

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
(615) 788-3157
janetlmartin@earthlink.net

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

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

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

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

Kenia Ibanez
Mutual Assistant
(301) 598-1370
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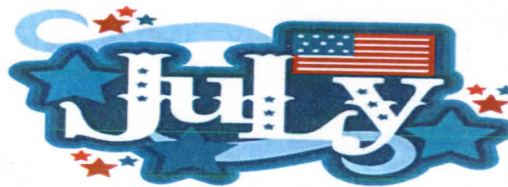
MUTUAL WEBSITE
www.lwm10.com

July 1, 2019

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FROM THE PRESIDENT

By: Peggy Salazar

301-598-
0373**President's Message:**

"In the truest sense, freedom cannot be bestowed; it must be achieved." (Franklin D. Roosevelt; statesman, political leader, 32nd United States President)

This is the time of year when all mutuals in Leisure World ask for a volunteer to serve on the Government Affairs Advisory Committee – for a term that runs one year, from August 1, 2019 through July 31, 2020. The committee meets the second Monday of each month at 2:00p.m. in the Sullivan Room (Admin Building). Our M10 representative should have a background in law or government relations or legislation drafting, and understand the local and state government process. If interested, fill out the attached application and get it to Kenia Ibanez, our Mutual Assistant (in the Admin Building), **no later than Wednesday, August 1, 2019.**

I am still looking for a Mutual 10 owner to replace Janet Martin as Treasurer. Please come forward if you have any interest at all. We need her replacement to begin in September and serve until April, 2020. Call me at 301-598-0373 if you are willing.

Kolb Electric is beginning the task of fixing what was not up to code in 25 homes. Although, one of the problems that the in-

spector saw over and over HAS to be rectified immediately by ALL of us in Mutual 10 where this applies. The 2 panels may not be blocked by anything. Electricians have to have direct access to panels (they have to unscrew the cover, they don't just open the little door on the cover) in order to troubleshoot – especially in an emergency. So, if you have something blocking your main panel in the garage or your sub-panel in the laundry closet, you must remove the impediment – now.

I want to thank Bob Morrisson, Kelmscot owner, for designing a very easy one-page reference (attached) for all of us regarding recycling in LW/M10. Please refer to it – save it – so you'll know what can be recycled and what can't, and when. (Just a note about a call I received from Trash Pick-up. "Please do not put out paper or cardboard products for pick-up on Mondays and Thursdays. Paper/cardboard pick-up is on WEDNESDAYS ONLY".)

Concrete replacement (curbs, sidewalks, parking pads, driveways, streets) will take place in September. The work order has gone in to the company and they are currently formalizing the job. Thank you for your patience. The concrete company prefers to work in cooler weather for a better work product outcome.

"This nation will remain the land of the free only so long as it is the home of the brave." (Elmer Davis; news reporter, author, the Director of the US Office of War Information during WWII)



Treasurer's Report

By Janet Martin

By Janet Martin

Our finances through May, 2019 are as follows:

Income	\$499,113
Expenses	\$498,529
Excess	\$583
Variance over Budget	\$24,681
Reserve Balance 5/31/19	\$826,875

May was a stellar month, with a surplus large enough to put us in the black for the year. We now have a surplus of \$583. That surplus should build over the next few months and then carry us through the end of the year when the high heating bills start to hit. In addition, our reserves are healthy, and we have zero delinquencies in condo fees. I can state with confidence that our Mutual is in excellent financial shape.

It is with very mixed emotions that we are moving away from Leisure World in the fall. This is a wonderful place to live and we'll miss our many friends. If you would be willing to volunteer to serve as Treasurer, please know I will do all I can to share my knowledge and to provide continuing support, as needed.

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



Landscaping Report

By Christine Petersen

Despite the difficulty hiring landscapers to do cleanup & the weather, residents have Mutual 10 looking neat and tidy. Almost every resident has complied and please do not be concerned if your landscaper has been too busy to get to your house. Replacement trees are thriving. Dora & I will do another walkthrough in September. It's a good idea to keep checking for weeds in the beds surrounding your property. The easiest time to weed is after it has rained.

Keep deadheading your flowers so they will extend their growing season. With this really hot weather so early, plants may not be as lush. Feed them with a product like Miracle Gro. Check for hornworms on the leaves of your tomato plants and aphids on other plants. Don't forget to get rid of standing water in saucers under pots or in watering cans. Mosquitoes are fierce this summer. Yesterday I saw a hummingbird checking out my flowers on the patio.

Any questions about plants, etc., we like to share our gardening knowledge. Please contact:

Christine: 757-414-3849

Dora: 301-598-0265

Landscaping Contractors

Bill Bowers	301-831-7893
Bill Messett	301-989-8758
Marcus Birznieceks	301-610-9721
Carlos Gavida	240-305-8813
Mark Emmell	301-249-3655

SUMMARY

Summary: LWCC Board of Directors Meeting on June 25, 2019

By: Paul Eisenhour

SUMMARY

- The Chair emphasized the need for residents to heed the LW Golf course rules of no casual walking on the golf course between 7am and 7pm. The reason for this rule is safety -- the speed of the flying golf balls turns them into very damaging projectiles.
- * The MEDSTAR 1st quarter report was presented. Sandy McLeskey, Health Cmte Chair, discussed the problem of Medstar providing unacceptable Psychotherapy services which are in great demand within the community. Both Sandy and the LW General Manager will address with the Medstar Director.
- * Tom Snyder, Asst GM for Facilities, reported that RFP's for an architect to work on the new Admin Bldg. should be sent to pre-qualified candidates very soon.
- * The BOD, along with members of the Budget & Finance Cmte, were presented with current budget assumptions (not final). The budget development has started for 2020 and will likely be complete and sent to the BOD in late summer 2019 for approval.
- * RFP's have been sent to many qualified auditing firms to succeed the current audit contract.
- * The Strategic Plan Survey was recently mailed to LW residents and off-site owners. It is also available online from the LW portal website. All recipients are strongly encouraged to respond.

Action Items

1. Regarding the Engagement of an Infrastructure Study of the LW Golf Course, the BOD was first presented with a report which was in response to the BOD's request at the May BOD mtg for additional information.
 - a) The LWCC BOD accepted the recommendation of the Budget and Finance Cmte to approve the study. -
 - b) The LWCC BOD approved the request by the Golf & Greens Adv Cmte to engage the McDonald Group to conduct the infrastructure study. The cost is not to exceed \$10,000; funds to come from the FEP (Facilities Enhancement Project) fund.
 - c) Given that the FEP fund has this withdrawal, the BOD was presented with an updated FEP cash flow chart.
2. The LWCC BOD approved a recommendation by the Audit Adv Cmte to adopt the revised cmte charter. (The BOD made an amendment to wording in the charter without changing intent)
3. The LWCC BOD approved the renewal of the LW Travelers umbrella insurance policy for the coming year. A summary of coverages and premium modifications was first given to the BOD with a total premium of \$2,493,083.
4. A motion by a sitting BOD member was made that would restrict Executive Cmte members from serving on any LW Advisory Cmtes. This motion was not approved by the BOD.
5. The LWCC BOD approved documentation that maintenance responsibility for the bridge connecting Mutual 8 to Montgomery Mutual (by the Broadwalk in Montgomery Mutual) would be the LW Trust's.

Summary: M10 BOD Meeting on June 27, 2019.**General Manager's Report**

- For the period ending May 31, net operating expenses were \$6000 under budget. Year-to-date, net operating expenses were \$43,000 over budget, but continuing to come down.
- In the month of May, there were 34 property transfers which totaled \$156,000 in transfer fees.
- LW is awaiting the ruling of the judge in the Class-Action Lawsuit. There are 5 remaining counts under consideration by the court that has to do with the legitimacy of LW's 2% resale fee; resale administration fee; monthly assessment to the mutual, as well as claiming a Consumer Protection Act violation and Fiduciary Duty violation. LW is currently responding to those charges.
- An RFP went out to solicit proposals from architectural firms for the permitting phase of the new administration building. Tom Snyder, Assistant General Manager, will be interviewing architects for the job.
- Strategic Planning surveys were mailed to all residents and off-site owners on June 18. One can complete the survey by hand or online (visit the "Your Community" tab on the resident website – residents.lwmc.com). Responses are due by August 7, 2019.
- Action on the final agreement with Comcast for Internet/Broadband services is expected to take place during a special meeting of the Board on a date to be determined. The final agreement is expected to be for a term of 8 years beginning January 1, 2020. Residents/owners will be provided info regarding next steps in future issues of the LW News.

President Salazar's Comments

- An application will be attached to July's Tidings for any owner in M10 who would be interested in being the M10 Representative on the "Government Affairs Advisory Committee". The committee meets the second Monday of each month at 2:00p.m. in the Sullivan Room in the Administration Building. The deadline to get it in to Kenia, our Mutual Assistant, is August 1.
- No one as yet has responded to the call for replacing Janet Martin as Treasurer. Mr. Flannery, General Manager, did state that if no one is found, LW Accounting Office will assist the Board in those duties, but it's hoped that a M10 owner will come forward to take on the position from September,

2019 to April, 2020 (the end of Janet's regular term).

- Kolb Electric is back in our neighborhood to fix any problems they found on inspection. There are 25 homes that need something addressed – 8 of them needing a ground rod outside, which means Kolb Electric had to call Miss Utility to mark what's underground with their little flags. The electrical issue in each of the 25 homes is the financial responsibility of our mutual.
- Thank You to Cathy Kyle who has taken over as liaison between LW News and Mutual 10. She will be keeping an updated list of those who deliver both the LW News and Tidings, and procure substitutes when needed.

Treasurer's Report

- Janet Martin stated that we had a very good month in May, with a surplus of \$22,500 (now in the black by \$580 for the year). Electricity costs are running 14% behind last year, although that is due to a big hit we took in December. (We seem to do better with air conditioning use than heat.) She said that financially we are doing well – it's all positive at this time.

Directors' Comments

- Christina Petersen, member of the Landscape Committee, gave a landscape update since Dora Pugliese is out of town. She stated that our mutual looks good and that residents/owners have responded to the letters they sent out as to what had to be rectified on their property/flower beds. She said that they received calls from owners letting them know that they were on a wait-list with their landscaper but that the weeding/mulching would be done in due time. Christina also stated that if there are any trees that need to be dead-wooded, they will be done in the fall when cooler, although the tree removal work that's already been contracted will take place. She also stated that she is concerned about mosquitoes and will be reminding residents again, in our Tidings, how to manage the problem.
- Director Kyle stated she has already touched base with Kathleen Brooks, who is in charge of LW News distribution, and has signed up a substitute for Dan Martin's territory. (Substitutes are always needed, so call her if you are willing to be on the list.)

- Director VanScoyoc stated that the next social event is the August Pizza Party. She is recuperating and not sure she will be well enough to orchestrate the event, but will delegate tasks to her Hospitality Committee members so that the event can happen.
- Director Salazar relayed to the Board that roof replacement is continuing. Concrete replacement will be done in September and residents close to the work will be notified. A main water line was replaced in two homes on Elmhan and a home's pipes on Ludham, under the foundation, had to be replaced due to tree roots taking over – breaking apart the old pipes.

PPD Advisory Committee Meeting Summary (6/11/19)

By Mike Showalter, M10 Rep

- PPD is collecting the rates charged by outside companies (that do the same type of work that PPD does). So far, PPD's rates are lower. But, the impact is that PPD can't pay its workers the rates paid by those companies. As a result, PPD is losing employees and unable to attract workers with the best skills.
- PPD Service Agreements are being evaluated to remove ambiguities that exist in what the contracts cover.
- A review of the ABM form is underway (Application for Building Modification). The current ABM is unsatisfactory because it is a "one-size-fits-all" form. As a result, a series of new forms will be tailored to the needs of different classes of mutuals (e.g. one tailored for high-rises, one for mutuals with garden apartments, etc.)
- An inspection of roofs on Trust buildings is underway. Each building is a hodgepodge of sections with multiple roofs under the current roofs, and are different styles, as a result of different companies doing the work. Core samples will be taken to determine what's underneath each current roof.
- A large percentage of insurance claims have been and are currently being submitted to Traveler's Insurance – below the \$5,000 deductible. The result is unnecessary, long processing waits. (One claim took 6 months to process.) To speed up response times for claims that are definitely below \$5,000, the intent is to no longer submit them to Traveler's, as homeowners have their own insurance. A web site will be developed so that the mutual will be able to track their claims, when one does occur above \$5,000.



Mutual 10 Neighbor Spotlight

Meet: Bill And Sandy Attick



Bill was born in Vermont, and along with his two siblings, grew up as an "Army Brat." So, he spent portions of his childhood years in Japan, Germany, and his favorite time spent living in Kentucky.

He enrolled in college at Purdue University in Indiana. He switched from studying engineering to Business & Accounting, an area in which he degreed and spent the entirety of his career. Soon after he graduated, he married Sandy who also was a Perdue graduate. And, he also started his accounting career with U.S. Steel, working at an Indiana Division for 5 years, a division in Chicago for a few years, and then a division in New York City for 17 years.

Moving from the Midwest to the East Coast was a cultural change that Bill and Sandy happily embraced. They much enjoyed the greater access to cultural events as well as other activities and offerings. And, it was about this time that they adopted their daughter from Korea, who is now married and living in Clarksburg MD. In fact Bill and Sandy enjoyed living in NYC so much that when U.S. Steel looked to promote Bill and transfer him back to the Midwest he opted to leave that job to stay in NYC. So he started work for the American Institute of Physics in NYC (AIP).

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Eventually the AIP moved to College Park MD due to the close proximity to the University of Maryland's Physics program. During this time Bill and Sandy lived up the road from Leisure World towards Olney. After 15 years at AIP, he retired in 2013.

Since retiring, he visits his daughter weekly. He and Sandy bought a home in North Myrtle Beach, SC and spend winters there as "snowbirds." Through acquaintances they learned of and became familiar with LW. Wanting to downsize but remain in this area, they bought into LW, and first rented their unit before moving in about a year ago.

Bill is interested in joining the LW Woodworking and Photography clubs. He also has a potential interest in one of the book clubs. And, he's quite interested to find out all of the club offerings in LW while Sandy continues her many outside social activities.

They both add to the wonderful neighborhood of Mutual 10!



Welcome Bill and Sandy Attick!



- **Place on your calendar:** *Saturday, August 24 PIZZA PARTY! 5:00p.m. in the Activities Room, Clubhouse II* (Details at a later date.)
- **Trash needs to be placed in CLOSED containers** when putting outside for pick-up. Let's keep our rodent population down (birds and wild animals are getting into bags too). Trash cans need to be used – with lids, not just bags of trash on the lawn/driveway.
- **Amazon, among others, sells 100 watt equivalent LEDs in bulk packages of 24 for only \$24!** It would be wonderful if our mutual's electric bill went down because of LED replacements in our

homes (158 houses in Mutual 10). LEDs aren't expensive anymore!

- **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.
- **When mulching your flower beds (you or your landscape contractor).....**make sure the mulch is 2-3 inches below the bottom/last slat of siding so that the concrete slab shows, otherwise you will have a termite problem – a very expensive fix.
- **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.





FROM MUTUAL 10:



Next Board Meeting

Mutual 10 Board Meeting will be held on June 27, 2019, in the Sullivan Room of the Administration Building at 9:30 AM.

As always, we encourage all residents to attend.

See You There!



ATTACHMENT A

Request to be a Member of the Government Affairs Advisory Committee

Date _____

Applicant's Name _____ Mutual _____

Applicant's Address: _____

Applicant's Phone Number: _____

Applicant's Email Address: _____

I am applying to be a representative on the **Government Affairs Advisory Committee**.

My qualifications for serving on this committee are (please be specific): _____

Signature of Applicant: _____

Give to
Kenia Ibanez,
Mutual Assistant
before August 1

* Meets 2nd Monday of
each month, 2:00 p.m.
in Sullivan Rm. - Admin
Building

Recycling and Conservation Notes

General Recycling

Monday and Thursday AM except Federal holidays

Metal Products - Items should be wiped off and cleaned as much as possible.

- Steel and bi-metal (steel and tin) containers: Food and beverage cans.
- Tins from cookies, fruit cakes, popcorn, and similar items
- Aluminum products: Foil wrap, pie plates, food trays. If food is baked on put into the trash; do not recycle.
- Empty non-hazardous aerosol cans: Whipped topping cans, spray cooking oil, deodorant, hair spray, etc.

Glass bottles and jars - Rinse containers and remove caps and lids.

- Acceptable: Food and beverage jars made of glass that is clear, blue, brown, or green.
- Not acceptable: Ceramic materials, drinking glasses, mirrors, or window glass.

Plastics - Acceptable

Plastic containers marked 1, 2, 3, 4, 5 or 7 (but not 6):

- Bottles: Food, drink, household products, medicine.
- Containers: Mayonnaise jars, yogurt tubs, detergent and cat litter containers, etc.
- #1 PET plastics including clamshell containers, cake domes, deli containers, fruit and vegetable trays, etc.
- Tupperware and Rubbermaid containers and lids.
- Flower pots marked 1, 2, 3, 4, 5 or 7 (but not 6).
- Plastic fast food drink cups (but not their lids).

Plastics - Unacceptable

- Plastic containers marked #6.
- Containers that held automotive or garden products (motor oil, antifreeze, pesticides, etc.)
- Plastic bags, plastic wrap, shrink wrap.
- Non-bottle items such as foam cups, trays and packaging, clamshell packaging; drinking straws, plastic utensils, and plastic or foam egg cartons.
- Microwavable trays, "Solo" type cups (marked #6), CD / DVD jewel cases, plant and seedling trays,
- Packaging from electronics and toys.
- Toys, kiddie pools, other large plastic items.

Electronic items may NOT be recycled.

- Take fluorescent tubes and CFLs (curly lamps) to PPD or put them into the regular trash.
- Take electronic items to a special recycling center.

Medical items may NOT be recycled. For example:

- Needles and syringes.
- Medical tubing and other supplies.
- CPAP masks.

Do not put ANY plastic bags into a recycling bin.

Doing so could relegate the entire truckload to landfill. For more recycling information visit the link below:
https://www2.montgomerycountymd.gov/DepHowDol/material.aspx?tag=plastics&material_key=64

Yard Waste

- Notify Grounds Maintenance (301-598-1314) at least one day prior to pick up. Set at the curb on recycling day.
- May include yard trimmings (grass, leaves, brush, and Christmas trees) in paper collection bags.

Paper Products

- Collected Wednesday AM except Federal holidays
- Newspapers, junk mail, inserts, cardboard, and magazines. Cardboard boxes do not have to be broken down.
- Bundle items in paper bags or tie them with string before placing in the blue bins. Do NOT use plastic bags.

Electricity Conservation

Variable Rates apply weekdays.	Partial Peak Rate	Peak Rate	Partial Peak Rate	Off Peak Rate
	11:00 AM to 1:00 PM	1:00 pm to 7:00 PM	7:00 PM to 9:00 PM	9:00 PM to 11:00 AM