

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

Peggy Salazar, President
(301)598-0373
psalazar1952@comcast.net

Leroy Salazar, Vice President
(301)598-0373
dsalazar58@comcast.net

Susan Ascencio, Treasurer
(703-405-1313
seagol@hotmail.com

Paul Eisenhaur, Secretary
(301) 460-5588
paule@lwm10.com

Cathy Kyle, Director
(301) 706-6477
cbartonkyle@gmail.com

Christine Petersen
1-757-414-3849
cmpkayak@gmail.com

Dotty VanScoyoc, Director
(240)669-4955
dotty36@comcast.net

Kenia Ibanez
Mutual Assistant
(301) 598-1370
kibanez@lwmc.com

MUTUAL WEBSITE
www.lwm10.com

August 7, 2020

Publication: August 7, 2020

FROM THE PRESIDENT

By: Peggy Salazar
301-598-0373
psalazar1952@comcast.net



“Death is a challenge. It tells us not to waste time.” (Leo Buscaglia - American author and motivational speaker)

My column this month is a tribute to Mutual 10's immediate past President and Board member Dora Pugliese who passed away Saturday, July 25.

Dora contributed much to our Mutual of 158 homes and acres of land. Under her watch, during her many years on the board, she was responsible for keeping our houses up-to-date and our environment green. Dora never met an empty space she didn't like. She filled green spaces with trees and flowers and bushes and pots, all with an eye for keeping our community attractive and inviting. I've been told that when prospective buyers are being escorted around Leisure World, the tour guides always drive through Mutual 10 because of its loveliness. We can thank Dora for that.

There are talkers in this world who don't do much, and then there are worker bees who don't talk as much. Dora was a worker bee. She rolled up her sleeves and got down and dirty – literally. Most days Dora's car could be found somewhere in Mutual 10, parked by the side of the road with her trunk up (I believe there may have been a garden sup-

ply store in it) – and there she'd be, weeding, planting or watering – tending to common areas, especially her newest rain garden project at Kelmscot and Lindsey Lane. Dora's attention to green space was recognized and always appreciated.

The twenty-nine mutuals in Leisure World count on their volunteers to keep things going. Dora seemed to never say “no”. “Yes” was her answer whenever the call went out for participation, even if she was going through a rough patch medically. She was committed to making her own neighborhood a delightful place to reside, seemingly ignoring her personal struggles. She was strong – ready, willing and able. That kind of person is rare. Dora was a rarity.

It will be odd to not see Dora out and about – to no longer have her at the boardroom table, and to not hear her say YES when a volunteer is needed. She will certainly be missed by the many Mutual 10 residents who throughout the years came to know the petite lady with the French accent who dedicated her time and energy to our Kelmscot Village.

“The song is ended, but the melody lingers on.” (Irvin Berlin – American composer and lyricist)



Landscaping Report

By Christine Petersen

After a rough month of constant 90-degree weather we can hope August might be kinder to the garden. At this time I feed all my annuals with Miracle Grow as it's easy to do with a watering can. Keep deadheading plants like Coreopsis to continue bloom time. Watch for cut worms if you have a tomato plant, they are completely destructive. If you are having a problem with Japanese beetles they love Knockout roses. Drop them in a jar of soapy water, close the lid and they will die. Don't forget to spray for deer or try Safer's Deer Off Repellent. I keep looking in my Milkweed plant for the caterpillar which will become a Monarch butterfly!

While landscapers have been busy in Mutual 10, weeds will continue to grow in the hot and humid summer. So try to keep them under control.

Alas the team of Dora and Christine is no more sadly ending with Dora's recent death. I will always treasure the two years we worked together to continue to keep Mutual 10 green. We had a great deal in common: both immigrating to America as young women; both mothers and grandmothers; both Master Gardeners with a love of plants and trees, and strong feelings about our community. I truly miss my friend.

The Landscape Committee is not just about board meetings, writing letters, and working with contractors. It is also toting water to plants, spraying to prevent deer munching, lugging hoses to tree bags and generally getting dirty. So if you'd like to give back to your community, have knowledge of gardening or are willing to learn, please give me a call at the phone number below.

If you have problems or questions don't hesitate to call me, **Christine Petersen**
1- 757-414-3849



Treasurer's Report

By Susan Ascencio

Our finances through June 2020 are as follows:

Income	\$ 624,758	
Expenses	\$ 622,448	
Excess	\$ 2,310	
Variance from Budget		\$ 24,422
Reserve Balance as of 6/30/20		\$ 789,853

Our financials as of June 2020 have been as expected. Our electricity bill for June was low and water expense was in line with estimates. Total utility cost and overall budget is still anticipated to be at or under budget for the year.

For the 2020-2021 year, Leisure World Corporation has renewed our Master Insurance Policy at a lower rate than the previous year and will maintain the \$5,000 deductible. The new negotiated electricity rate will also be lower. This will provide a much appreciated savings on these fixed costs for the coming year.

The 2019 audited financial statements are available for review. If you are interested, please contact our Mutual Assistant, Kenia, at 301-598-1370.

Stay safe, stay connected, and feel free to contact me with any questions about the community finances. I can be reached via email at seagol@hotmail.com or by phone at 703-405-1313.



Summary of M10 BOD Meeting via Teleconference — July 23, 2020

By Paul Eisenhaur

General Manager Kevin Flannery's Report

- The Year-to-Date budget is reflective of the impact of the pandemic. The current budget shortfall is \$419,600, and the pandemic's impact will certainly continue.
- The pandemic impact has been significantly less severe on resales. In a typical month, about 32 units are sold each month. In June, 20 units were sold.
- Leisure World has changed its insurance company to the Philadelphia Insurance Group. The change will bring one significant change. The master deductible remains at \$5,000 unless a fire cause is identified as aluminum wiring. The deductible would then be \$25,000.
- Modified opening of some amenities has begun with careful adherence to state/county safety requirements. Safety procedures are strict. They are also fluid since requirements are changeable. Along with the opening of the Fitness Center, Terrace/Stein Rooms, and outdoor pool, the indoor pool maintenance is expected to be completed soon with a gradual opening, with LW following safety restrictions.
- The 2021 LW budget process has begun and will face severe financial challenges due to financial constraints and caps. Revenue shortfalls are again expected in 2021.
- The progress on the new Administration/Clubhouse One site plan continues and contract bids should be sent out within a few weeks.
- The LW Security Department will be restructured by year's end. Security of the community will not be affected.
- Electricity is acquired by LW by contract. The renewed contract was negotiated with a lower electric charge. The savings will be passed along to mutuals.

Mutual Business

- President Salazar mentioned that although the teleconference meeting format has worked well, Zoom sessions will be considered. But the ultimate goal is to return to in-person board meetings. She also mentioned that she and Vice-President LeRoy Salazar will be gathering estimates from 2-3 companies about placing gutter guards on specific units' gutters that are inundated with leaves and debris year-round.
- Director Eisenhaur will lead the subcommittee on the LW unit resales effort. He will set up a Zoom meeting for those residents who've expressed an interest in learning about the need for, and impacts of this change. Also, the subcommittee will discuss and determine a fair, mutual voting position on the issue. A Zoom session will happen soon.
- Treasurer Ascencio presented the monthly invoices which were all approved. Also, she mentioned that the mutual financials thus far this year are in line with budgeting. The previously mentioned drop in electric rates should be appreciated starting next year.
- Vice President Salazar noted that the current concrete work being done in the mutual should be completed within a few days.
- A discussion was held about e-rating (energy) changes to a unit's monthly assessment when approved unit modifications by the owner create a change to a unit's basic energy usage. For instance, installing a new energy savings heat pump or extending HVAC into an added bonus room would alter basic use, and therefore one's monthly fee.
- During Open Forum, homeowner Bob Namovicz volunteered to look into a free LED lightbulb giveaway by PEPCO. He will inform the Board once he discovers the details.

SUMMARY



Summary of LWCC Board Meeting — July 28, 2020

By Paul Eisenhaur

The General Manager has discussed with Montgomery County the use of Leisure World as a possible Covid-19 testing site. The 4-hour session would only accept the registration of 400 residents and would take place in the Crystal Ballroom. Hopefully more than one session could occur. Discussions are on-going but the target date is 3-4 weeks. Details will be shared as they are known.

Completion of the Clubhouse One sprinkler project is likely within the first week of August. The opening of the building will be done with all virus safety precautions in place.

Action

- The LW BOD accepted the transfer of 497 shares of stock in Maryland Clubhouse Services Inc. to the Leisure World Community Corporation from the Foundation of Leisure World.

Updates

1. Assistant GM Tom Snyder gave a slide presentation of the approved details of the design of the new Administration Building that will be put out for bid to general contractors within the next two weeks.
2. Assistant GM Tom Snyder also presented a detailed Maintenance Reserve Re-

port showing the maintenance schedule financial needs for major Trust facilities. The report showed all future costs and the significant underfunding of the Replacement Reserve Fund.

3. The current (not final) 2021 budget assumptions were discussed showing a significant deficit. At the moment, the PPP/loan/grant is not being applied to the deficit.
4. PPP loan forgiveness has not yet been submitted as the government has not finalized its rules and is not yet accepting forgiveness applications.



This & That...

...a little of everything

- We would appreciate a few back up volunteer newspaper delivery people to help out when a regular distributor can't. Benefits include: exercise, enjoying the outdoors, scheduling your own delivery time on the day of distribution, making a positive contribution to the well being of members of Mutual 10. **Contact me if interested. Cathy Kyle, Director at 301-706-6477**
- **Be aware that Mutual 10 has rules about architectural or structural changes:** Responsibility for any structure built onto or within the original footprint of a residence, including but not limited to a bonus room, exercise room, foyer, sun room or any additional living or storage space not a part of the original living space of the unit, is entirely the responsibility of the current owner. This includes cleaning the gutter on any extension into the patio. **AND**, although the Mutual is responsible for the original structure, any damage to the modified portion of the structure or its contents is the responsibility of the current owner. (*Mutual 10 Rules booklet, page 5, #2 and #3*)
- **Be aware that Mutual 10 has a rule about outdoor cooking:** Outdoor cooking is permitted on open patios but never within three feet from an overhang, wall or patio fence. No other heat-generating devices may be maintained or used on any patio. Any damage to siding, fencing, gutters, roofs or patio floor will be the responsibility of the owner to repair/replace. (*Mutual 10 Rules booklet, page 8*)
- **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 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.





Board Meeting

Next Board Meeting

Mutual 10 Board Meeting will be held on August 27, 2020 at 9:30 AM.

As always, we encourage all residents to attend.

FROM MUTUAL 10:

