

MARYLAND MUTUAL NO. TEN

*The Kelmscot Village Tidings***Important****Phone Numbers**

- LW Administration:
(301) 598-1000
- LW Security:
(301) 598-1355
- Main Gate:
(301) 598-1044
- Comcast:
1-855-638-2855

Board of Directors

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

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

Janet Martin, Treasurer
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janetlmartin@earthlink.net

Paul Eisenhaur, Secretary
(301) 460-5588
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Sara Gordon, Director
(240) 426-0436
smo63gordon@gmail.com

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Roberta Carter
Mutual Assistant
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MUTUAL WEBSITE
www.lwm10.com

December 1, 2017

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FROM THE PRESIDENT

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

***President's Message:***

“December, being the last month of the year, cannot help but make us think of what is to come.” (Fennel Hudson, A Meaningful Life, Fennel's Journal)

This has certainly been a productive year for our community in our quest to keep our mutual financially stable and in making improvements to our homes and infrastructure. We look forward to completing the garage replacement project; replacing all metal address/unit signs; attending to roofs whose shelf-life has ended; keeping up with landscaping tasks and routine maintenance.

Special thanks go out to all of our Board members who voluntarily give of their time to ensure our Mutual is one of the best. They not only attend to their duties as M10 Board members but are also involved in Leisure World advisory committees and in Paul Eisenhaur's case, Vice-Chair of the LWCC Board. We are fortunate to have direct access to important information which helps to inform our decisions throughout the year.

“December's wintery breath is already clouding the pond, frosting the pane, obscuring summer's memory.” (John Geddes, American Journalist)

Happy Holidays,
Peggy
301-598-0373
psalazar1952@comcast.net

***Landscaping Report******By Dora Pugliese***

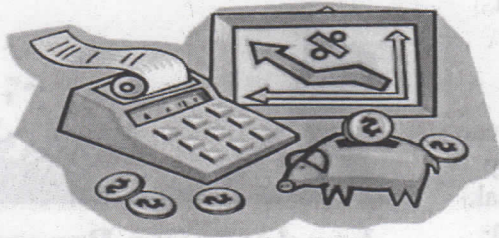
I hope your Thanksgiving was wonderful. Mine started with a package left by my newspaper. There in the package was a piece of pumpkin pie and a letter of apology for taking the pumpkin from our Mutual 10 sign – either from the mysterious thief or from a friend. I accept the apology either way, and it did make me smile.

- Did you know that deer like to eat the seeds of pumpkins? They also like pansies. Put a net over them for protection.

- Now is the time to trim your evergreens, especially if they are over the gutters and/or touching them. Open your evergreens up and check the insides. If they are brown it means that they can't be sheared - they won't put out new shoots like boxwoods or azaleas. You can top them though.
- If you have pine trees near your house the pine needles are good for mulching your azaleas.
- The Bradford Pear trees on the Blvd. still have plenty of leaves on them. The month of November was warm with few frosts so the gutters won't be cleaned until those leaves are down.
- Remember turn off both spigots from inside your house. If you don't know where they are located, give me a call.

Happy holidays to everyone...

Dora Pugliese
301-598-0265



Treasurer's Report

By Janet Martin

Our finances through October 2017 are as follows:

Income	\$ 1,049,623
Expenses	\$ 978,436
Surplus	\$ 71,188
Variance over Budget	\$ 89,843
Reserve Balance 10/30/17	\$ 645,731

I hope everyone had a good Thanksgiving and was able to enjoy the beautiful weekend weather. The news continues to be very positive for Mutual 10 from a financial perspective.

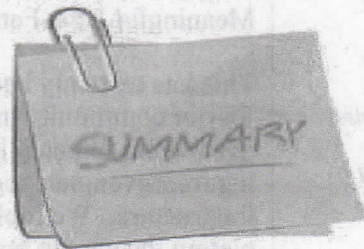
We have a very significant budget surplus so far this year. This surplus will effectively be returned to you in the form of a lesser condo increase in 2019. We are always faced with an increase in the Leisure World portion of our condo fee but this surplus will help offset that increase.

I had a recent question about Mutual 10 investments. We maintain a working cash checking account but all other funds are held in FDIC insured Money Market accounts or certificates of deposit. (The checking account is also FDIC insured.) The FDIC limit per account is \$250,000 so the money is divided among several different banks. Our current rates run between 1% - 1.85%. Rates have been increasing slightly so, with the assistance of our accountant, Ingrid Por, we are constantly looking for opportunities to invest at a higher rate. The difference of a ¼% in a rate may not seem like a lot but every bit helps.

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

Janet Martin



By Paul Eisenhour

Summary of LWCC Board of Directors Meeting on 10/31/17:

Tom Snyder was introduced as the new Assistant General Manager for Facilities and Services. He'll oversee the physical needs of LW. He brings a wealth of relevant education and experience to the staff.

It was announced that Mutual website portals are now operational. Access is via the parent portal which requires registration. Staff is currently offering a help-desk and is developing a training program for users.

Action Items:

1. A resolution from the E&R Advisory Committee was defeated. The motion was to create a rule that LW groups requesting a room for an activity outside their charter pay the stated room reservation fee.
2. A resolution approved the naming of three new LW Management Corporation officers: Tom Snyder, Melissa Pelaez and Crystal Castillo.
3. A resolution was approved to allow LW to use government insured banks and credit unions for its financial and investment activities. This was approved by many more mutual boards than required. To finalize the amendment to the Trust documents, Mutual Presidents' signatures are needed.
4. A motion for management to reorganize clubhouse operations by combining E&R and Communications was postponed to allow management to address BOD concerns.
5. A motion to designate Resales Funds to the Capital and Operating Fund on an annual basis was defeated.

Updates:

- The ongoing Administration Building Project is in the final stages of the county permitting phase. The final hearing has been changed from November 2 to November 30 at the County Regulatory offices in Silver Spring.
- A draft of the General Manager's 2017-18 report was reviewed. It has been developed by both an Evaluation sub-committee along with the GM. Further finalization is needed.

Paul Eisenhaur

301-460-5588

This & That:

- Director Paul Eisenhaur would be happy to come to your home to help you register for access to the new LW website/portal where all things "Mutual 10" will be housed. Give him a call at **301-460-5588** if you'd like assistance.
- The December 1st INTERNATIONAL POTLUCK has been **cancelled**. It will be rescheduled for the spring.
- Don't be fooled! If you ever get a letter from a company trying to sell insurance for "water line breaks" – IGNORE. Individual insurance for this is not needed since the Mutual takes care of such problems.
- Our MedStar Health Center has just added 5 additional services – take advantage! (Scooter Shop; Family and Nursing Care at Home; Ascent Audiology and Hearing; Massage Therapy; Acupuncture)
- It's that time of year when we need to shut off outside faucets for the winter! You have 2 outside faucets – one shut-off is in the coat closet in your living room and the other in the kitchen. Ask a family member to help you if you can't take care of the task. If you don't have family in the area and you can't manage, call LeRoy Salazar at **301-598-0373**. (If you're so inclined, after shutting off, consider buying a thermal "sock" to place around the 2 outside faucets for added warmth to the pipes.)
- The Golf and Greens Advisory Committee **REALLY** needs representation from our Mutual so they have opened it back up for us to present a name. If you are willing to serve for only 9 months, March through November, the first **Friday** of each of those months, at 9:30 in the morning, Montgomery Room in Clubhouse I, please call Peggy Salazar at (301) 598-0373 or email her at psalazar1952@comcast.net



Rule Refresher:

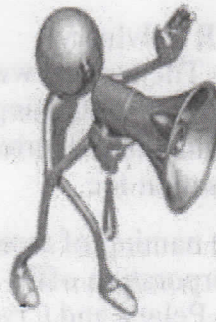
Let's revisit the rules for Mutual 10 (posted on our website www.lwm10.com)

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

Are you aware we have rules for parking?

- All vehicles parked on a day-to-day basis must belong to residents or temporary guests and must have a valid license tag.
- No recreational vehicle (trailer, motor home, fifth-wheel camper & truck, camper or boat) may be parked within the Mutual except a maximum of two days for the purpose of loading or unloading. No commercial vehicles are allowed to park overnight.
- Golf carts shall not be parked on any street or sidewalk within the Mutual, or between the street and sidewalk. If parked beside a unit, the cart must be screened with appropriate plantings.

Thank
you



**MEETING
NOTICE!**

Next Board Meeting:

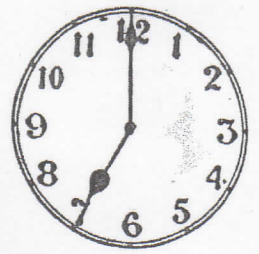
Mutual 10 Board Meeting will be held on December 7, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.

See you there!

From Mutual 10



Happy Holidays



The Best Time of the Day...

(Source: *THE WEEK*, September 22, 2017)

EATING:

Make big breakfasts and then eat small lunches and dinner. Do this because insulin, the hormone that regulates metabolism, peaks early in the day, then steadily drops. Following a hearty breakfast, a person's blood sugar is less likely to skyrocket.

DOING MATH:

The brain is most alert from 10:00 a.m. to 2:00 p.m., peaking around noon. Earlier in the morning, organs with more basic functions take priority.

EXERCISING:

Forget about those early morning jogs and other main exercises. Muscle tone is highest around 5:00 p.m., so is ready for physical activity.

BEING CREATIVE:

The evolution of language, religion and philosophy all started with late night talks. So research suggests that people think creatively after dark.

SLEEPING:

Body temperature starts cooling to promote sleep around 8 or 9 p.m. In general, people should get at least 6.5 hours by morning, while 8 hours seems to be perfect.

