

MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

Publication: June 1, 2019

**Important
Phone Numbers**

June 1, 2019

- 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
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dsalazar58@comcast.net

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janetlmartin@earthlink.net

Paul Eisenhaur, Secretary
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paule@lwm10.com

Cathy Kyle, Director
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cbartonkyle@gmail.com

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

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

FROM THE PRESIDENT

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

**President's Message:**

"If a June night could talk, it would probably boast it invented romance." (Bernard Williams, 20th Century English Philosopher)

Some Mutual 10 residents have had water heater problems in the last 5 months – causing water damage to their units. Do you know if yours could be reaching the end of its life expectancy? According to manufacturers, the life of many hot water heaters can range from 8-12 years. You need to know the age of your water heater. You won't realize if there's something wrong unless rust is visible or you cease to have hot water one day, if you don't know its age. Think about replacing if it's older than 12 years. If and when you purchase a new hot water heater write the date on the heater in permanent marker.

Have you updated your "File of Life" information lately? If your medication has changed in the last year or you've switched your primary care doctor, change the information on your "File of Life". Keeping your emergency contact information up-to-date on the card is also very helpful to first responders, especially if you live alone. **Post your File of Life card on your refrigerator door – that's where first responders look for it.** You can pick up a

File of Life card at the Medical Center.

It's important we all know about our condominium homeowners insurance coverage. Do you know the steps to take in the event of a fire, flood, theft or other incident? Homeowners insurance isn't only for horrific events – even damage caused by a broken dishwasher hose or overflowing toilet may be covered by your policy. LW's master policy covers damages to the interior and exterior of our homes (walls, ceilings, floors) **BUT** there's a \$5,000 deductible which means an owner is responsible for the first \$5,000 worth of damage. Here's an easy way to think about it; if you were to pick up your home and turn it upside-down, everything that falls out would be your responsibility to cover, everything that doesn't (walls, floors, ceilings) is covered by LW's master policy.

- Know what your condominium insurance policy covers.
- When an incident occurs, what phone # does your insurer say to call, 24/7?
- Which water remediation business does your insurance company use if there's water damage?
- Does your policy cover out-of-pocket expenses?

It is our responsibility as homeowners to contact our own insurance company if our Mutual 10 unit or belongings are damaged.

"And since all this loveliness cannot be Heaven, I know in my heart it is June." (Abba Woolson, 19th Century American Writer)



Treasurer's Report

By Janet Martin

Our finances through April, 2019 are as follows:

Income	\$ 357,471
Expenses	\$ 379,357
Deficit	\$ 21,886
Variance over Budget	\$ 6,706
Reserve Balance 4/30/19	\$ 858,752

Although we still have a deficit year-to-date, April was a positive month. We decreased our deficit by \$6,954. I expect the next few months will be positive and we will eliminate the deficit entirely.

Increases in interest rates have been very beneficial for us. Through April, our interest earned is \$5,032 more than budgeted. As I have previously stated, all funds, except for operating funds maintained in our checking account, are invested in fully insured interest-bearing accounts. We try to balance anticipated cash needs for large expenditures, such as roof replacements, kept in readily available money market accounts and longer term funds in certificates of deposit. CD's typically, but not always, pay higher rates.

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 janetmartin@earthlink.net



Landscaping Report

An inspection of Mutual 10 has been done. We checked foundation plantings of every unit and found lots of dead bushes, which need to be removed as soon as possible. Many residents have already complied and others are on the waiting list of their landscape contractor since it is their busy season. We understand that it will take a little while before flower bed clean-up is done.

During inspection we also noted which trees have to be removed/trimmed throughout the mutual and we are waiting on that estimate. Norfolk Pine trees, which are evergreens, were very popular 40 years ago and are now on their last legs – they can't be trimmed. Some look fine in the front but if you venture to the back you'll find a bunch of dead branches. They are also very prone to red mites – if you shake the bush you will discover them. They do a lot of damage.

Tent caterpillars are back. We saw one on Deerhurst. They usually live on crab apple trees but last year we found some on our cherry trees.

Christine already found some aphids laying eggs on her tomato plants. She sprayed them with Saffer Insecticidal Soap. It's time to check your plants for insect damage. (Remember, vegetable plants may only be planted inside your patio.)

If your daffodils are finished blooming do not cut the leaves. That is where they get their food for the blooms next year. This is the time to fertilize them. Some of your flowers need to be dead-headed after they bloom, like Verbena, Marigold, Zinnia and roses. They will get new buds and bloom again. Also, if your azaleas have finished blooming, trim them before July 1, and fertilize.

Mosquitoes are back again. Don't leave saucers under your potted plants after a shower. Empty the saucer or put "Mosquito Dunk" in the saucer to kill them.

If you have any questions about your landscaping, plants, grass, trees, don't hesitate to call us. (Christine 757-414-3849; Dora 301-598-0265)

Landscaping Contractors

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



Summary: LWCC Board of Directors Meeting on May 21, 2019

By: Paul Eisenhaur

SUMMARY

- Month of April showed a net operating expense of \$14,200 under budget which reduces the YTD net operating expenses to \$49,300 over budget.
- The next step in the Admin Building/Clubhouse I approval process is that the Planning Board will document the conditions through a safety resolution in the coming weeks. Once approved, an architect will be hired to complete the plans for the permitting phase.
- Questions for the Strategic Plan Survey are being finalized by the contractor. The survey should be mailed to residents and owners in early June.
- The Internet/Broadband contract will be made available to the BOD members by the end of May for a final authorization vote at the BOD's June meeting.
- HR Director Ron Pancotti discussed attracting and retaining personnel. A concerning note was that LW's pay increases for staff are lagging behind inflation. This will be addressed by the Executive Committee very soon.
- The BOD was provided a preliminary report on the development of the 2020 operating budget.

Discretionary and non-discretionary expenses were shown in this draft. The final version of the 2020 operating budget is an effort that begins in mid-June, as it does each year.

ACTIONS

1. The BOD approved a very detailed plan with Mutual 13 and the Maryland State Highway Administration (SHA) to maintain a visual barrier as the perimeter fence between the mutual and Georgia Ave. SHA will purchase and install the new barrier to replace the existing chain link fence.
2. The BOD approved a charter amendment by the Golf & Greens Advisory Committee.
3. A BOD decision for an infrastructure study for golf course improvements was put "on hold" pending more information to be provided by the requester – the Golf & Greens Advisory Committee.
4. The BOD approved a purchase of a Woodshop Club lift to help move lumber and materials to an increased storage space in the Clubhouse I basement. (The club has been growing significantly in size and needs additional space.) A companion resolution passed to accelerate funding from the 2020 Capital Purchasing Fund in an amount not to exceed \$15,000.

Summary: M10 BOD Meeting on May 23, 2019

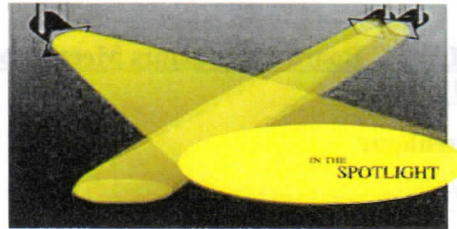
General Manager's Report

- Cold winter months of the first quarter typically negatively affect LW's finances, as they do for mutuals too. (As the temperatures moderate, budget figures improve.) That is happening, as a significant operating expense was realized for the second month in a row – for April, it was \$14,200 over budget. The YTD operating expenses are still over budget but heading in the right direction.
- There were 36 property transfers, which was an increase from the previous month, and totaled a healthy \$163,100 in transfer fees.
- Count I in the class action lawsuit has been ruled in favor of LW. The claimant filed 5 last minute motions which have yet to be ruled on. The deadline for the parties to advise the court on the discovery agreement was May 22nd. The response to the 2nd amended complaint is due May 31st.

- The county Planning Board will document the conditions of a safety resolution in the coming weeks for the LW site plan for the new Admin Bldg. /Club I improvements.
- The LWCC Board of Directors will review the draft contract for the Internet/Broadband deal within a few weeks and is scheduled to vote for final authorization at its June board meeting.
- Strategic Plan surveys should be mailed to residents and off-site owners in mid-June.
- Director Cathy Kyle will take responsibility of coordinating and managing delivery of the Tidings and LWNews.
- Vice President Leroy Salazar pointed out that he and the Maintenance Subcmte have identified concrete needs and areas of replacement for this year. This includes certain sidewalks that are usable but original, worn and narrow. Also, the scheduled replacement of 20+ old roofs is uncovering decayed sheathing that is an unbudgeted replacement cost. Those budget needs may involve the reallocation of funds. The Board will address.

Mutual Business

- President Salazar mentioned that Kolb Electric has completed inspections of each unit's electric boxes. The vast majority of boxes checked out well. Those that need a follow-up visit to correct a problem will be contacted by Kolb to set up an appointment.
- Treasurer Martin reported that we had another good month financially with a surplus of \$6,954. Although we have a YTD deficit of \$21,886 we are whittling that down as expected in the warmer months when electric bills are typically lower. Another positive indicator is that electricity costs are down 12% from this time last year. Also, a resolution was passed to pay roof replacement invoices as they are received (as opposed to monthly) to pay the contractor in a more timely fashion. All monthly invoices were approved for payment.
- Director Pugliese said that outside property inspections have shown that a few trees in the mutual have been lost – the extremely wet weather has been a factor. Also, tree removal has been done for a tree on Densmore Court after Clarksburg Plumbing confirmed (with an underground camera) that roots had penetrated underground pipes – damage and liability being a reasonable cause for removal.
- Secretary Eisenhaur conducted a discussion regarding the county's pet waste receptacle program. The receptacles would be placed in the mutual where there is a need and for the first year, the county would be responsible for maintenance. After discussion, it was decided the need was not there and there could be too many negative impacts to pursue this effort.
- Director VanScoyoc mentioned that LW Food Service is changing their payment process from invoicing following-an-event to payment before-the-event. This will be possible by notifying our mutual accountant.



Neighbor Spotlight

By: Paul Eisenhaur

Meet Selina Khan!



One wonderful thing about LW is that there is so much ethnic diversity. Mutual 10 is home to LW's first and only Bangladeshi. Simply stated, a lovely and welcoming woman! Selina Khan has been in LW for a year and a half. Though she comes here after living in a home in Layhill for 18 years, her route here began in Bangladesh and wound its way through the Middle East before coming to America with her husband and two sons in the early 1990's.

As in many other countries, Selina was immersed in English from her childhood, as were four other siblings. Living in different countries posed little communication challenges because of this common language. While in Bangladesh she married her husband, who was a mechanical engineer. She also earned a Masters' Degree in physics from Dhaka University. His job brought them to the Middle East as a young couple. They lived in Iraq and Iran – living the longest in Kuwait where they had their two sons. Once the Gulf War broke out in the early '90's, they felt it was a good time to leave and move to America.

Both Selina and her husband started working at the World Bank; she in budget and finance, he in engineering. Selina worked there for 23 years before she retired in 2014. Her sons received most of their education in the US. One son received an advanced degree from Atlanta's Emory University, and is now working at the Mayo Clinic in Minnesota, and then furthered his education at the University of Minnesota by finishing his MBA. Her other son received his MBA from the University of Maryland and now works as manager for a consulting firm doing work for the FDA. He, his wife, and their three young children live in this area and are frequent visitors.

After Selina's husband passed, her family encouraged her to downsize and move to LW. Her time is mostly tied up with family commitments as she frequently helps care for the grandkids. But, she hopes to eventually get involved with the LW Ceramics and Quilting Clubs. It is certain that those clubs will be very happy to have her as a member.

Welcome Selina!

HELLO

NICE TO

MEET YOU!



- **Please note** that the June 21 picnic is **cancelled**. The next social event will be a pizza party on August 24, in the Activities Room in Clubhouse II.
- **Here's a link** that will benefit us all. It provides a wealth of helpful sites from choosing a contractor to buying a car, just as an example: <https://www.montgomerycountymd.gov/ocp/>
- **A Reminder** – If you, or the previous owner, modified your home in some way (bonus room, patio extension, patio floor, walkway from gate to parking pad, for example) you are fiscally responsible for keeping that modification in good repair. Refer to “Architectural or Structural Changes”, in the Mutual 10 Rules booklet, page 5.
- **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.
- **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 this month. 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.

- Please keep outside lights off during the day-time (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.

- **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.*

**THANK
YOU!**



Board Meeting

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.

We hope to see you there!

FROM MUTUAL 10:



MARYLAND MUTUAL NO. TEN, INC.

3701 Rossmoor Boulevard Silver Spring MD 20906

June 7, 2019

Dear Mutual 10 Homeowners,

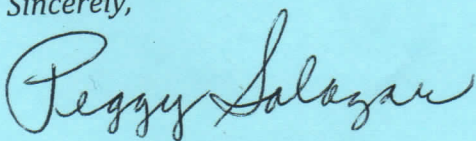
I am sorry to have to inform you that our 9-year Board member and Treasurer, Janet Martin, will be resigning after our August board meeting.

She and her husband Dan have been snowbirds for some years and have decided it's time to stay in Florida full time. This is sad news for us as Janet and Dan have been very active in our Mutual since they arrived, and with Janet's background in business and finance she was the perfect fit to keep our Mutual fiscally healthy as Treasurer.

As Board President it's my duty to appoint a new Board member to replace Janet for the remainder of her term – September, 2019 until April, 2020. So, I'm looking for a Mutual 10 homeowner (whether living in LW or not) who is interested in serving in the capacity of Treasurer; has a business background with general knowledge of balance sheets and income statements; possesses good computer skills; can commit to an every 4th Thursday-of-the-month 9:30 a.m. Board meeting; will write a summary of our financial status each month in our Mutual's newsletter. If you are the woman or man for the job, please call me at 301-598-0373 as soon as possible.

"Change is the only constant in life." (Heraclitus, Greek Philosopher)

Sincerely,



Peggy Salazar
President, M10