen – although he was four years older at the time. He lived in a fraternity, she in a sorority. Larry studied for a degree in Industrial Engineering while Binky's degree was in Physical Education. During college, Binky spent her summers as a camp counselor teaching swimming.

After college, Larry worked in the insurance industry for a few years before starting his own insurance agency, which he ran for 59 years. Binky started teaching Physical Education at various Montgomery County secondary schools. About this time, they started their family of four children. Binky earned her Masters' Degree in Elementary Physical Education and started working in the private school sector. Larry worked in his insurance office from his home. In 2002 Binky was a volunteer at the Olympics in Salt Lake City. Her assignment was the women's alpine events at Snow Basin. The volunteers were housed at Weber State College in Ogden, UT.

Binky left teaching and went to work at NIH in Bethesda in their Computer Information Department. After 20 years, she retired from there about the same time Larry retired from insurance work. Binky is still quite active with her competitive roller skating, skiing, scrapbooking and knitting. Larry now uses the LW fitness center frequently and can often be seen walking the family dog around our mutual.

Welcome Larry and Binky!



**NICE..... TO.....
MEET.....YOU**



This & That:

- **Sick and tired** of getting unwanted calls from unknown names and from computer-generated, fake numbers? Comcast offers a free service to its customers. All you have to do is dial *77 (star seven seven) and block those calls. If you decide that you don't want the service anymore, all you have to do is dial *78 (star seven eight) and blocking will cease. Also, you can go online to nomorobo/signup.com which is available to everyone who has any kind of phone service.
- **TV, Internet and Condo Fees Report:** In July 2020 the current Comcast service contract for Cable TV will expire. The LW Board of Directors has given authority to its General Manager to negotiate a new contract with Comcast that will include Cable TV and Internet Service. This would eliminate the internet direct retail charge from the service provider with a discounted charge in each condo fee. Monthly savings would be realized in the overall expense for both TV and Internet services. Infrastructure improvements would also happen within the LW community as well as the replacement of the cable "boxes". A "bulk" contract for LW residents currently exists with the Comcast Cable TV service. By leveraging the number of users in the community, LW has been able to get a significant discount on our monthly charge by rolling it into the condo fee. Right now the monthly charge is \$32.50. This is much better than a direct retail charge, which would typically be \$70+ per month. To have Cable TV and Internet Service at bulk rate will really be a savings to all residents in the long-run.
- **Mail Survey Coming – Your Input Matters!** LW has engaged George Mason University to create a Strategic Plan as a "roadmap" of where the community is now, where it wants to be, and how to get there. Specifically, resident services and amenities will be looked at for usage and need. How will LW gather information? Resident forum focus groups will be held, census data will be used, and a mailed survey to each resident will be sent out. The survey will be coming to each resident in the spring. Questions will not be invasive and all data collected will be treated with ample security. **When you receive this survey, please don't discard it as junk mail.**

The information you provide will help our community plan now and into the future. (See attached letter from the Chair of the committee.)

- **Please keep** outside lights off during the daytime (by your front door and/or at your garage door or patio). Remember, we all pay each other's electric bill as our mutual is on one master meter. Thank you for conserving.
- **Please make note of the next Federal Holiday.** If it falls on one of our trash pick-up days, pick-up will not happen. You must wait for our mutual's next trash pick-up day to put it out.
- **TRASH/RECYCLING – Garbage**, in trashcans, to be put out the night before for **Monday & Thursday** pick-up; **Recycling**, in blue containers, to be put out the night before for **Monday & Thursday** pick-up; **Yard Debris**, in tall, yard-recycling paper bags, to be put out the night before for **Monday & Thursday** pick-up **ALTHOUGH**, you must call the Grounds Department to notify them you have yard debris for pick-up (**301-598-1314**); **Paper/print**, in a paper bag or tied with string, to be put out the night before for **Wednesday** pick-up only (please secure properly so paper doesn't fly around the neighborhood when windy).

Consistent Reminders:

1. *Dogs must be on a leash and their "gifts" need to be scooped up. Take the poop bag home to trash it – do not leave it somewhere in the community.*
2. *If you have a maintenance issue, please call LeRoy Salazar (301-598-0373) before calling PPD or or any other company. He will let you know if the issue will be a cost to our Mutual or to you.*
3. ***Nothing** is to be attached to siding, including the siding on the house inside your patio. **Nothing** is to be attached to the fencing either. (Only plastic wreath hangers are acceptable.) Gates, and their hardware, should not be altered. Violations will cost you the pricey bill from the siding/fencing company to fix the holes/damage. All gates, fencing and siding are owned and maintained by M10.*



Mutual 10 Annual Meeting:

The Annual Meeting of the Council of Unit Owners of Maryland Mutual No. Ten, Inc. will be held in the Activities Room of Clubhouse II, at 12:30 p.m. on April 16, 2019. Please make an effort to arrive by 11:30 a.m. when check-in begins. A light lunch will be provided beginning at 12:00 p.m. The meeting will be called to order at 12:30 p.m. I look forward to seeing you there.



Next Board Meeting

Mutual 10 Board Meeting will be held on April 25, 2019, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.

See You There!



Leisure World Community Corporation
Special Strategic Planning Committee

3701 Rossmoor Blvd
Silver Spring, MD 20906
sspc@lwmc.com
240-560-5794 (messages only)

Strategic Planning Update, March 2, 2019

**Arthur N. Popper, Mutual 16
Chair, SSPC**

The Leisure World Special Strategic Planning Committee (SSPC) seeks to keep all residents aware of the progress in the Leisure World (LW) strategic planning (SP). The strategic planning exercise is designed to help LW move forward over the next years in order to meet the needs of current residents in terms of amenities and services, and to also ensure that LW is highly competitive with our growing “competition” in the 55+ housing market.

Current Status of SP

We are making good progress in strategic planning. We have started to meet with our consultants from George Mason University (GMU) to develop the various parts of SP. There are several different parts in the SP process, many requiring strong resident participation. These include a community survey, focus groups, and town hall meetings. We intend to keep residents informed of results and progress at every state of SP.

Step 1 – Surveying Residents

We will discuss the focus groups and town halls in the coming months (. The thing to discuss now is the resident survey. This survey will give us solid data about the interests in amenities and services of the residents. We will operate on what we know, and not what we think we know!

The survey is being developed by our consultants, a group with deep expertise in strategic planning and surveying. The SSPC will work with the consultants in developing the survey. We are anticipating that the survey will be sent to residents sometime in mid to late April.

The critical part of the survey is that we need responses from every resident. The survey will also go to snow birds, non-resident owners, and renters. It will arrive by mail and will also be available online. There will be a self-addressed stamped envelope for return of the survey to our consultants at GMU. The survey will take about 15 minutes to fill out, and will cover a variety of topics.

Survey Confidentiality



Leisure World Community Corporation
Special Strategic Planning Committee

3701 Rossmoor Blvd
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sspc@lwmc.com
240-560-5794 (*messages only*)

A very important thing to know about the survey is that while we will ask demographics (to better understand the interests of residents), the survey will be treated with total confidentiality. Once residents return the survey, the data will be entered into a database and any identifying information (such as demographics) will be removed so no one will be able to associate responses of residents with individuals.

Next Steps

We will announce the arrival of the survey in a variety of ways so you will know to expect it. But we cannot emphasize too much the importance of responding to the survey. Indeed, if residents need help (due to poor vision, language, etc.), we will have help available at announced times and places.

Finally, if you have any questions about strategic planning please contact us using the ways on this letterhead.