

**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**

*Peggy Salazar, President*  
(301) 598-0373  
psalazar1952@comcast.net

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

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

*Paul Eisenhaur, Secretary*  
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paule@lwm10.com

*Sara Gordon, Director*  
(240) 426-0436  
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*Dora Pugliese, Director (301)*  
598-0265  
dorapugliese1@verizon.net

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

*Roberta Carter*  
Mutual Assistant  
(301) 598-1316  
rcarter@lwm.com

**MUTUAL WEBSITE**  
[www.lwm10.com](http://www.lwm10.com)

August 1, 2017

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**FROM THE PRESIDENT**

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

**President's Message:**

The Tidings is the Board's best communication tool to all residents. I hope you'll read it cover to cover to discover something you didn't know or prove or disprove what you've heard through the grapevine.

Stapled to the back of this Tidings is notice from the Quorum/Rental Capping Committee about their recommendation as to quorum % for annual and special meetings. They are half-way through their task – currently researching capping percentages for rentals.

Take a special look at one of the items in the "This & That" column. You need to know about the professional social worker services available to all residents and their families in LW.

Roof leaks occur with hard rain. A handful of our neighbors had them last week because of downpours. Don't forget, whatever problem arises in your home, call us first - the Salazars - to check as to whose responsible for fixing the problem, according to Mutual 10 rules. If you don't call 301-598-0373 first, you might have to pay the bill.

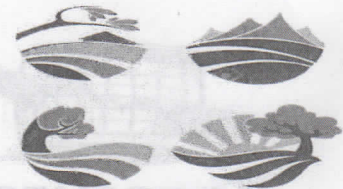


Calling us first might save you \$\$\$\$.

Have a lovely August. We are fortunate to live in a part of the country where we can enjoy what each season has to offer.

-As always, if you have concerns, questions or ideas, feel free to give me a call at 301-598-0373 or email at psalazar1952@comcast.net.

Peggy Salazar

**Landscaping Report**

**By Dora Pugliese**

For your information, when a resident does not take care of their foundation plants I send them a notice giving them roughly 3 weeks to comply. The vast majority of owners (living in the house or absentee owners with renters) do respond but a few owners have needed 2-3 reminders and their homes continue to look sub-standard especially throughout the summer. From now on, owners will get a reminder to clean up with an actual date that clean-up must be completed. If not done by that date, the Board will hire a contractor at the owner's expense, as is



allowed in our Mutual 10 Rules.

The Mutual purchased some water bags for the newly planted trees. They hold 20 gallons of water to be re-filled once a week. This will save Dan Martin and me the chore of carrying gallons of water to the trees. (Some trees will need watering the old-fashioned way, but not many.) I'll need to use your front spigot if you're close to a new tree – the one in front of your front door not the one on your patio. I'll give you a call before I arrive at the tree. If you have a problem opening the water valve, I'll be glad to do it for you.

Our next big project will be replanting the slope at Kelmscot and Lindsey, some of which was damaged by replacement of the sidewalk. All the spreading junipers will have to be removed. I'm looking for a mixture of native plants and bushes.

**List of known contractors for landscaping in our Mutual:**

- Bill Bowers** 301-831-7893
- Mark Emmell** 301-249-3655
- Gloria Sherman** 301-980-2867
- Carlos Gavidia** 240-305-8813

If you have any questions, feel free to give me a call at 301-598-0265.

Dora Pugliese

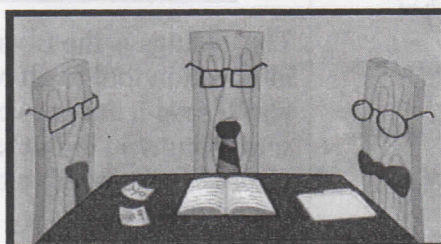
I'm not sure how this happens so fast but here we are halfway through the year. June was another good month and we now are in a surplus position. Our year to date income is higher than our expenses by \$1,154. Per our budget, we had expected to still be in a negative position so this is excellent news. It's a small surplus and it could disappear next month but we are still far above budget.

Anticipated expenditures from the reserve accounts yet this year will be a small amount still owing for the garage door replacements, approximately \$4,000 for dryer vent cleaning and approximately \$85,000 for a roof survey and roof replacements. The dryer vent cleanings will be done on a rolling three-year basis with one third of our homes being done each year.

I hope you enjoy the remainder of the summer and the beautiful blooming crepe myrtle trees.

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](mailto:janetlmartin@earthlink.net)

Janet Martin



**Treasurer Report**

**Treasurer's Report**

***By Janet Martin***

Our finances through June 2017 are as follows:

Income	\$ 610,916
Expenses	\$ 609,762
Surplus	\$ 1,154
Variance over Budget	\$ 31,428
Reserve Balance 06/30/17	\$ 656,919

**M10 BOD Meeting on 7/27/2017**

***By Paul Eisenhour***

General Manager's Report:

- After six months, more units in LW have been sold than at this time last year (which was a very good year for resales).
- Other than the bank revenue, the LW operations are under budget. But the lack of bank revenue puts the overall LW in a deficit. The new tenant, Signal Credit Union, will start paying rent this fall to offset the un-budgeted revenue loss. Unfortunately, the total revenue loss will not be made up.
- GM Flannery noted that at this point in the budget process the facilities fee increase portion of our condo fees has been held to 2.4%. The portion of the condo fee increase by the mutual will be calculated once the LW budget is finalized.



- LW Budget Forum scheduled for August 9, in Crystal Ballroom at 2pm. This is a presentation and explanation of the final budget and to entertain resident questions about that.

#### Mutual Business:

- Treasurer Martin reported a very positive financial standing after the past month and at this point in the year. As with most years, utility costs 'even' out by mid-summer. We are actually in the black, have no delinquencies of condo fees, and have completed and paid for this year's major capital improvement of new garage doors.
- ◇ All invoices were approved. The one ABM this month was approved.
- President Salazar reported that the subcommittee on quorum reduction and rental capping has made their recommendation on the quorum size. Once they've completed their rental cap task, a mutual informational meeting will be set up for resident input.
- Director Van Scoyuc reported that the August wine/appetizer social is set for August 5th. Also, the new Fitness Center is almost complete with an official ribbon cutting ceremony set for September 14th.
- Vice President Leroy Salazar reported that RoofSolutions.com will provide a detailed inspection of all roofs to know exactly what maintenance/replacement priorities should be. This company will be hired to perform only the inspection but no necessary work beyond that.
- Director Pugliese has identified a process involving power-washing to rid the rooftop metal flashing of dirt splash and buildup. This process will be first observed on a sample of rooftops.
- Director Eisenhour mentioned the need for residents to be aware of and give input to the impending broadband (currently Comcast) contract. Information will be provided to the community as the process progresses beyond the current information gathering. The outcome of this contract will have a direct impact on all condo fees.

#### Open Forum:

- There was discussion of energy usage billing on the unit level as opposed to spreading the cost throughout the mutual.

# SUMMARY

## Summary of LWCC Board of Directors Meeting

By Paul Eisenhour

The summary of the 7/26/2017 BOD meeting is as follows:

The new Signal Credit Union should be operational in the Admin Building by early August. This is good for both resident services, and to add a revenue stream that can help offset the revenue loss when Bank of America vacated (although the revenue loss cannot be fully offset in the operating budget).

The new Fitness Center is on schedule to be ready by the end of August. A grand opening ceremony is planned for early September.

#### ACTIONS:

1. A request by the Mutual 22 president to be seated as a BOD mutual rep was denied until that Mutual's internal CCOC complaint is resolved. The complaint has nothing to do with LWCC, but an indirect effect is identification of a mutual rep at the BOD. Given this, the recent representative will remain in that position on the BOD.
2. A resolution passed to amend the charter of both the PPD and Restaurant Advisory Cmtes. A motion to expand the LWNews to include LW Communications functions was postponed until next month to allow for more specific identification of its PR functions.
3. A resolution passed regarding the hiring of senior level management. Along with the LW GM, a "team" of three to five BOD members/Advisory Cmte Chairs will be involved with all activities. The "team" was chosen by the BOD Chair and approved.
4. A resolution passed to secure a professional headhunter service to aid in the hiring process of a new Assistant General Manager. This will become effective on August 31, 2017 if a candidate has not yet been identified. Money to be made available will not exceed \$50K from the Contingency Fund.



5. A resolution was postponed regarding the final wording of the LWMC Conflict of Interest/Code of Ethics document. The proper wording has gone through legal vetting and is currently being revised by LW management.

6. A resolution was postponed on rules and guidelines for petitioning and similar activities by LW residents. The document addresses a broad spectrum of these activities and it was felt wording needed to be more specific.

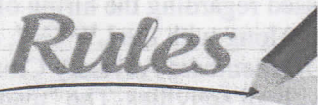
7. A resolution passed to officially make the LW Foundation a non-governance private group that receives free secretarial support from LWMC. The rationale behind it is that the Foundation functions to financially support LW resident activities. They provide significant subsidies to lower resident entrance fees. It was deemed appropriate to allow for this quid-pro-quo exception.

8. A resolution was postponed to restrict early morning Fitness Center hours, to change from a starting time of 4am to 7am. LW insurance has noted the increased liability in the early morning hours when no instructors or LW staff is in the entire building. But, a greater understanding of the exact reasons from risk management was requested prior to a decision.

9. A resolution passed to officially name the natural/organic park at SLWB and Gleneagles Dr. to Pollinator Park. The LW Landscape Advisory Cmte along with McFall and Berry coordinated its construction and is maintaining this nice park.

**Updates:**

Early this Fall, Association Voice (poorly implemented at LW) will be replaced by the Frontsteps property management software. An onsite project leader and increased vendor support should make this more of a success. Access will be through the residents' website (residents.lwmc.com).



**Mutual 10 Rule Refresher:**

*Let's revisit the rules for Mutual 10.*

*We'll print them in each Tidings, a few at a time, until finished.*

*Did you know there were 3 rules about occupancy?*

1. A person under the age of 18 may reside in the

unit for no more than 30 days in a calendar year.

2. Any other person under the age of 50 may reside in the unit for no more than 90 days in a calendar year.

3. A unit owner's disabled relative under the age of 50 who requires assistance may reside in the unit as long as the unit owner is the care-giver and also resides in the unit.



**Mutual 10 Neighbor Spotlight**



**Meet Joe Cook!**

Having lived in the Silver Spring area for over 30 years, Joe decided to move to Leisure World after hearing so many good things about our LW lifestyle. However, he first rented a unit in Mutual 11 for two years before buying his house in Mutual 10 a little over a year ago.

Originally Joe grew up in Ohio near Toledo, but once he left for college he never returned.

He went off to college in Cambridge MA where he received his undergrad degree from Harvard in Social Relations. While at Harvard he played football with actor Tommy Lee Jones and he met and became friends over the years with theoretical physicist Michio Kaku. Joe went on to further his studies at the University of Pittsburgh graduate program in Public Administration and Financial Management. After that he attended Johns Hopkins for Business Administration and Information Technology and did further post-graduate work in Conflict Analysis and Resolution at George Mason University.

He relocated to the Washington DC area and started his 33 year career with the Department of Health and Human Services (formerly called HEW) in the Office of the Secretary.



While at HEW Joe became the local President of the American Federation of Government Employees and held that post for 10 years. Mr. Cook also worked on the National Health Insurance effort starting under President Nixon (so what's going on now with health insurance has been attempted on and off, in some form, for a long time). Then, as the Director of Budget for the Office of the Secretary, he provided administrative and financial support for Hillary Clinton's health care initiative when she was First Lady. After retiring from the federal government, Joe continued to work for 13 years as a Senior Program Manager for half-a-dozen federal contracts.

From his marriages, Joe has three grown daughters who live in the area along with his three teen-aged grandchildren. Though he sees them quite often, the different "paths of life" are making contact less frequent.

At Leisure World, Joe has been very happy to know of and take part in the many activities offered in our community. He is now a member of the Tennis Club and is one of the many members of the LW Trivia Club. He is also the Vice-President of the LW National Active and Retired Federal Employees Chapter. In fact, he often authors the group's LW news articles on their issues and activities.



*this & that*

### This & That

#### Consistent Reminders:

1. Dogs must be on a leash and their "gifts" need to be scooped up.
  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.
- It's important to know that the Social Work Department of Leisure World is made up of highly trained, accredited and experienced Licensed

Clinical Social Workers. The services that they provide are **FREE** and available to all Leisure World residents and their families. The Social Workers are available to assist with, but are not limited to:

1. Information and referral to agencies within the community including Lifeline and FISH
2. Assistance in obtaining in-home care for help with activities of daily living including home health care, transportation, equipment needs, Meals-on-Wheels
3. Assistance with completing Advanced Directives, Health and Financial Powers of Attorney, MOLST forms as well as referrals to Eldercare Attorneys
4. Assessment of social and psychological concerns and referral to mental health professionals, support groups and bereavement groups
5. Medicare and Medicaid counseling and yearly assistance with identifying and signing up for appropriate Medicare Part D Prescription Plans
6. Home Assessments for home-bound seniors to help identify needs and make appropriate referrals

Social Workers are committed to assisting residents maintain safe and independent living. When challenges to independent living arise, the Social Workers will work to provide help in meeting the resident's needs with safe alternatives and plans.

All residents, families and concerned neighbors are encouraged to call about the physical or emotional well-being of any resident. Social Workers are located in the MedStar Medical Facility on the grounds of Leisure World. **To reach them, call: 301-598-1581 or 301-598-1007 or 301-598-1559.**

- If you live where there's an extended concrete driveway pad, please do not use it as a parking space. The extended drive is there as a backing-up/ turn-around space only.
- Gutter-cleaning has begun for every unit in our Mutual...so don't be in fear if you hear boots on the roof. The Mutual pays for gutter-cleaning twice per year (end-of-July/beginning-of-August and end-of-November/beginning-of-December).
- Dryer vent cleaning will begin soon. The Mutual pays for one-third of homes (approximately 52) each year, therefore each unit's dryer vent will be cleaned every 3 years. If you'd like your vent to be cleaned in-between, feel free to do so at your own cost.





**NEXT BOARD MEETING:**

Mutual 10 Board Meeting will be held on August 24, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend



All residents, families and concerned neighbors are encouraged to call about the physical or emotional well-being of any resident. Social Workers are located in the Medical Center Facility on the grounds of Laisne World. To reach them, call: 301-598-1581 or 301-598-1007 or 301-598-1533.

- If you live where there's an extended concrete driveway pad, please do not use it as a parking space. The extended drive is there as a backing up, two-wood space only.
- Gutter-cleaning has begun for every unit in our Mutual, so don't be it later if you have boots on the roof. The Mutual pays for gutter-cleaning twice per year (end-of-July/beginning-of-August and end-of-November/beginning-of-December). Dyer vent cleaning will begin soon. The Mutual pays for one-third of homes (approximately 25) each year, therefore each unit's dyer vent will be cleaned every 3 years. If you'd like your vent to be cleaned in-between, feel free to do so at your own cost.



**Consistent Reminders:**

- Dogs must be on a leash and their "gifts" need to be scooped up.
- If you have a maintenance issue, please call Leroy Seltzer (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.
- It's important to know that the Social Work Department of Laisne World is made up of highly trained, accredited and experienced licensed

## Survey of Mutual 10 Rental Property Owners

Please take a moment to answer the following questions. If you wish to add qualifications or other comments about an answer, use the back side of the page. Make sure to start your comment by jotting down the number of the question. Return the surveys in the enclosed stamped, return-address envelope or attach a softcopy to [rcarter@lwmc.com](mailto:rcarter@lwmc.com).

If you have any questions, please contact me at 301 598-3247 or at [showmt@hotmail.com](mailto:showmt@hotmail.com)

Your Name: \_\_\_\_\_ Date: \_\_\_\_\_

Your Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Rental Unit

Address: \_\_\_\_\_ Unit # (if known): \_\_\_\_\_

Tenant Names: \_\_\_\_\_

Relationship to you (if any): \_\_\_\_\_

1. How/Why was unit acquired (check all that apply)?

a. Inheritance \_\_\_\_\_

b. For Investment (as a rental property): \_\_\_\_\_

c. For Renting Initially (but eventually as your residence): \_\_\_\_\_

d. Is this residence held in Trust? \_\_\_\_\_ Trustee? \_\_\_\_\_

Kind of Trust? \_\_\_\_\_

2. How long have you owned this unit? \_\_\_\_\_ How long have you rented it? \_\_\_\_\_

Did you live in the unit before you rented it? \_\_\_\_\_ If so, for how long? \_\_\_\_\_

3. Do you receive mailings from Mutual 10? Check all that apply:

Notice of and Proxy for M-10 Annual Meetings? \_\_\_\_\_ Tidings Newsletter? \_\_\_\_\_

4. Do you typically submit your proxy? \_\_\_\_\_ Attend Annual Meetings? \_\_\_\_\_



MEMORANDUM

August 2017

FROM: Michael Showalter, Chair, Mutual 10 Quorum Reduction Subcommittee  
TO: All Mutual 10 Unit Owners  
Subject: Initial Report of Quorum Reduction Subcommittee

Background:

Following Mutual 10's 2017 Annual Meeting, a decision was made by our Mutual's Board of Directors to form a subcommittee to examine the current Mutual 10 By-Laws requirement that a quorum of 51% of unit owners must be present to conduct Mutual 10 Annual and Special meetings. In its direction to the subcommittee, the Board expressed its desire to *lower* the current mandated quorum requirement of 51% to a "reasonable number," and directed the subcommittee to determine and recommend to the Board a lower quorum number.

Discussion:

Two subcommittee members contacted the Boards of Directors of Mutuels 9, 11, 12, 13, 16, and 18 because of their similar configuration and makeup to our Mutual, and to learn of their current quorum requirements. To summarize, Mutuels 12 and 16, respectively, reduced their quorum requirement from 51% to 25% and 40%. At this writing, the other four Mutuels do not plan to reduce their Annual and Special Meeting quorum requirements.

The subcommittee also examined the Annual Meeting attendance history of our Mutual for the years 2010-2017 (please see attached chart for details). Significant for the subcommittee is that for 4 of the last 8 Annual Meetings (2010, 2011, 2015, and 2016), year 2011 failed by a 5% shortfall of 46% to make the 51% quorum, and the votes for the other three years exceeded the quorum by 1% or less. A 1% margin means that we only squeaked by the required quorum with no more than two votes.

The implication of the above is that anytime our Mutual does not meet the 51% quorum requirement, Maryland law and our own by-laws hold that the Mutual's Annual/Special Meeting must be canceled. Another Annual/Special meeting must be rescheduled and those attending the "second meeting" -- **regardless of the number in attendance (e.g., 10 or 30% of unit owners)** -- constitute a quorum! Under this scenario, important Mutual business would be decided by a small number of unit owners, a fact that is not acceptable to your Board of Directors and all members of the Quorum Subcommittee. Moreover, calling a second Annual/Special meeting is costly in time, effort, \$\$, and the inconvenience Mutual 10 members must endure.



Conclusion:

Based on the above findings, the subcommittee *unanimously* determined that a lower quorum requirement of 45% is both necessary and very reasonable in order for our Mutual to meet future quorum requirements. This lower percentage requirement recognizes the reality that a significant number of unit owners routinely do not attend Annual Meetings. A modestly lower quorum requirement of 45% -- in lieu of 25%, for example -- will preclude the possibility that a small minority of unit owners will hold sway over the conduct of important Mutual business.

This memorandum is the first of two "progress reports" that you will receive from me. A forthcoming second memorandum will address the issue of By-Laws that affect rental units within our Mutual. Following your receipt of the second memorandum, I envision one or two seminars hosted by the subcommittee for unit owners or their legal representatives. The subcommittee will repeat the recommendations found in this memorandum, will answer questions and will take feedback that, if warranted, will be incorporated into a final report. The final report then will be presented to the Board. I anticipate that our Mutual's Board of Directors will call for a single Special Meeting for unit owners to discuss and vote on the quorum and rental property issues, and any By-Laws changes that the Board may propose in relation thereto.

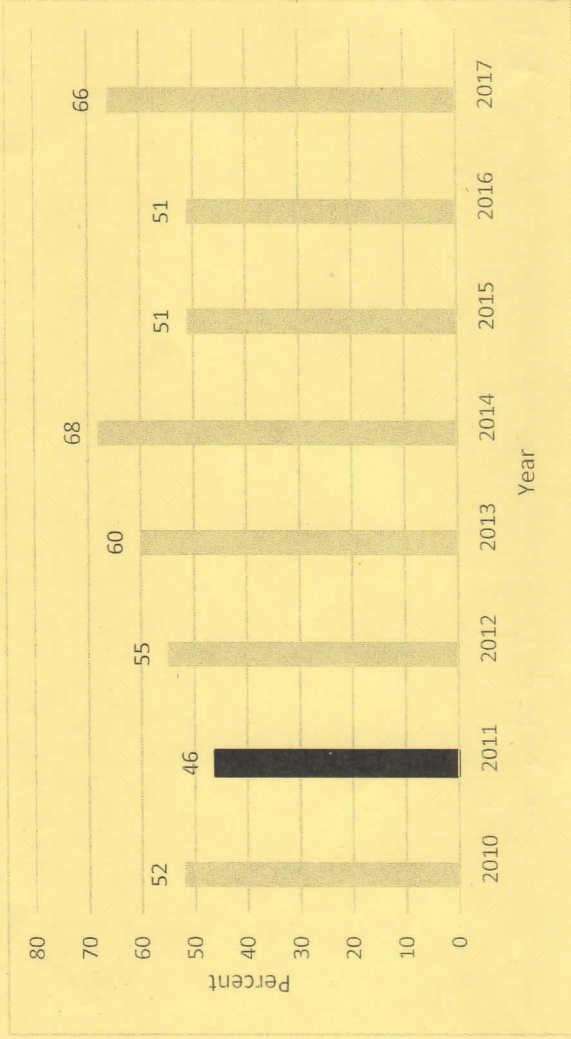
Please call me @ (301) 598-3247 or email me showmt@hotmail.com if you have questions or input concerning the above.



## Mutual 10's Historical Voting Percentages at Annual Meetings

Current Quorum is 51 percent

Year	Vote Percentage	Note
2010	52	
2011	46	*
2012	55	**
2013	60	
2014	68	
2015	51	
2016	51	
2017	66	***



\* Failed to meet the 51% quorum

\*\* Light meal is added to boost attendance

\*\*\* The high result was partly due to major interest in two Bylaw amendment proposals to (1) lower the quorum necessary to hold Annual and Special meetings and (2) to significantly restrict rentals in the Mutual.

### Observations:

1. Vote percentages were 52 % or less for 4 of the 8 years (One year was under the quorum and three were 1% or less over the quorum.) A 1% difference is only two votes; this means that in three years we made the quorum by 2 votes or less. A lower quorum