

MARYLAND MUTUAL NO. TEN

*The Kelmscot Village Tidings***Important**

January 1, 2021

Publication: January 1, 2021

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@lwm.com

MUTUAL WEBSITE

www.lwm10.com

FROM THE PRESIDENT

By: Peggy Salazar
301-598-0373



“An optimist stays up until midnight to see the New Year in. A pessimist stays up to make sure the old year leaves.” (Bill Vaughn; American Real Estate Investor, Mentor & Author)

In light of the recent major fire in LW, I need to remind all homeowners that an HO6 Condominium Insurance Policy is necessary in Mutual 10 – (your choice of insurance companies). Leisure World’s master insurance plan does not pay for belongings inside your home if damaged, nor for the expense of living out of your unit if that’s necessary. For those who have to move out after a disaster they must pay rent for their new temporary home AND keep paying the monthly fee on their primary residence if they do not have an HO6. An HO6 covers the replacement cost of all of your belongings and rent for your temporary housing. Make sure both are included in your policy.

Your Mutual 10 BOD will be discussing the proposed resale fee increase (from 2%-3%) at this month’s board meeting, since the LW BOD will be voting on it in February. Paul Eisenhaur, our M10 Secretary and the LW BOD’s Chair, has asked all of us to read the statement attached to this Tidings. It specifies the reasons for the LW BOD re-visiting the discussion about the increase, mainly due to the strong recommendations by the now completed Strategic Plan – facts compiled and analysis written by George Mason

University. If you have further comments about the proposed fee increase, please email me or call psalazar1952@comcast.net or 301-598-0373. I still have all of your comments you sent to us before, so you don’t have to re-submit, unless you have something new to add, or if you never weighed in.

As we begin this New Year, remember to call Leroy or me first if you are having any issue with your unit. Many times it can be fixed by Leroy or we will tell you if it’s a mutual expense or yours, and if a mutual’s expense we’ll arrange for the right person/business to tackle the project. It is stated our Rule Book that if you don’t call us first and it actually is a mutual responsibility, you will have to pay the bill – (page #4 under “Repairs and Maintenance”)

I want to thank all of our board members who faithfully kept working and meeting through telephone, email and Zoom. It’s been challenging but with dedicated volunteers such as Leroy, Paul, Susan, Dotty, Cathy and Christine we’ve come through 2020 nicely and look forward to the time when we can once again be at the conference table in person. I also want to thank Kenia, our Mutual Assistant, who whether by working from home or in the office when allowed, manages to continue to serve us well.

“We will open the book. Its pages are blank. We are going to put words on them ourselves. The book is called opportunity and its first chapter is New Year’s Day.” (Edith Lovejoy Pierce; 20th century English poet and pacifist)



Landscaping Report

By Christine Petersen

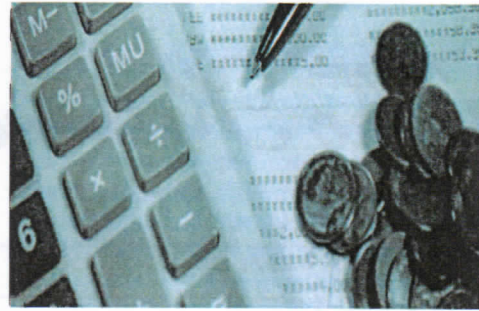
Despite all the leaf removal and gutter cleaning, the odd leaf from across the street tries to come into the patio door with me. There will be no more landscape debris pick-up until March. **Administration will notify residents when live Christmas trees can be put out for pick-up.**

If you see new shoots coming up from that Amaryllis bulb you have been growing, try the following suggestion: Cut the dead blossoms and trim the stalk back to the new growth. You should get new blooms.

Even with the intense cold, I noticed this morning one of my Hellebores, often called the Lenten Rose, is starting to bloom. If you are a walker we have several spots in Mutual 10 where Hellebores were planted. Look out also for some blooming Camellias in neighborhood yards.

Please call me if you have questions about landscaping issues (1-757-414-3849). If I don't know the answer I can direct you to another source.

I wish all of you the best of health and hope our turn for the vaccine will be distributed without any fuss. In the meantime, wear your masks, stay 6 feet apart, and welcome new neighbors to Mutual 10.



Treasurer's Report

By Susan Ascencio

Our finances through November 2020 are as follows:

<i>Income</i>	\$1,187,397	
<i>Expenses</i>	\$1,128,819	
<i>Excess</i>	\$58,578	
<i>Variance from Budget</i>		\$68,696
<i>Reserve Balance as of 11/30/20</i>		\$790,871

Our financials as of November 2020 are good, as expected. Both electric and water bills were under budget again this month. December weather may not be so kind but even with a cold winter we do expect total utility cost and overall budget to be comfortably under budget for the year.

The Board finalized the 2021 Budget. For those of you who do not pay automatically through your bank, payment coupons for 2021 should have been sent to you by now. If you did not receive your coupons or are not sure what your 2021 monthly fee is please let me know so we can make sure you have the information you need to make your correct 2021 payment for January and going forward.

Stay safe, stay connected, and these days stay warm. 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



Summary of LWCC Board Meeting —December 17, 2020

By Paul Eisenhaur

*General Manager's Report, by Crystal Castillo,
Assistant GM*

- For the period ending October 31, 2020, net operating expenses were \$36,000 over budget. Year-to-date, net operating expenses were \$603,700 over budget.
- In the month of October there were 39 property transfers which totaled \$174,600 in transfer fees. This sales activity for the time of year is typical.
- The strategic plan report is posted on the website for all residents to review. All questions/comments can be directed to strategicplan@lwmc.com
- During an ice event, a factor in the removal is warming temperatures. A thin layer of snow/ice may be left on some surfaces, especially in shaded areas. Plowing by McFall & Berry reduces the slippery surface somewhat until full removal is possible. Each snow/ice event is different as to how it's handled.

Mutual Business

- President Salazar directed that the board formally pass resolutions to confirm recent board actions that were done without a meeting to: a) pay all November invoices; b) approve the 2021 budget. The board voted to pass both resolutions. She also noted that those mutual residents who signed up for LED lights in the special PEPCO program have had their applications forwarded to Tim Ohan at PPD. (Forty-nine residents participated and over 1,200 bulbs were ordered.)
- Director Eisenhaur mentioned a Zoom LW board meeting discussion about the upcoming resales increase proposal. It will take place in January - with a vote in February.
- Treasurer Ascencio discussed the healthy mu-

tual financials and mentioned that a few monthly payment delinquencies are being managed.

- Director Kyle recruited 4 volunteer residents to serve as back-ups for newsletter/newspaper delivery in the mutual. She will continue her efforts of recruitment after the holidays.
- Director Petersen reported that all leaf clean-ups are finished for the season. She also stated that if a homeowner does some raking or clean-up of beds on their own and has placed yard debris in bags, those bags WILL NOT be picked up until after March 1. PPD is finished picking up yard debris for the year.
- Theresa Wolfe, one of our mutual representatives to the LW Emergency Preparedness Advisory Committee, gave a brief overview of the soon-to-be-disseminated Emergency Plan for Mutual 10 residents. Given the recent fire in LW, it's extremely important to know and plan for emergencies. The plan will also be posted on the mutual website.



This & That...

...a little of everything

- Excellent Reminder from one of M10's Representatives on the Emergency Preparedness Advisory Committee – Patricia Hurd:** “Please encourage everyone to take special care with candles and holiday decorations. A second fire occurred 3 weeks after the big one and was caused by a Menorah candle. Thankfully damage was limited to the kitchen and no one was injured. Review your holiday fire and electrical safety and your home safety fire plan (how and where will you escape if you must?). Congratulations to Theresa Wolfe, another M10 rep, who has finished our “M10 Emergency Plan” and will be giving it out to all homeowners/residents soon.”
- From the “Mutual 10 Rules” Booklet:** “Each resident is expected to maintain a neat appearance in the common areas associated with their unit. (The common areas include driveways/parking pads.) Except when in use, wheelbarrows, garden tools, and garden supplies must be kept in the garage or enclosed patio of the unit.” (page #7 under “Articles Outside of Units”, 1st paragraph)
- Reminder about holiday lights....**”They must be taken down by January 15”...(Mutual 10 Rules, page 6 under “Landscaping, #5)
- 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:**

 - 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. Please Note: Dog feces may carry intestinal parasites. If we or our pets accidentally step in it during our walks, such parasites could be brought into our homes. Cleaning up behind Fido and disposing the bag at our home in a safe container, is another way to keep ourselves and our neighbors safe.*
 - 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.*
 - 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.*



Welcome to New Residents in M10!

Jane Salzano at 14558 Kelmscot

Sim Sharks and Nancy Osgood at
14613 Deerhurst





Board Meeting

Next Board Meeting

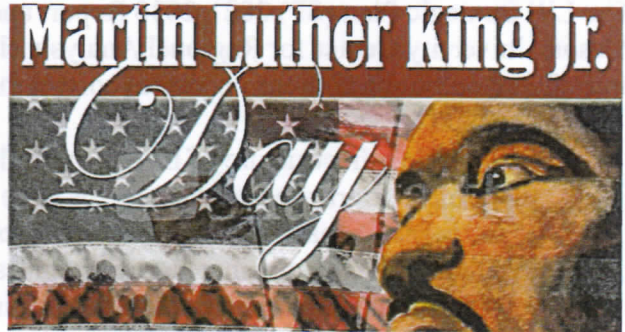
Mutual 10 Board Meeting will be held on January 28, 2021 at 9:30 AM. Via ZOOM

Meeting ID: 835 046 4611 Password: 3547 for both video and phone.
To Join ZOOM Meeting Via Video:

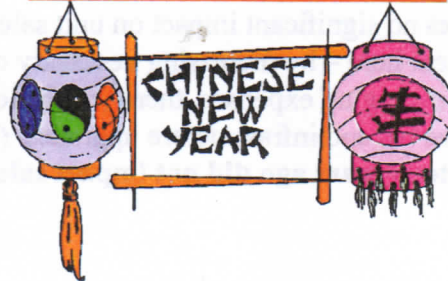
<https://tinyurl.com/LWMC-Zoom1>

To Join ZOOM Meeting via Phone:
Dial: +1 301 715 8592

FROM MUTUAL 10:



As always, we encourage all residents to attend.



RATIONALE FOR INCREASING RESALES FEE

Please Read!

(Submitted by Paul Eisenhaur, Chair of the LW BOD)

A couple of years ago indicators started showing LW revenues were not keeping up with expenses. The Community Facilities Fee and Management and Operating Agreement charges paid through condo and cooperative fees have long been the main source to fund LW operating costs and reserve funding. However, residents' and Board of Directors' resistance to increasing fees resulted in deferring needed maintenance as well as no contributions to our reserves as needed. This has left us with greater future replacement and maintenance needs and woefully underfunded reserves.

Leisure World's preliminary replacement report last summer showed that our replacement reserve contribution is about half of what it should be.

The LW Strategic Plan (SP) 2021-2030 Report and Recommendations prepared by George Mason University Center for Regional Analysis clearly showed the financial situation we are in and offered recommendations needed to correct the situation.

1. "The basic infrastructure of LW is currently functional. However, many components of the infrastructure are approaching, or have exceeded, their designed lifetime. Maintenance, repair, and replacement costs will rise dramatically in the coming years."
2. "Without a substantial increase in revenues to fund adequate capital replacement funds, residents will see either a notable decline in the quality of services and amenities or rapidly increasing fees and the imposition of special assessments to pay for the repair or replacement of major physical assets."
3. "The recommendations that directly deal with increasing revenue and enhancing operating efficiencies should be considered as priorities. They are based on a real need to increase revenues to prevent decline in quality of services and amenities at LW. Without substantial changes in the financial model, the residents of LW will be facing major financial challenges in the near future."
4. "One SP recommendation is to increase the resale transfer fee rate from 2% to 3% (there has been no increase in 17 years). This would increase revenues to fund the replacement reserve without impacting current condo fees. And by extension, reserve contributions would be reduced from the responsibility of resident assessments."

The SP sees no significant impact on unit sales/prices with a 1% increase. And there is a "win-win" element here – by increasing necessary contributions to the LW replacement reserve fund and better managing expenses, there will be less pressure to raise condo fees to fund badly needed reserves and infrastructure upgrades. **(Note: The increase in the resale fee from 1% to 2% seventeen years ago did not impact sales in LW.)**