

MARYLAND MUTUAL NO. TEN

The Kelmescot 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

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

Leroy Salazar, Vice President
(301) 598-0373
dsalazar58@comcast.net

Janet Martin, Treasurer / Tidings Editor (240) 669-8954
janetmartin@earthlink.net

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

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

Bill Cave, Director
(301) 438-3242
bill.cave@ymail.com

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

Marygrace Serra
Mutual Assistant
(301) 598-3989
msmith@lwmc.com

MUTUAL WEBSITE

www.lwm10.com

AUGUST, 2015

Publication: August 31, 2015

FROM THE PRESIDENT

By: Dora Pugliese

301-598-0265

dorapugliese1@verizon.net



President's Message: President: Dora Pugliese

This past month we have been in the process of creating a new Mutual directory. It's a more difficult process than you would imagine. We've had some glitches but are getting them corrected. It would be a big help keeping the directory current if, in the future, you would let us know if there is a change in your home or neighborhood – a death, someone moved away, etc. Once all the updates are made, we will have the capability of printing the directory by name or by street address. We would like to add e-mail address to the data base but would keep those confidential & not make them part of a directory. If you have an e-mail address, please e-mail it to our new Mutual assistant, Marygrace Serra at mser-ra@lwmc.com.

Other than the heat, August has been a good month with no major re-

pairs. It seems the residents curtailed electric consumption as requested on August 19th. This will result in a large credit to Leisure World from Pepco which is good for all of us.

Please keep your car locked at night. Montgomery Mutual has had some recent incidents of someone stealing cash or other items from unlocked cars.

REMEMBER – if you call PPD for repairs without first calling me or Leroy Salazar, you will be responsible for any charges incurred for the service call and/or repairs.

September is usually a beautiful month. Enjoy!

PLEASE CALL

DORA PUGLIESE OR LEROY SALAZAR TO SCHEDULE A REPAIR BEFORE CALLING PPD, EXCEPT IN THE EVENT OF EMERGENCY. IF YOU DO NOT, YOU WILL BE CHARGED FOR THE REPAIR. WE HAVE POSTED THIS IN THE TIDINGS REPEATEDLY SO BEING UNAWARE OF THE POLICY WILL NOT PREVENT YOUR LIABILITY FOR THE PAYMENT.

LANDSCAPE

By: Dora Pugliese



Some of our newly planted trees & bushes are suffering from the heat and lack of rain. If you have one near your house, please give it some water. We are waiting until October to replace the dead trees that were removed last spring.

Thanks to everyone for having your foundation plantings taken care of over the last couple months. I am starting to see some weeds coming back up, however. If you pull them out before they get too big, it will be much easier to do. Now is also the time to trim your perennials to give them a chance to bloom again.

The deer have been eating all the hostas as usual but this year they've even been eating the hydrangeas. I think they were very hungry after the hard winter we had.

Please remember your yard waste must be disposed of in paper bags, not plastic.



Join an Advisory Committee!

by Bob Namovicz, M10 Secretary

All residents of Leisure World of Maryland (LWM) should know how Leisure World is governed. Many more residents need to participate!

The most important thing to know is that there currently are 18 Advisory Committees that play a very important role in the way LWM functions. NONE of the members of these important committees are elected; EVERYONE has the opportunity to join. EVERY Resident has an opportunity to serve on one or more of these important committees; all you need to do is indicate to your Mutual Board that you are interested, and that you have qualifications to serve.

In addition, an elected Board of Directors manages each of our 29 Mutuals, and ALL residents of a Mutual can be elected to their Mutual Board. Mutual Boards ALL have Annual meetings at which Board Members are elected; most have two or three openings every year. Every Mutual Board selects the Officers of their Mutual (from among the elected Directors).

The overall Board of Directors of the Leisure World of Maryland Corporation -- which is entrusted with giving direction to the Executive Director and other administrative managers -- includes a Director from each of the 29 Mutuals. Most of these Directors -- but not all -- are the President of their Mutual.

Residents can join an advisory committee at any time, if endorsed by their Mutual President. However, each year all members must indicate that they wish to continue membership, if they wish to continue.

Mutual 10 is not currently represented on all LWM Advisory Committees. We have no members on Audit, Golf, Government Affairs, Health, Leisure World News, Technology, or 50th Anniversary committees. New or Long Term residents, who have education, experience, or interest in any of these categories should consider joining. If interested in a committee on which M 10 is already represented, you should apply anyway, since some existing members may wish to step down.

Complete the attached form, and send it to President Pugliese during September.

LWCC BOD Summary

By Paul Eisenhaur

THE 8/25 LWCC BOD SUMMARY IS:

The second quarter Medstar report was given showing a marked increase in pharmacy prescriptions, a slight increase in primary/specialty care, and a slight decrease in rehab visits.

A Motion was passed to have a closed session following the regular open meeting to discuss a personnel issue.

Action Items:



1. A motion passed to accept both the 2015 Community Facilities Fee - a 1.2% increase over the 2015 Fee, and the 2016 Mutual Operating Budget - a .73% increase over the 2015 Budget.
2. A resolution was presented to approve a maximum of \$30k to fund the permit phase of the Golf Course Irrigation Pond Project. These funds will come from the Facilities Enhancement Project reserve fund. Motion passed.
3. The Fiber Optic Project work order was approved by the BOD after a recommendation for approval was given by the Strategic Technology Committee. Preliminary

wording was clarified to assign Hartman and Assoc. any implementation and direct authority.

4. The Board of Directors, LW management, and the LW News Advisory Committee are directed to work together to resolve issues regarding roles and responsibilities and give a progress report to the LWCC Board within 60 days. This motion passed.

Necessary golf course maintenance, specifically cart paths and bunkers, will proceed as called for in the maintenance plan. It had been delayed for three years pending the logistics of course and pond improvements. The picture is now clearer and the renovations are necessary. Funding accumulated for three years and will now be utilized - the funds have already been set aside.

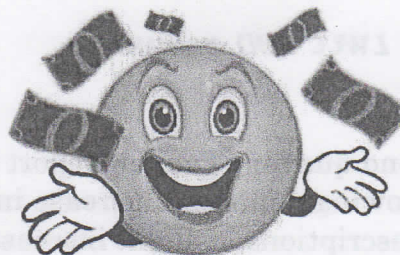
The 50th Anniversary Committee made the Board aware that large money donors are asking for their name being prominently displayed. Business marketing is working that way in the present market. The Board will discuss allowing this at next month's meeting.

The current LW Education & Recreation policies and procedures interim report was distributed in the Board packets. This is only a 'snapshot' of the current status, but is expected to be revised.

Mutual 10 Members of Advisory Committees

AUDIT	NONE
BUDGET & FINANCE	JANET MARTIN
COMMUNITY PLANNING	BOB NAMOVICZ
EDUCATION & RECREATION	DIANE IVAN, DOTTY VAN SCOYOC
EMERGENCY PRPAREDNESS	ROMA SOHN
ENERGY	BOB NAMOVICZ
GOLF & GREENS	NONE
GOVERNMENT AFFAIRS	NONE
HEALTH	NONE
INSURANCE	DON NEWTON
LANDSCAPE	DORA PUGLIESE
LEISURE WORLD NEWS	NONE
PHYSICAL PROPERTIES	DORA PUGLIESE
RESTAURANTS	LEXIE McMAHON
SECURITY & TRANSPORTATION	PAUL EISENHAUR (CHAIR)
TENNIS	NONE
50 TH ANNIVERSARY	NONE
HISTORY & ACCOMPLISHMENTS	BOB NAMOVICZ
TECHNOLOGY	NONE

Treasurer's Report By Janet Martin



Our finances through July, 2015 are as follows:

Income	\$ 929,377
Expenses	\$ 976,518
Deficit	\$ 47,141

Variance under Budget **\$12,707**

Reserve Balance 07/30/15

\$ 532,742

July was a very good month. We cut our yea-to-date budget deficit in half. Since we have had relatively mild weather in August, I am cautiously optimistic that we will make up the remaining deficit this month.

Check your mailbox in the next week or two for the 2016 Mutual 10 budget. The Leisure World Community Facility fee (that portion of your monthly condo fee that is paid to Leisure World) is increasing by \$2.00 per month. We are holding the total base Mutual 10 fees to an average of \$1.50 to \$2.00 per month. Of course, your individual fee depends on adjustments for bonus rooms, heat pumps, sliding glass doors, etc., that impact your total electricity usage.

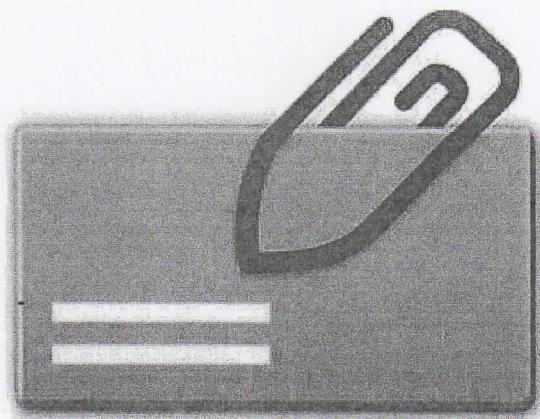
As always, please feel free to call me at any time if you have a question about our finances. I can be reached at 240-669-8954 or via e-mail at

janetlmartin@earthlink.net



REMINDER

WINE & CHEESE



**PLEASE SEE
ATTACHMENTS**

1—WHAT YOU MUST KNOW ABOUT MILK

2—FEP SCHEDULE

3—ADVISORY COMMITTEE APPLICATION

SEPTEMBER 12TH

3-5PM

ACTIVITIES ROOM (CLUB II)

What you must know about milk

ORGANIC, ULTRA-PASTEURIZED, OMEGA-3-FORTIFIED — HERE'S HOW TO MAKE SENSE OF WHAT YOU'RE SEEING IN THE DAIRY AISLE

There are more kinds of milk out there than ever—soy, almond, coconut. But just as dizzying is the array of choices for plain old cow's milk. Our milk primer can help.

Nonfat, 1 Percent, 2 Percent—What's The Difference?



A: More than you think. Eight ounces of 2 percent (reduced-fat) milk has 122 calories and 5 fat grams, 3 saturated; 1 percent (low-fat) has 102 calories and 2 grams of fat, mostly saturated.

Nonfat (skim) milk is the skinniest: 83 calories and almost 0 grams of fat, plus slightly more calcium than whole milk.

Isn't The Fat In Whole Milk Actually Good For Me?

A: Whole milk has conjugated linoleic acid (CLA), which may protect against cancer and heart disease but probably is not enough to cancel out its 4.5 grams of saturated fat. Someone on a 2,000-calorie diet should get less than 13 grams. "If you drink a few glasses per day, it's tough to keep your saturated-fat intake at that level," says Maxine Siegel, R.D., Consumer Reports' food-testing manager.

Why Do 'Shelf Stable' Milks Have Long Expiration Dates?

A: Those products undergo ultra-high-temperature (UHT) processing, which kills even more than the 99.9 percent of bacteria destroyed by high-temperature, short-time (HTST) pasteurization used for conventional and certain regional organic milks. UHT helps milk last more than a month—six months for shelf-stable boxes. (The cartons are sterile and keep out oxygen and light.) UHT changes milk proteins, giving milk a "cooked" flavor, and can slightly reduce B vitamin levels.



Is Omega-3-Fortified Milk a Smart Way to Get That 'Good Fat'?

A: It has 32 to 50 milligrams of omega-3s per glass — a fraction of the 500 milligrams per day suggested for heart health. Plus the omegas are added in the form of flavorless fish oil or algae oil, so it's like swallowing a mini-supplement with your milk. That's not ideal. Research suggests that omega-3 supplements may not be as effective as the real thing. It's better to have two servings of fatty fish per week, Siegel notes.

Should I Opt For Organic Milk?

A: If you can afford the extra \$1 or so per half-gallon, yes, Siegel says. Department of Agriculture rules require organic dairy farms to use 100 percent organic feed, no growth hormones, and no antibiotics. Buying organic also supports healthy agricultural practices. Organic milk from grass-fed cows costs a little more but has slightly more CLA and omega-3 fatty acids.

What Makes 'Creamy' Skim Milks Like Skim Plus So Creamy?

A: Added milk solids or filtering to remove water and some of the milk sugar. Eight ounces have about 40 more calories, 3 extra protein grams, and 100 milligrams more calcium than regular skim but the same amount of fat.

Drinking skim milk may help lower risk of high blood pressure by up to 50%.

Appeared in *Consumer Reports on Health*, January 2015

ConsumerReports
FOUNDATION

PRO335

Clogged up

If you experience problems with your toilet clogging, the culprit is probably the toilet paper. "Toilet paper that is one-ply dissolves the best," says Joe Piccioli, owner of A-rated Power Plumbing & Sewer Contractor in Chicago. "Any multiple ply or paper advertised as 'strong enough to hold a cup of water' will not break down as easily and can block the toilet trap."

Piccioli and other highly rated plumbers say single-ply paper, such as Scott tissue, disintegrates better while thicker brands, such as Charmin, tend to create problems.

However, Amy Phillips, co-owner of A-rated Mountain Park Plumbing in Phoenix, says it isn't always the brand, but more how people are using it. "Especially if you have [kids] — they tend to clog it up," she says, urging homeowners to avoid items marketed as "flushable," and recommends only flushing human waste and toilet paper. "The fancier things get, the more business we have because it clogs up everyone's toilet."

Piccioli agrees, and says consumers need to think twice about what they flush. "No tampons, condoms, Q-tips, dental floss, baby wipes or Kleenex. Even though some manufacturers claim that their product is 'flushable,' we do not recommend it."

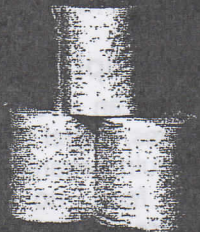


Photo by Brandon Smith

www.angleslist.com 21

FEP

Project	Constuc-tion Start	Opening Date
Crystal Ballroom	June 2015	Sept. 2015
Fitness Center	Mar. 2016	Nov. 2016
Terrace Room	Jan. 2016 ¹	by Sept. 2016
Cascade Bistro	Apr. 2016 ¹	by Sept. 2016
Maryland Room	Apr. 2016 ¹	by Sept. 2016
Maryland Room Extension ²	Apr. 2017	June 2017
Irrigation Pond	Dec. 2016	Mar. 2017
PPD Customer Service	Jan. 2016	Feb. 2016
Administration Building	Jan. 2018	Jan. 2019
Golf Course Phase #1	Dec. 2016*	May/June 2017*
Golf Course Phase #2	Dec. 2017*	May/June 2018*

¹ Dates Approximate. One room open as Restaurant at all times.

² Includes exterior changes to Terrace Room.

* Dates pending LWCC Board decisions and weather conditions.

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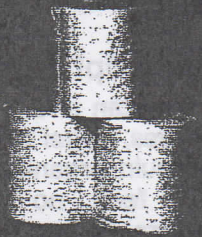


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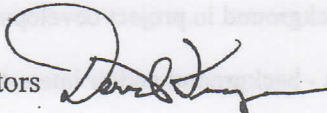
LEISURE WORLD
COMMUNITY
CORPORATION

3701 Rossmoor Boulevard Silver Spring, Maryland 20906 (301) 598-1000

TO: Mutual Presidents

CC: Property Managers, Mutual Assistants and Advisory Committee Chairs

DATE: July 15, 2015

FROM: David Frager, Chair, LWCC Board of Directors 

SUBJECT: Nominations for Service on 2016 Advisory Committees

It is time to seek residents for the Leisure World Community Corporation Advisory Committees. A list of preferred qualifications for specific Advisory Committees has been developed and is attached (ATTACHMENT A). Please share these qualifications with your current representatives and with anyone in your Mutual who expresses an interest in serving on an advisory committee. Please keep in mind that it is more important for the effective and efficient functioning of each committee, and for the community as a whole, to have qualified committee members than it is to have each Mutual represented on every committee.

- Please ask all potential representatives to complete the attached Request to be a Representative on an Advisory Committee form. (ATTACHMENT B) **This is important for both new representatives and returning representatives.**
- Members who are presently serving on a committee still need to resubmit their name by completing the form. **This does not apply to members of the Government Affairs Advisory Committee whose terms run July 1 through June 30. This committee will seek nominations in spring of 2016.**
- Please ensure that your nominee is willing and available to serve on a regular basis. He or she should be advised that a member who misses three consecutive meetings may be dropped from the committee roster, at the discretion of the committee chair.
- Please use ATTACHMENT C for submitting the list of names of all your Mutual's nominations.

You are reminded that, in general, there is only one representative per Mutual on any committee unless:

- (a) the second representative is particularly qualified to serve on the committee; **and**
(b) the addition of a second representative from a Mutual has been agreed to by the committee chair, Mutual president and Chair of the LWCC Board of Directors.

We would like to have all of the names submitted so that the committee lists can be approved at the November LWCC Board meeting. Therefore, it is important that your list of nominees be submitted to Nancy Gordon, LWMC, Trust Assistant, 3701 Rossmoor Boulevard, Silver Spring, MD 20906, **no later than Friday, October 30, 2015.**

ATTACHMENTS:

- A Preferred Experience/Qualifications for Serving on a Committee
- B Request to be a Representative on an Advisory Committee
- C Mutual Residents Nominated to Advisory Committees

ATTACHMENT A - (Taken from the Qualifications Document dated August 25, 2012 which was part of the Revised Guidelines for Committees)

**Preferred Experience/Qualifications for Serving on an Advisory Committee
Ability to Communicate via Email is also Preferred for All Committees**

Audit - background in finance, accounting, auditing, budgeting, management, law, business and/or contracting for audits.

Budget and Finance - background in finance, budgeting, business operations.

Community Planning - background in project development, engineering, architecture, planning

Education and Recreation - background and/or interest in education, recreation, travel, music, theater, art, interior design or architecture.

Emergency Preparedness - background in the preparation, review, or approval of emergency procedures at the federal, state, county, or local level including mutual level, Also, experience in assessing or evaluating various emergency situations that may be encountered by LW residents.

Energy - background, experience, technical knowledge in the field of energy.

Golf and Greens -background in golf course maintenance or design, knowledge of USGA rules, or a current or previous golfer.

Health - professional residents, e.g., MD, RN, D.Ph.,LCSW or with equivalent work experience in a health care provider setting, e.g., hospital, outpatient medical center, pharmacy, social service agency, public health agency, health education, research, and nonprofit health-advocacy organization. Also preferred recipient of service at the LW Health Center.

Insurance - background in property and casualty insurance, (either at insurance company level or agency level), experience in commercial insurance, risk management, or reviewing claims, data and evaluating insurance coverage.

Landscape - background in landscaping, gardening.

Leisure World News - education, training, and/or experience in the following fields: journalism, publication/production of newspapers or newsletters, and communications in general.

Physical Properties - knowledge of maintenance services, customer service, business planning and operations.

Restaurant - background in or prior catering or restaurant experience in any of the following areas: wait staff, cook, or restaurant ownership. It would also be beneficial for a member of this committee to be a frequent user of the Food Services facilities and enjoy culinary activities.

Security and Transportation - an understanding of the safety and security issues relating to LW, experience in riding LW buses inside and outside of LW, and, of equal importance, is the willingness to work with other LW residents in a committee environment.

Tennis - an understanding of tennis court design and maintenance and an active player using the Leisure World tennis courts.

ATTACHMENT B

Request to be a Member of an 2016 Advisory Committee

Applicant's Name _____ Mutual _____

Applicant's Address: _____

Applicant's Phone Number: _____

Applicant's Email Address: _____

I am applying to be a representative on the _____
Advisory Committee.

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

Signature of Applicant: _____

DATE _____

ATTACHMENT C

Mutual Residents Nominated for 2016 LW Advisory Committees

The following residents are being nominated by Mutual _____ to serve on LWCC Advisory Committees during 2016. The "Request to Be a Representative on an Advisory Committee" forms are included for each person for each committee for which they are being recommended. Please indicate new members with an asterisk.

Audit: _____

Budget and Finance: _____

Community Planning: _____

Education and Recreation: _____

Emergency Preparedness: _____

Energy: _____

Golf and Greens: _____

Government Affairs: Done at a different time of year

Health: _____

Insurance: _____

Landscape: _____

Leisure World News: _____

Physical Properties: _____

Restaurant: _____

Security and Transportation: _____

Tennis: _____

Signed: _____, President Date _____

Mutual _____