

## MARYLAND MUTUAL NO. TEN

# The Kelmscot Village Tidings

March 2014

Publication Date: April 28, 2014

## Important Phone Numbers

- LW Administration:  
(301) 598-1000
- LW Security:  
(301) 598-1355
- Main Gate:  
(301) 598-1044
- Comcast:  
(301) 920-9951

## Board of Directors

*Mike Showalter, President &  
Tidings Editor  
(301) 598-3247  
showmt@hotmail.com*

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

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

*Bob Namovicz, Secretary  
(240) 833-8572  
namoviczb@comcast.net*

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

*Leroy Salazar, Director  
(301) 598-0373  
dsalazar58@comcast.net*

*Dotty VanScoyoc, Director  
(301) 598-2878  
dotty36@verizon.net*

*Jessica Bernal  
Mutual Assistant  
(301) 598-3989  
jbernal@lwm.com*

**FROM THE PRESIDENT**  
By: Michael Showalter  
301-598-3247  
showmt@hotmail.com



## President's Message:

Spring is finally here and it's about time. The forsythia and cherry blossoms have come and gone but other spring flowers are blooming in their place. It's a beautiful time of year and it's nice to have warm weather again. Enjoy it before the hot weather comes.



This is a good time to schedule the spring service of your HVAC system in order to make certain that your air conditioner will be working properly when the hot weather comes. The service will also include replacement of your air filter. It is important to replace the air filter every three to four months or at any time that it appears matted and clogged. Many of our residents'

homes require an odd-sized filter that usually is not available at Home Depot or hardware stores. PPD stocks them though and they cost about \$3.00 each. Also, remember to check your smoke detectors to make sure they are functioning properly. Change their batteries once or twice a year or at any time they began to emit an intermittent beeping sound.

**April Meeting:** Mutual 10 had its annual meeting on April 10. Two board of directors positions were up for election. They were the positions held by Janet Martin (our treasurer) and John McMahon whose terms were up. Janet won reelection (congratulations) and LeRoy Salazar replaced John as director. I just want to welcome LeRoy to our board and thank John for his many years of

helping to manage our mutual. John also served as our board's president for several years so he performed above and beyond in working for our mutual.

We had an outstanding number of proxy votes for this meeting. Sixty-eight percent of our residents voted this year which is by far the largest number of votes in recent years. I contribute the high level of participation to several things: the luncheon, robocall reminders and the inclusion of addressed stamped envelopes that accompanied the proxy form sent to all residents. It is very gratifying to see the high level of participation of our residents in helping to govern our mutual. I was also impressed with the number of residents who actually attended the annual meeting and think that everyone really enjoyed the lunch, the chance to visit with friends and neighbors and to get to know some of the other residents in our mutual.

**Sad Event:** Recently in April a resident living alone passed away and her body was not discovered for the better part of a week. I understand that she was only 68 years old but details are still sketchy. This is a very disturbing event and if a friend or neighbor had not checked on her it could have been much longer before she was found. We don't know, and may never know, whether she died peacefully or lingered on. One reason I'm bringing this up is that having the Lifeline system might have saved her. It is especially important if you are living

alone to please subscribe to the Lifeline system so that you can get help immediately. It may save your life.



**Landscaping Efforts:** At the Annual meeting I accidentally forgot to recognize Dora Pugliese for the exceptional work she

does in designing and maintaining the landscaping within our mutual. Dora decides where new trees and shrubs need to be added, which established trees need to be removed or trimmed and she does a lot of the planting of smaller bushes and flowers within our community. I think I can say with confidence that our mutual is one of the best landscaped of the Master-Metered Mutuals. Thank you Dora for all you do and thanks to Dan Martin for assisting Dora with all the plantings, mulching and watering that they do within the mutual.

**Roofing Status:** In April, our roofing contractor, Clay Kenney, started replacing the main roofs on two of our buildings and



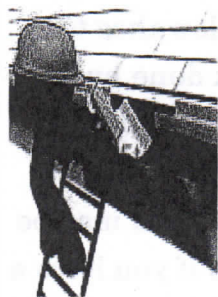
on eleven garage roofs (including those garage roofs for the two buildings which are having the main roofs replaced.) The seals on numerous chimneys

which, upon inspection, showed signs of deterioration that would make them prone to leaking are also being fixed. Our

contractor, Clay Kenney Construction, anticipates being done with the roof work before the end of May.

We use the following process to determine which roofs will be replaced each year. We have our roofing contractor examine and rate the condition of the main and garage roofs of all seventy-nine of our duplexes. The roofer rates the condition of each roof as good, fair, poor or very poor. Once we have that information, we have the basis for selecting which roofs should be replaced that year. Since our budget has been limited to \$80,000 for the last several years, that limitation dictates how many roofs we can replace for each year. We believe the \$80,000 budget amount will be enough to keep up with our roof replacement needs for the foreseeable future.

**Siding Status:** Vinyl siding, new shutters, gutters and downspouts for all of the



© Ken 1984 Photo - used 10/08

buildings scheduled for replacement this year are well underway and should be completed by mid- to late-May. The remaining homes will be done next year (Phase 3.) I think you'll agree that the new

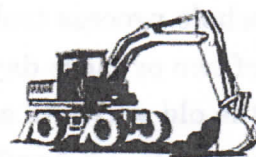
vinyl siding makes our homes look more up-to-date and appealing than the old aluminum siding.

### **Finishing Work on WSSC Excavations:**

Last year WSSC replaced a number of water lines which involved digging trenches in Bigby Ct., Lindsey La., Ludham Drive, Elmhan Drive, Hallaton Ct and a concrete access way off of Kelmscot Drive. WSSC closed up their excavations with temporary patches that are rough and unsightly and that need to be paved with a finishing coat. Physical Properties Division is currently negotiating with WSSC to either have the finishing work done by a WSSC subcontractor or to give us the money to have our own contractor do the work. This process will be slow, so for now we just have to wait for the negotiation process to be completed. We were very lucky in that, except for Hallaton Ct., the construction work did not affect the sections of road that we repaved in 2012.

### **New Method Used to Replace Leaking Underground Water Lines:**

Over the past few years we have had several cases of leaking underground water supply lines. These lines connect with the nearest WSSC water main and then fork so as to provide service to both halves of the duplex. In the past this has involved extensive trench digging in order to find and repair the break. Recently we had an instance where, after extensive excavation in the patio of one unit, we discovered that the break in the supply line was underneath the slab of the unit. Finding the location



of the leak and fixing it would have required extensive excavating inside the living area and would have been very expensive and disruptive to the owners. As a result, we contracted with a Company, Brent Mason Construction, who uses a drilling technique to drill a hole under the ground from the point near where the supply line joins with the WSSC line to a second hole where the supply line comes up through the slab to connect with the residence's main water shutoff. The company then ran a new water line from the first hole to the second and connected it at both ends to the original water line. The process works like this: a device that determines the location of the drill bit directed the drill to dig a straight path between the two holes. New flexible copper tubing was then drawn through the bored tunnel and connected at both ends to the existing supply line. As a result, an entire new line was installed which completely replaced the original leaking line. This new method eliminated the need for digging through the patio and dining room and beyond to locate and fix the leaking pipe which in this case turned out to be under the living space slab. As a result of the success in using this drilling method, we intend to use the technique exclusively in the future and at a lower cost than the cost of the old method. Furthermore, the whole process took less than a day instead of two or more days typically needed with the old way. As a footnote to the above instance, on April 17 we had to use this

process again to replace two underground water supply lines to both sides of a duplex on Ludham drive. The process worked perfectly and once work started both lines were completed and back in service in under eight hours.



**Home Sales:** We have had a number of homes that went to settlement in April and home sales remain strong in our mutual and Leisure World as a whole. Most sales involve having a building inspector examine the residence and report to the buyer (and seller) any deficiencies that are found. Depending on the nature of the deficiencies the seller can accept responsibility to make the flagged corrections or reject them outright. Rejecting the home inspector's recommendations may lead the buyers to withdraw their offer but you may want to do a bit of negotiation with the buyer if you feel that some of the items are too picky or if you would rather give an allowance to the buyer for having the work done by the buyer rather than having it done yourself. If you do decide to make the corrections, remember that some of those items may be the mutual's responsibility; so if you have a question about what items the mutual will pay for, contact Dora Pugliese or me before any work is done and get the situation clarified.

**Important Reminder:** Remember that any repair you expect the mutual to pay

for, you must first contact one of us and we will submit the request for you. The mutual will not pay for the repair if you call PPD or any other contractor directly and schedule the work. This applies to all residents and we have repeated this warning many times before so nobody should be surprised if they end up with a bill for something they expected the mutual to pay for. The only exception is emergencies, in which case you may call directly for repairs and notify Dora Pugliese or me afterwards.

**New Voting Poll Location:** I think most of you know this but just in case all residents of mutual 10 should go to the Interfaith Chapel to cast their votes.

**Richard Shultz Comments:** At the last Master-Metered Mutuals' (3M) meeting Richard Schultz, Chief of Security, was invited to attend. I have included a copy of the minutes of that meeting with this Tidings because I think you'll find that many of his comments are interesting and informative.

### Landscape

By Dora Pugliese

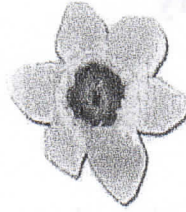
(301)598-0265 dorapugliese1@verizon.net



www.clipartof.com - 1118825

Spring is finally here. The late freezing temperatures did some damage to the bushes but not to the newly planted trees. The deer nibbled on the arborvitaes for the first time this year and we may have to replace them. The 90 daffodils Dan Martin and I planted at two areas on Kelmscot and Bigby last fall did beautifully this spring. We'll add some more

this fall and also plant some under the streets signs. We are having several dying trees taken down and others trimmed. We have an order placed for new ones which will be planted soon. The grass is looking good right now. I don't expect too much from McFall & Berry since their LWMC contract stipulates that they will only fertilize or seed 20% of our Mutual every year as long as it is green so we'll have to live with it. It's time to inspect your foundation areas for weeds.



Landscaping contractors

Bill Bowers 301-831-7893

Stan 1-443-947-1008

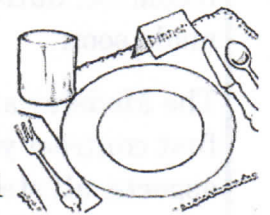
Erick Olivier 301-570-0941

### Annual Dinner

By: Dotty VanScoyoc

301-598-2878

Dotty36@comcast.net



Mark your calendar for Friday, June 20<sup>th</sup> for the Mutual 10 Annual Dinner. The menu will feature an Italian Buffet and entertainment by Chyp and Andrea -- back by popular demand. They provided our entertainment last year and their music was thoroughly enjoyed by everyone who attended. Don't miss it this year. The comradeship is wonderful so come visit with your neighbors and enjoy a wonderful evening. Social time starts at 5:00 p.m. Dinner is at 5:30 p.m. followed by the entertainment.

## LW Community Board of Directors

### March 25th Meeting Summary

By: Paul Eisenhaur

301-460-5588

pau1e@lwm10.com

At the March LWCC Board Meeting, the following were highlights:

Review of the General Manger's performance will use an industry-wide evaluation tool - Checkpoint 360. This is a very comprehensive and objective tool that considers measures from many people. This will be administered online, beginning on April 1. All respondents will be emailed a link to a survey, and are to have it completed within a week (should take 15 minutes or less).

The Executive Committee has interviewed outside PR firms to provide LW marketing. The decision making progress is now involving specific tasking, and a recommendation to the BOD should be made soon.

The Medstar annual Report for 2013, the first contract year, was presented. In most aspects, all statuses are positive for this community. Continued efforts are being made in the area of customer service -- a very sensitive priority.

#### Resolutions.

1. The 2013 final audit was presented by the Audit Advisory Committee. The result showed a "clean and efficient" audit. The BOD passed a resolution to accept these results.

2. The Budget & Finance Advisory Committee proposed how to use the surplus from 2014. This included \$80k to replenish

the Snow/Storm fund which has taken a significant drawdown this winter. The remaining \$63k will be deposited into the Contingency Fund. The BOD approved the motion.

3. The BOD approved a contract to have CTC Telecommunications initiate a site plan and assessment for the installation of a fiber optics installation around LW. The project will be funded by the existing telecommunications funds ("Comcast Fund"). LW operating funds will not be used -- there will be NO effect on the facilities fee from this effort. (the current telecommunications system being used at LW is very antiquated and limited. Also, because we have to lease cable, it is very expensive. This effort will allow LW to not only increase efficiency substantially, but the community would own the fiber and not have to pay the high cost of leasing cable)

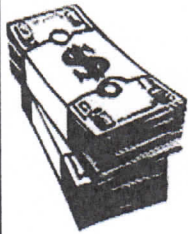
#### Updates:

1. Next step in the pond restoration process is to secure permission from mutuals 20a & 20b for access rights. Else, the access would have to be via the golf course, the long way.

2. New and improved Financial accounting software is in use now. It provides more detailed reports than previously. Mutual portals are being worked on now.

3. Management objectives were presented. Training is a focus of priority. From training, customer relations will be emphasize.

4. CPAC's Going Green Pilot Study was talked of in generalities. That committee's Chair felt the advisory committee's resolution was in need of more detail and will be motioned at some point in the future.



**Treasurer's Report**  
 By Janet Martin  
 240)669-8954  
[janet1martin@earthlink.net](mailto:janet1martin@earthlink.net)

Our finances through March, 2014 are as follows:

Income	\$278,656
Expenses	\$345,756
Deficit	\$(67,100)
Variance under budget	\$7,575
Reserve Balance 3/31/14	\$ 917,745

Yes, we are below budget this month but I truly believe that's a temporary

thing. We have budgeted an increase in electricity for 2014 at 13% higher than 2013. The increase from 2012 to 2013 was only 1% so 13% should be more than adequate. All other expenses are in line with budget, with no significant variances.

It was great to see such a good turnout for the annual meeting. Thank you for re-electing me as Treasurer. I appreciate the vote of confidence that that implies.

As always, please feel free to call or e-mail me at any time if you have a question about our finances.

## **JOIN THE PARADE**

Mutual 10 will have a "Float" in the 4<sup>th</sup> of July parade this year. We would like to have a good representation of residents in the parade. If you are interested in making signs, helping decorate the golf cart, or joining in the procession, please call or email Janet Martin at 240 669-8954 or [janet1martin@earthlink.net](mailto:janet1martin@earthlink.net). Grandchildren are more than welcome to participate in any or all of this. Further instructions will follow once we have worked out the details.

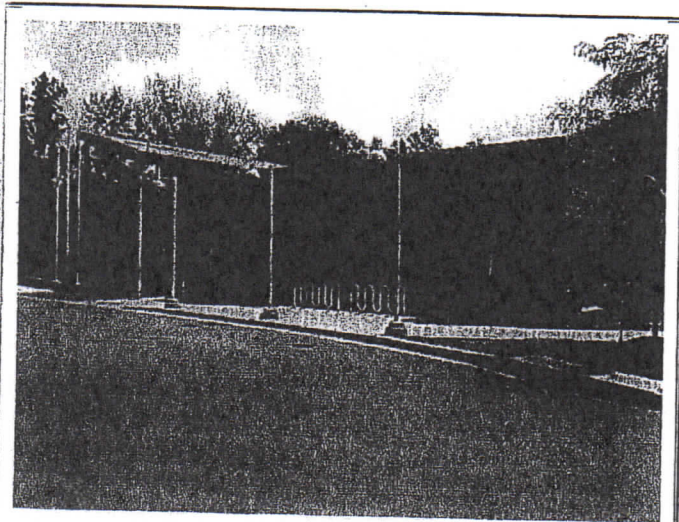
# VOTE EARLY

YOUR TIME ★ YOUR VOICE ★ YOUR VOTE

[www.777vote.org](http://www.777vote.org)

Primary Election Early Voting - June 12 - 19 (10am - 8pm)  
General Election Early Voting - October 23 - 30 (10am - 8pm.)

View Current Wait Time information  
[www.777vote.org](http://www.777vote.org)



Mid-County Community Recreation Center  
2004 Queensguard Road Silver Spring, MD 20906



## EARLY VOTING CENTERS

Activity Center at Bohrer Park  
506 S. Frederick Avenue Gaithersburg, MD 20877

Damascus Community Recreation Center  
25520 Oak Drive Damascus, MD 20872

Executive Office Building  
101 Monroe Street, Rockville 20850

Germantown Recreation Center  
18905 Kingsview Road, Germantown 20874

Jane E. Lawton Community Recreation Center  
4301 Willow Lane Chevy Chase, MD 20815

Marilyn J. Praisner Community Recreation Center  
14906 Old Columbia Pike, Burtonsville 20866

Silver Spring Civic Building  
One Veterans Place Silver Spring, MD 20910

Wheaton Community Recreation Center  
11711 Georgia Avenue Wheaton, MD 20906

For more voting options call the Montgomery County Board of Elections:  
240-777-VOTE (8683)



# DETER

# DETECT

# DEFEND

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail or over the Internet unless you know who you are dealing with. Avoid disclosing personal financial information when using public wireless connections.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer; keep them up-to-date. If you use peer-to-peer file sharing, check the settings to make sure you're not sharing other sensitive private files. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- Don't use an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help or are having work done in your house.

DETER-DETECT-DEFEND



[ftc.gov/idtheft](http://ftc.gov/idtheft)

FEDERAL TRADE COMMISSION

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
  - Unexpected credit cards or account statements
  - Denials of credit for no apparent reason
  - Calls or letters about purchases you did not make
  - Changes on your financial statements that you don't recognize
- Inspect:
- Your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.
  - The law requires the major nationwide credit reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report every 12 months if you ask for it.
  - Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free annual credit report. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
  - If you see accounts or addresses you don't recognize or information that is inaccurate, contact the credit reporting company and the information provider. To find out how to correct errors on your credit report, visit [ftc.gov/idtheft](http://ftc.gov/idtheft).

Defend against ID theft as soon as you suspect it.

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - Experian: 1-888-EXPERIAN (397-3742)
  - TransUnion: 1-800-680-7289.
  - Equifax: 1-800-525-6285Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts that you can't explain.
- Contact the security or fraud departments of each company where an account was opened or charged without your okay.
- Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been dealt with and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.
- File a police report. File a report with law enforcement officials to help you correct your credit report and deal with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
  - Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

600 PENNSYLVANIA AVE., NW, WASHINGTON, DC 20580

[FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT)