

**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

*Janet Martin, Treasurer*  
(240)669-8954  
janetlmartin@earthlink.net

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

*Sara Gordon, Director*  
(240)426-0436  
smo63gordon@gmail.com

*Dora Pugliese, Director (301)*  
*598-0265*  
dorapugliese1@verizon.net

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

*Roberta Carter*  
*Mutual Assistant*  
(301) 598-1316  
rcarter@lwm.com

**MUTUAL WEBSITE**  
www.lwm10.com

December 3, 2018

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**FROM THE PRESIDENT**

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



**President's Message:**

**“December’s wintery breath is already clouding the pond, frosting the pane, obscuring summer’s memory.” (John J. Geddes: Canadian author and poet)**

Lately, we’ve had a rash of garage door hits by cars, as well as bumps into garage door frames. Please be very careful when you pull into your driveway or into the garage. When I take my walk I see some vehicles parked on driveways just inches away from the door – too close for comfort. I need to let you know that the cost to replace panels that have been dented and/or to repair framing, is steep – and is the responsibility of the homeowner. If you do have an accident, please call me or the Vice-President immediately. We will be the liaison between you and the Fred C. Johnson Garage Door Company. They are the only company we’ll allow to do the work since they were the original installers. Thank you for being cognizant of how close you’re getting to your new garage door and/or the door frame. By the way, is it not acceptable to just leave the door damaged, even if a “little dent”.

I hope by now, after the RoboCall reminder, that your two outside spigots are closed. You will find one shut off valve in your living room

closet and one in your kitchen. We want to eliminate the chance that a pipe will burst in cold temperatures – a messy, costly problem. If you can’t find the valves or are not able to get a family member to help you close them, please call LeRoy Salazar, Vice-President in charge of maintenance, at 301-598-0373.

Please take note of the attached flyer about the Annual Toy Drive (“new and unwrapped”) sponsored by Weichert. Won’t you consider making a child’s holiday cheerful? Notice the deadline for drop-off

Here’s wishing you a joyous holiday with family and friends!

**“It is December, and nobody asked if I was ready.” (Sarah Kay: Character on “The Office”)**



**By Janet Martin**

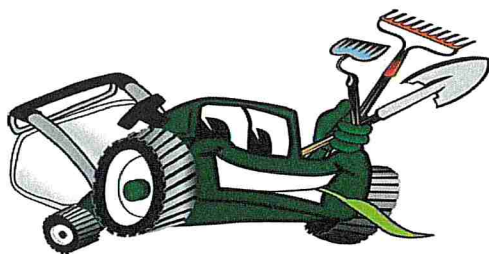
Our finances through October 2018 are as follows:

Income	\$ 1,002,321
Expenses	\$ 950,024
Surplus	\$ 52,296
Variance over Budget	\$ 52,183
Reserve Balance 8/31/18	\$ 780,734

As the year flies by, Mutual 10 is steadily increasing its surplus. We now have an excess of income over expenses of \$52,296. Whatever the surplus total is at the end of the year, we will likely again transfer the money to our Replacement Reserve to help offset the costs of additional roof replacements next year.

As interest rates rise, we are seeing better returns on our investments. Except for our checking account that is used for operating expenses, all funds are invested in interest bearing accounts. These include Money market accounts or Certificates of Deposit. We divide the funds among several banks so that we do not exceed the FDIC insurance limit at any one bank. We do not invest in stocks or bonds so be assured that all of our money is safe and risk free.

As always, please feel free to call me at any time if you have a question about our finances. I can be reached at 240-669-8954 or via e-mail at [janetlmartin@earthlink.net](mailto:janetlmartin@earthlink.net)



## Landscaping Report

By Dora Pugliese

It has been a crazy fall – so much rain, then snow and now frost. Tree trimming is coming along slowly but it should be done by the time this Tidings is delivered. The three Yoshinos Cherry trees which were ordered in the spring were planted - two on the Boulevard to replace the diseased Bradford Pear trees. Planting the trees in the fall means we don't need to water as much.

This is now our slow season. My team and I will do one more walk through the Mutual to plan for next year and decide what work will need to be done in 2019.

If you planted Dahlias now is the time to dig them out and keep them in your garage. Mine were still blooming before the early snow arrived and I was surprised to see so many bees on the flowers in November. Did you know that honey bees are not native to the States? Some came from Asia and others from tropical Africa. We have over 2,400 species of bees and they are great pollinators for our crops. So, planting flowers around your house helps farmers!

# Summary

## Summary of LWCC Board of Directors Meeting

By Paul Eisenaur

### **The following is a summary of the 11/27/18 BOD meeting:**

- The LW Golf Advisory Committee Chair, Golf Pro and Golf Superintendent gave a presentation of golf activities this past year, and future plans. It includes a drone taking pictures of the golf course. The intent going forward is to look more to sponsored groups and tournaments to bolster the resident membership revenue stream. New marketing techniques for the Pro Shop are already showing increased sales. Many LW golfers (including members from the fast growing women's clubs) were in attendance to show support.
- Though this is the final scheduled BOD meeting of 2018, there will be a BOD work session in December for CCOC training.

### **Action Items:**

1. The LWCC BOD approved the Strategic Plan Contract. Funding will come from both the 2018 Operating Budget (already earmarked for this purpose) and the Contingency Fund. The contract effort was worked on in Special Committee for over a year. BOD periodic reviews and a special work session provided the BOD with ample information to make the decision for this large contract.
2. The LWCC BOD approved the appointment of both the 2019 Advisory Committees and their Chairs.
3. A motion regarding unanimous consent for recording governance meetings was denied. It was felt that simply recording the meetings should be permitted.
4. The LWCC BOD approved a resolution to add wording to the Conflict of Interest Document. The wording would compel a director to disclose their association with any legal proceedings against LW.
5. The LWCC BOD approved changes to the Security and Transportation Advisory Committee





### This & That :

- **Here are the LW Advisory Committee Members for 2019:**

*Audit = None\**

*Budget & Finance = Janet Martin, Bob Namovicz*

*Community Planning = None\**

*Education & Recreation = Dotty VanScoyoc*

*Emergency Preparedness = Theresa Wolfe, Ron Grill, Peter McPhie*

*Energy = Bob Namovicz*

*Golf & Greens = Christina Petersen*

*Health = Marilyn Steele*

*Insurance = None\**

*Landscape = Dora Pugliese*

*Communications: Marilyn Boesch, Judy Ryan*

*Physical Properties = Mike Showalter*

*Restaurant = Dotty VanScoyoc*

*Security & Transportation = Bob Namovicz*

*Tennis/Pickleball = Donna Leonard, Ron Grill*

- **Please contact Roberta Carter, Mutual Assistant, if you are interested in representing our Mutual on “Audit”, “Community Planning” or “Insurance”.**
- **Helpful Phone Numbers** – for emergency care for pets and grocery home delivery or easy pick-up. **See attached flyer.**
- **Please keep** outside lights off during the daytime. Remember, we all pay each other’s electric bill as our mutual is on one master meter. Thank you for conserving.
- **M10 Rules Reminder (Page 6, Landscaping, #5)** ...”Holiday lights must be taken down by January 15.”
- **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.
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.



### IMPORTANCE OF INSURANCE!

By Janet Martin, Treasurer

Recently, Leisure World sponsored a presentation by USI, our insurance brokers. It was a very informative in-service about the master insurance policy held by Leisure World and the requirements of an HO6 policy that each of us, as homeowners, should purchase. Here are some of the highlights:

The Leisure World master policy is an “all in” policy that covers all the structures in Leisure World, including the trust properties (clubhouses, administration building, etc.), high-rises, and individual homes. The coverage is 100% replacement cost, not depreciated value. The “all-in” portion means any improvements, such as the addition of a bonus room or upgraded kitchen, are automatically covered without additional notification to the insurance company (although, in the event of a loss, you will need to provide documentation of these improvements). This coverage is for the structure and attachments to the structure only, such as carpet or cupboards. **IT DOES NOT COVER PERSONAL PROPERTY SUCH AS FURNITURE, JEWELRY, ETC.**

The deductible on the Leisure World policy is \$5,000 per event. In the case of an insurable loss, this deductible is the responsibility of the homeowner.



To cover this deductible and your personal property, it is necessary to purchase an HO6 policy. If you do not currently have this coverage, call your insurance agent and tell them:

1. You live in a condo with an “all-in” master policy that has a \$5,000 deductible.
2. You need coverage that includes building insurance to cover the master policy deductible, replacement cost for personal property, additional living expenses, personal liability insurance, and medical payments to others.

An interesting side note: the total of the insured property under the Leisure World policy is \$1,300,000,000. Yes, that’s 1.3 billion dollars!



**Meet Rita Darling!**



Rita has been in LW Mutual 10 for the last eighteen years, moving here from Boca Raton, Florida. As with so many LW residents, she moved here to be closer to her children/grandchildren and live in a secure, gated community.

Rita was born and raised with her five siblings in Warren, Ohio. After she was of work-force age, she started working for the Ohio Western Democrat newspaper writing informational features. From there Rita chose to attend Marymount College in Arlington, Virginia.

She met and married her husband here and they started their family of 7 children over nine years. Obviously, she had a busy life at that time. Many of the grown kids and grandkids still live in the Maryland area. After the passing of her husband, Rita moved from her home in Potomac, MD to Florida.

From the time Rita was 12 years old, and eventually with her kids and grandkids, she would annually vacation at Beachwood Resorts in the area of Native North American Indians - about an hour or so north of Toronto, Canada. There were lots of daylong fishing and boating fun on the many connected lakes in the wilderness. Five cabins would house the guests and Indian Guides were companions on many adventures. The resort was a long-time family run business whose owners befriended everyone in Rita’s family. There were many Indian Reservations in the area with different tribes. Most were modernized with many artifacts from the past. Over the years, encroaching development has been minimal and the wilderness environment has been maintained.

Unfortunately, Rita will soon be moving from LW to again be closer to her Maryland children. Her days as a registered clown in the LW Clown Club (now defunct) where she would entertain many area groups are gone. It’s been a real pleasure to have Rita as a neighbor in our Mutual!

*We Will Miss You*



**Next Board Meeting**

Mutual 10 Board Meeting will be held on December 13 2018, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.

## **Helpful Phone Numbers**

### **\*\*Emergency Care for Pets**

**Blue Pearl Emergency Center** (formerly The Hope Center), Taft Court, Rockville  
Phone = 301-637-3228

**Veterinary Referral Associates**, Perry Parkway, Gaithersburg  
Phone = 301-926-3300

**MEAC**, Nebel Street, Rockville  
Phone = 301-770-5225

**A Pet ER**, Old Columbia Road  
Phone = 1-410-441-3304

### **\*\*Grocery Home Delivery or Easy Pick-up at Store**

**Peapod (Giant)**  
Customer Service = 1-800-573-2763

**Safeway Home Delivery**  
Order online or call 1-877-505-4040

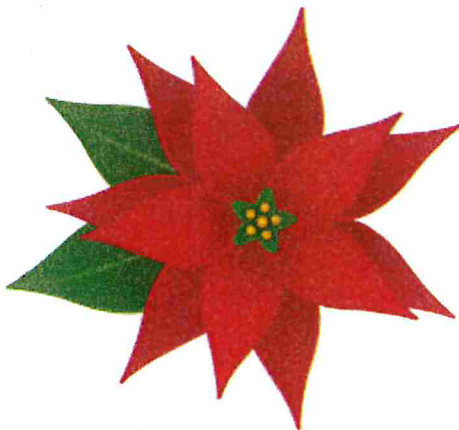
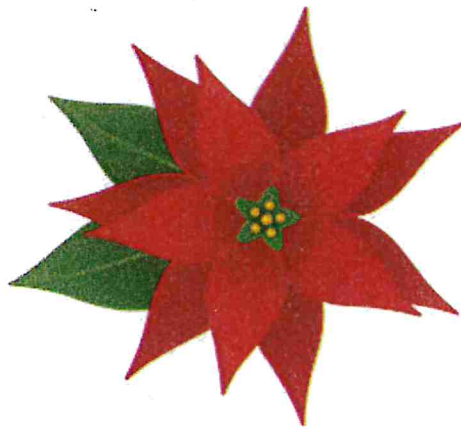
**AmazonFresh**  
(Amazon.com)

**Walmart Grocery**  
(Walmart.com)  
Call Customer Service to see if they deliver in your area  
1-800-925-6278  
Costs \$9.95 per order and requires a \$30 minimum purchase

**Harris Teeter ExpressLane**  
Order online or by phone, pick-up in front of store  
<https://www.harristeeter.com/ffo#/app/ffo/selectstore>  
1-800-432-6111, option #2  
Delivery is available in limited markets. Please check the ExpressLane store locator for delivery availability in your area.

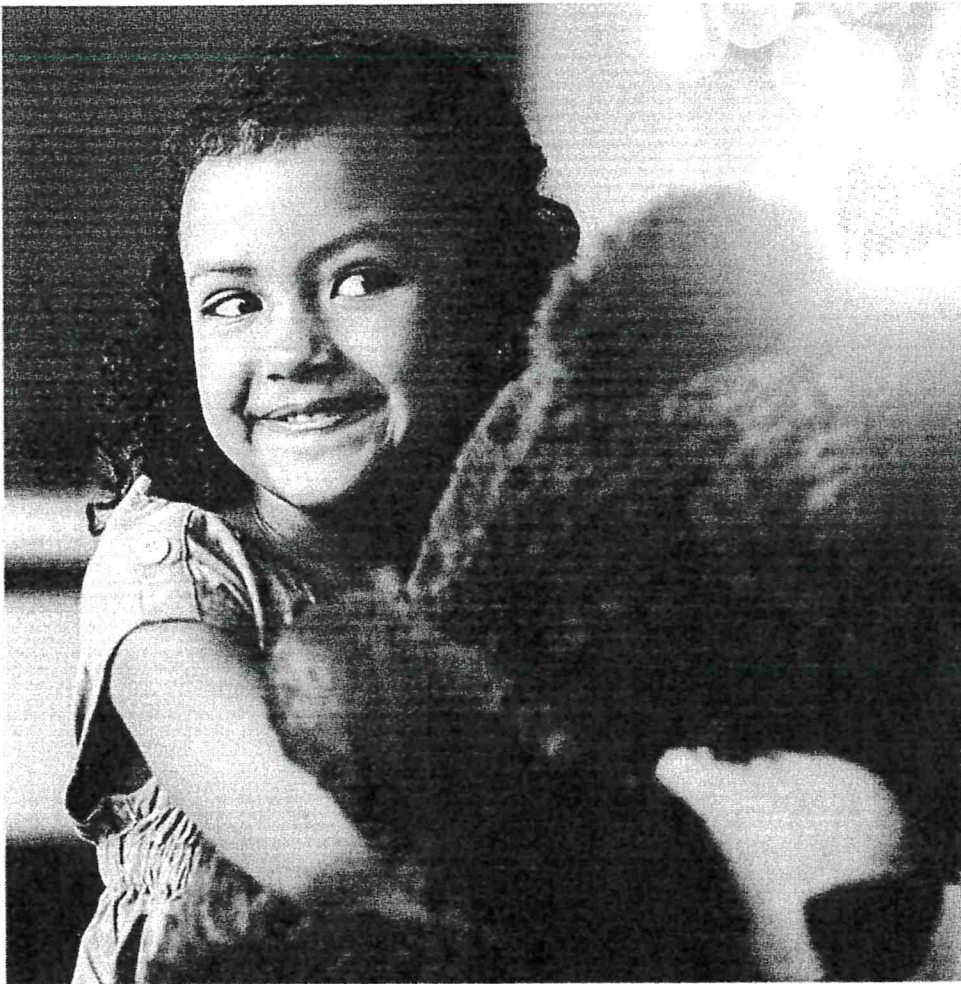








Wishing      Dreaming  
Hoping  
Giving      Sharing



That's what our **40<sup>th</sup> Annual Toy Drive** is all about.

To participate, please drop off your new,  
unwrapped toy(s) by

**Tuesday, Dec 11, 5pm**

Weichert, Realtors  
301-598-4222  
3701 Rossmoor Blvd, Silver Spring

**Weichert**  
REALTORS®