

TIDINGS

February 2012

Leisure World

Mutual No 10

Main Gate: 301-598-1044

PPD: 301-598-1500

KNOW WHO TO CALL!

Below is the list of Board member duties:

Mike Showalter, President

(301) 598-3247

showmt@hotmail.com

*Roads & Pavements *Water/sewer line breaks

*Energy issues

Dora Pugliese, Vice President

(301) 598-0265

dorapugliese1@verizon.net

*Landscape *Drainage issues

Janet Martin, Treasurer

(240) 669-8954

janetlmartin@earthlink.net

*Review and approve invoices for Mutual *Advise Board on availability of funds for major projects.

Joan Byrnes, Director

(301) 598-4949

*Fences, gates

John McMahon, Director

(301) 598-3584

*Roofs, gutters, downspouts *Patio door replacements *Plumbing, Electrical problems

Dotty VanScoyoc, Director

(301) 598-2878

dotty36@verizon.net

*Welcome new residents and obtain contact information

Paul Eisenhour, Director

paule@lwm10.com

301-460-5588

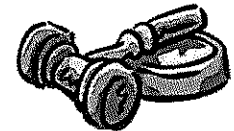
*Website *Termite infestation problems

From the President

By Mike Showalter

(301) 598-3247

showmt@hotmail.com



January has been a relatively quiet month for Mutual 10 and that's the way we like it. There are a number of newsworthy items that are noted in our Neighbors' News section of our newsletter so be sure to take a look at them. Also there is information about several programs available to our homebound residents that are included in this edition of our newsletter. If you have difficulty getting out of your home be sure to read about them.

Federal Energy Tax Credit Data: All Mutual 10 **resident-owners** are eligible for a Federal Energy Tax Credit as a result of the attic insulation upgrade project that our mutual completed in 2011. As far as I can determine, tenants and landlords do not qualify for the credit. To claim your tax credit you must fill out Form 5695 and include it with your 2011 Federal tax return. You may claim 10 % of the prorated cost of the total amount of attic insulation material used for the mutual project. Your prorated material cost is \$417.50 and your tax credit

will be 10 % of that amount or \$41.75. Accompanying this newsletter are two supporting documents which you should keep with your tax records. One is a breakdown of the material costs which shows how your prorated portion of the material was derived. The second is a page from the instructions which accompany Form 5695 that documents that condominium resident-owners are eligible for the tax credit. Please note that if you have received Federal Energy Tax Credits in 2011 or prior years there is a \$500.00 limit on the total of credits you can receive. Please note that this information does not constitute tax advice and you should do your own research or consult with your tax advisor before claiming this credit.

Landscape

By Dora Pugliese

(301) 598-0265

dorapugliese1@verizon.net



January has been a very slow month for landscaping duties; I hope it will be the same for February.

We all have read about curb appeal when we want to sell our house. Pruning the tall shrubs, replacing the old straggly ones, planting some annuals for color, are all important to curb appeal. Here are some things to keep in mind:

- ✿ Keep your shrubs trimmed so that they are not blocking your windows. Some people feel safer but it is the contrary, anyone can hide behind the tall bushes and gain entry without being seen. If you want privacy, install some drapes or blinds.
- ✿ Replace old straggly shrubs. I see some Alberta spruce evergreens which are over 20 years old, they can't be shaped. Eventually the back of the bush against

the house turns brown with dead branches. We all love our plants but sometimes we have to say goodbye and replace them.

- ✿ Annuals for color. One house in Mutual 10 was on the market for over a year. The absentee owner had the kitchen updated, new carpet and paint, but the house was still not selling. I suggested that he have the bushes trimmed, flower beds weeded and replace a couple evergreens and plant some annuals. It was not very expensive and within a month the house was under contract! If you have any questions, call me.

Treasurer's Report

By Janet Martin

(240) 669-8954

janetlmartin@earthlink.net



2011:

Income \$1,284,675

Expenses \$1,251,500

Surplus \$ 33,175

Reserve Balance 12/31/11

\$1,114,736

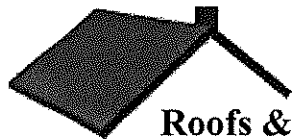
We ended well ahead of budget in 2011, thanks to savings in electricity. The annual audit of the financial statements is underway now so these numbers are subject to change.

The replacement of three roofs was the only significant expenditure from the reserves this year. In 2012, we will be replacing additional roofs and doing major street repair. We are still waiting for information from WSSC before the timing of the street repair can be determined, however.



NEW RESIDENTS

We'd like to welcome George Teunis to our Mutual! He moved into 3200 Ludham Dr. We hope you are enjoying your new home.

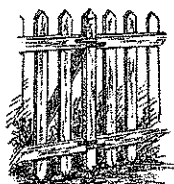


Roofs & Gutters

Our director, John McMahon underwent major surgery recently and is recovering from that ordeal. Until John feels better, please contact Michael Showalter if you have any problems with your roofs, gutters or downspouts.

Fences & Gates

By Joan Byrnes
(301) 598-4949



The fences are in good shape no problems with them this winter.

NEW LEISURE WORLD SERVICE

By Paul Eisenhour
301-460-5588
paule@lwm10.com

There is a newly started service that can be of benefit to our mutual residents (and all LW residents). This enables residents to learn, to inform, and to exchange ideas. It's the establishment of the official "Leisureworldmd@yahoogroups". Membership is free; that's right, no dues!

Its purpose is to provide free and open communication within the community electronically via email. This is a forum on which any resident can voice their opinion enabled by the use of computer software

using email. It is intended to be a "Voice of the Residents of Leisure World of Maryland." This supplements other LW information outlets (ie. LW News, LW website, monthly mutual newsletter) and is an interactive forum and available to anyone who has computer access and will enable all residents to communicate at any time they wish; it's available for reading or writing emails, posting files and photos, providing links to internet sites of interest 24/7. Once you set up your account, it's as easy as email.

This year's officers are Joyce Temple (yahoogroups moderator) as President, Paul Eisenhour as Vice President, Christine Sherrod as Secretary, and Ted Hyman as Treasurer. It is understood that members in the group will limit information and discussion to messages of interest to residents of Leisure World. Members can use the "leisureworldmd@yahoogroups" to discuss any ideas and comment on any Leisure World-related topic. Members can post files, classified ads, photos, and links that are relevant to living here in Leisure World.

If you would like to become a member and join the yahoogroups send an email to: leisureworldmdsubscribe@yahoogroups.com or an email to the President (owner/moderator), Joyce Temple from Fairways North (17B) at jtemple17b822@gmail.com and she will send an "invitation" to your email address. You may also call her for further information (240-293-6464).

"Grandmas are Moms with lots of icing."

MUTUAL NAME CONTEST



Wouldn't it be nice to live in a neighborhood with a more descriptive name than Mutual 10? Some examples in Leisure World are Mutual 13 (The English Village) and the high-rises (the Greens, The Overlook, Vantage Point, etc.). A descriptive name makes a neighborhood sound much more appealing; attractive signs could be placed at each Kelmscot entrance from Leisure World Boulevard to identify the neighborhood. Considering all that, we would like to have a contest to choose a new name for Mutual Ten. (This would not be a legal name change – the legal name would remain Maryland Mutual No. Ten, Inc.). So put on your thinking caps. Here is how it will work:

- Suggested entries should be submitted to Cris Juarez prior to **February 28, 2012**. She can be contacted by phone (301) 598-1371, e-mail cjuarez@lwmc.com or at the Administrative offices. There is no limit to the number of entries that one may submit.
- All entries will be listed in the March Tidings for voting. The list will not include author's names. Cris will keep the authors' names confidential.
- Each household member will be allowed one vote. There will be several methods to place your vote. These will be described in the March Tidings. The name with the most votes wins.
- The author of the winning entry will receive a \$100 gift card from Giant. In case of a tie, the prize will be divided equally.
- Members of the Board of Directors will be eligible to win but, if they should do

so, will be required to donate the prize to the Social Committee.

Let's have lots of participation. The longer the list to choose from the better!

Our next Board meeting is scheduled for February 23, 2012 at 9:30 am in the Sullivan Room of the Administration Building. All are welcome to attend.

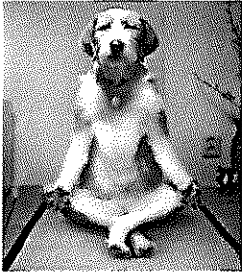
**APRIL 17, 2012
IS OUR ANNUAL
MEETING!!**



Traditionally, we've held it in the afternoon. This year, the meeting will start at 11:00 am and a light **LUNCH** will be served immediately after. Unit owners will have not only an opportunity to vote for our Board of Directors but a chance to talk to friends and neighbors of our Mutual. We look forward to your attendance!

Inner Peace:

If you can start the day without caffeine,
If you can always be cheerful, ignoring aches and pains,
If you can resist complaining and boring people with your troubles,
If you can eat the same food everyday and be grateful for it,
If you can understand when your loved ones are too busy to give you any time,
If you can take criticism and blame without resentment,
If you can conquer tension without medical help,
If you can relax without alcohol,
If you can sleep without the aid of drugs,
Then You Are Probably



The Family Dog!

Programs for the Homebound:

There are three programs for those residents who are essentially homebound. They are the Meals on Wheels Program, the Grocery Shopping and Delivery Program and the Phone Pal Program. The program is based at Leisure World's Interfaith Chapel.

1. Meals-on-Wheels: Most of you probably know about this program but a quick summary of it seems worthwhile. This program provides two nutritious meals a day to residents who are unable to make them for themselves. The meals consist of a hot lunch and a cold supper. Delivery hours are between 11:00 am – 1:30 pm. The meals are low in fat and cholesterol. Special diet meals are available including “low salt” and “diabetic” fare. The cost of the program is based on a sliding fee that takes into account the resident's income and ability to pay. Food assistance benefits are also available if the resident has an Independence Card (issued by the state of Maryland for qualifying individuals). Credit cards are accepted.

2. Grocery Shopping & Delivery Program: This service is available for Meals-On-Wheels clients. Volunteers pick up and deliver groceries for you based on a list of the items you specify. There is no cost for the service; you pay only for the groceries. Payments are made out to Meals-On-Wheels and the client gets a receipt for the groceries purchased.

3. Phone Pal Program: Meals-on-Wheels clients are eligible for this service. Clients receive “friendly telephone assurance calls during the day or evening particularly on the resident's birthday and holidays”. The Phone Pal volunteers help to provide a connection between the resident and their community. Phone calls are scheduled for mutually agreeable times.

For more information about these programs go to www.mealsonwheelsmd.org or call Mab Cantril (301) 980-9367.

The History of St. Valentine



In 270 A.D., marriage had been outlawed by the emperor of Rome, Claudius II. Claudius issued this decree because he thought that married men made bad soldiers since they were reluctant to be torn away from their families in the case of war. Claudius had also outlawed Christianity in this time period because he wished to be praised as the one supreme god, the Emperor of Rome. Valentine was the bishop of Interamna during this period of oppression. Valentine thought that the decrees of Rome were wrong. He believed that people should be free to love God and to marry. Valentine invited the young couples of the area to come to him. When they came, Valentine secretly performed services of matrimony and united the couples.

Valentine was eventually caught and was brought before the emperor. The emperor saw that Valentine had conviction and drive that was unsurpassed among his men. Claudius tried and tried to persuade Valentine to leave Christianity, serve the Roman empire and the Roman gods. In

exchange, Claudius would pardon him and make him one of his allies. St. Valentine held to his faith and did not renounce Christ. Because of this, the emperor sentenced him to a three-part execution. First, Valentine would be beaten, then stoned, and then finally, decapitated. Valentine died on February 14th, 270 A.D. While in prison, waiting for his sentence to be carried out, Valentine fell in love with the jailer's daughter, the blind Asterius. During the course of Valentine's prison stay, a miracle occurred and Asterius regained her sight. Valentine sent her a final farewell note. He signed his last note, "From Your Valentine." Even today, this message remains as the motto for our Valentine's Day celebrations.

Be Good to Your Heart on Valentine's Day and All Year Long

Article from
kaiserpermanente.org



Valentine's Day is upon us and February is American Heart Month. This is a great time to celebrate your heart and recognize how hard it works for you. Show your heart some love now and throughout the rest of your life with these five simple healthy ♥ aging tips:

- **Be sweet** — Instead of chocolate, try blueberries or strawberries. These heart healthy treats are filled with natural antioxidants that can help keep your arteries open.
- **Move to the beat** — Grab a partner and do some fancy footwork. Any activity that gets you moving — like dancing or walking — can help increase blood

circulation, reduce stress, and protect your heart.

- **Do your thing** — Activities like painting, writing, yoga, and meditation can help slow your heart and breathing rates and lower your blood pressure, all of which are good for your body and your heart.
- **Avoid tobacco** — If you do smoke, join a support group to help you quit and talk to your doctor about medications that can help increase your chances of kicking the habit. If you don't smoke, then avoiding second hand smoke may also help protect your heart, lungs, and blood vessels.
- **Maintain a healthy weight** — If you are overweight, losing as little as 10 pounds can make a difference and lower your risk of heart problems.

Living a healthy lifestyle can help your heart stay strong, so you can live — and love — for years to come.

WHAT KIDS SAY ABOUT LOVE

"Love is what makes you smile when you're tired." ~Terri - age 4

"Love is when your puppy licks your face even after you left him alone all day." Mary Ann - age 4

"Love is when mommy sees daddy smelly and sweaty and still says he is handsomer than Robert Redford." ~Chris - age 7

"You really shouldn't say 'I love you' unless you mean it. But if you mean it, you should say it a lot. People forget," ~Jessica - age 8

NEIGHBORS' NEWS

Wanted:

Lady for 2 to 3 hours daily, 5 days a week to do light cleaning and general companionship for my mother, a resident of Mutual 10. Please call Mr. Saba 1-804-338-8589.

Giveaways:

We are giving away two kitchen appliances which we no longer need. Both are in excellent condition:

1. Black & Decker Spacemaker coffee maker (white) which hangs under a kitchen cabinet. Hardware included. It is only about six months old. Available immediately.
2. GE *Profile* Spacemaker II Sensor microwave (stainless steel front) with carousel. Has Beverage and Reheat buttons which are extremely handy. Available after February 7.

If interested call Mike or Delores at 301 598-3247

Thinking of you...

- Best wishes to Shirley Blumberg who is recovering from injuries sustained in an auto accident.
- Wishing a speedy recovery to John McMahon as he recovers from surgery.
- Happy studying is wished for Dora Pugliese who is attending classes to achieve master gardener designation. We will all benefit from what she's learned.

To request that something be printed, call Cris Juarez at 301-598-1371 or e-mail her at cjuarez@lwmc.com. The deadline for March's Tidings is February 24, 2012.

List current as of 01/11/12*

REGISTERED SNOW SHOVELERS FOR 2011-2012 SEASON

NAME	PHONE	IDENTIFICATION
Jeffrey Villard	240-338-1725	Orange Badge #1
Douglas Evans	240-375-3131	Orange Badge #2
Iberly Valdivia	240-552-0924	Orange Badge #3
Rivelino Valdivia	240-304-2728	Orange Badge #4
Margie Osborne	301-520-7730 or 240-342-2296	Orange Badge #5
Jimmy Osborne	301-520-7730 or 240-342-2296	Orange Badge #6
Matthew Osborne	301-520-7730 or 240-342-2296	Orange Badge #7
Brandon Osborne	301-520-7730 or 240-342-2296	Orange Badge #8
Brian Leifer	301-520-7730 or 240-342-2296	Orange Badge #9
Matthew DeVere	508-737-5782	Orange Badge #10
Joel Calderon	240-418-3474 or 240-483-7246	Orange Badge #11
Freddy Alvarez	301-604-4362 or 301-366-8684	Orange Badge #12
Nicole Markman	301-367-8023	Orange Badge #13
Justin Kalatari	240-688-0455	Orange Badge #14
Yezid Morales	703-728-3106	Orange Badge #15

Please keep in mind that there is no set pricing for services rendered. Inquire as to pricing prior and pay only upon completion of the job. Feel free to contact 301-598-1314 or 301-598-1355 during business hours with any questions or concerns. During non-business hours contact 301-598-1044 with any questions or concerns.

* This list is maintained and updated by both the Leisure World Security and Transportation Department and the Grounds Department. The Security & Transportation Department can be reached at 301-598-1355 and the Grounds Department can be reached at 301-598-1314.

2011 Material Cost per Unit for Mutual 10

Model	Material cost per unit	Number of Units completed	Total Material Cost
Cabot -- Flat Roof	\$521.20	33	\$17,199.60
Cabot -- Gable Roof	\$565.20	72	\$40,694.40
Buckingham	\$424.80	19	\$8,071.20
Total Cost of Material			\$65,965.20
Number of Units in Mutual 10			158

**Material cost each unit can
use for calculating its 2011
Federal Energy Tax Credit**

\$417.50

General Instructions

Section references are to the Internal Revenue Code.

What's New

Nonbusiness energy property credit—extended, limited. This credit is available for property placed in service in 2011, but with new limitations. The credit now has a lifetime limit of \$500, of which only \$200 may be used for windows.

Nonbusiness energy property credit—allowance of credit. This credit still consists of qualified energy efficiency improvements and residential energy property costs, but it is figured differently. Subject to the lifetime limits, only 10% of qualified energy efficiency improvements is allowed. Subject to the lifetime limits, the residential energy property costs are limited to \$300 for energy-efficient building property, \$150 for any qualified natural gas, propane, or oil furnace or hot water boiler, and \$50 for any advanced main air circulating fan.

Nonbusiness energy property credit—energy standards. Exterior windows, doors, and skylights must now just meet or exceed the Energy Star program requirements. Wood stoves must have a thermal efficiency rating of at least 75%. Natural gas, propane, or oil furnaces or hot water boilers must achieve an annual fuel utilization efficiency rate of not less than 95.

Nonbusiness energy property credit—subsidized energy financing. Expenditures which are made from subsidized energy financing cannot be used to figure the credit.

Future developments. The IRS has created a page on IRS.gov for information about Form 5695 and its instructions, at www.irs.gov/form5695. Information about any future developments affecting Form 5695 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

Use Form 5695 to figure and take your residential energy credits. The residential energy credits are:

- The nonbusiness energy property credit, and
- The residential energy efficient property credit.

Also use Form 5695 to take any residential energy efficient property credit carryforward from 2010 or to carry the unused portion of the credit to 2012.

Who Can Take the Credits

You may be able to take the credits if you made energy saving improvements to your home located in the United States in 2011.

Home. A home is where you lived in 2011 and can include a house, houseboat, mobile home, cooperative apartment, condominium, and a manufactured home that conforms to Federal Manufactured Home Construction and Safety Standards.

You must reduce the basis of your home by the amount of any credits allowed.

Main home. Your main home is generally the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, or vacation, will not change your main home.

Costs. For purposes of both credits, costs are treated as being paid when the original installation of the item is completed, or in the case of costs connected with the reconstruction of your home, when your original use of the reconstructed home begins. For purposes of the residential energy efficient property credit only, costs connected with the construction of a home are treated as being paid when your original use of the constructed home begins. If less than 80% of the use of an item is for nonbusiness purposes, only that portion of the costs that is allocable to the nonbusiness use can be used to determine either credit.



The nonbusiness energy property credit (Part I) is only available for existing homes. Only the residential energy efficient property credit (Part II) is available for both existing homes and homes being constructed.

Association or cooperative costs. If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation.



If you received a subsidy from a public utility for the purchase or installation of an energy conservation product and that subsidy was not included in your gross income, you must reduce your cost for the product by the amount of that subsidy before you compute your credit. This rule also applies if a third party (such as a contractor) receives the subsidy on your behalf.

Subsidized energy financing. Any amounts provided for by subsidized energy financing cannot be used to figure the nonbusiness energy property credit. This is financing provided under a federal, state, or local program, the principal purpose of which is to provide subsidized financing for projects designed to conserve or produce energy.

Nonbusiness Energy Property Credit (Part I)

You may be able to take a credit equal to the sum of:

1. 10% of the amount paid or incurred for qualified energy efficiency improvements installed during 2011, and

2. Any residential energy property costs paid or incurred in 2011.

However, this credit is limited as follows.

- A total combined credit limit of \$500 for all tax years after 2005.
- A combined credit limit of \$200 for windows for all tax years after 2005.
- A credit limit for residential energy property costs for 2011 of \$50 for any advanced main air circulating fan; \$150 for any qualified natural gas, propane, or oil furnace or hot water boiler, and \$300 for any item of energy efficient building property.



If the total of any nonbusiness energy property credits you have taken in previous years (after 2005) is more than \$500, you generally cannot take the credit in 2011.

Qualified energy efficiency improvements. Qualified energy efficiency improvements are the following building envelope components installed on or in your main home that you owned during 2011 located in the United States if the original use of the component begins with you, the component can be expected to remain in use at least 5 years, and the component meets certain energy standards.

- Any insulation material or system that is specifically and primarily designed to reduce heat loss or gain of a home when installed in or on such a home.
- Exterior windows and skylights.
- Exterior doors.
- Any metal roof with appropriate pigmented coatings or asphalt roof with appropriate cooling granules that are specifically and primarily designed to reduce the heat gain of your home.

For purposes of figuring the credit, do not include amounts paid for the onsite preparation, assembly, or original installation of the building envelope component.



To qualify for the credit, qualified energy efficiency improvements must meet certain energy efficiency requirements. See Lines 3a Through 3h, later, for details.

Residential energy property costs. Residential energy property costs are costs of new qualified energy property that is installed on or in connection with your main home that you owned during 2011 located in the United States. Include any labor costs properly allocable to the onsite preparation, assembly, or original installation of the energy property. Qualified residential energy property is any of the following.