

MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

Important

February, 2016

Publication: February | 2016

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
janetlmartin@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
mserra@lwm.com

MUTUAL WEBSITE

www.lwm10.com

FROM THE PRESIDENT

By: Dora Pugliese
301-598-0265
dorapugliese1@verizon.net



President's Message:

Dora Pugliese

We started 2016 with Snowzilla, the beautiful blizzard of the century. Considering the amount of snow we had, it is going to take several weeks before it is all melted. McFall & Berry did a great job. It took longer to clean the driveways and walkways but we are in better shape than many parts of the community outside of LW.

Most of the complaints I received were from residents who converted their garage into family rooms and park their car in the middle of their driveway. This does not leave enough space for the snow removal equipment. Here are some suggestions:

Back up your car so you'll be facing the street to get out.

Park your car at the side of your house close to the grass so the machines can clean up to your gate with no problem. This year they cleaned a path to the patio door. You will still have snow close to your car and in front and back.

The McFall contracted service does not include shoveling out parked cars. You have a list of shovelers, although a couple numbers were wrong. Marygrace Serra should have been 301-335-9798.

Winter is not over yet so be prepared and don't wait till the last minute to go to the store. Stock up on food, water, canned goods [in case of a loss of power], medicine, a flashlight with fresh batteries, and food for your pets. Do not use candles.

If you use a space heater make sure it is away from drapes or furniture and turn it off before you go to bed. A fire in Mutual 9 was caused by a space heater.

Clean your dryer vent after each load of laundry.

Keep warm and healthy

Dora 301-598-0265



Treasurer's Report

By Janet Martin

Our finances through December, 2015 are as follows:

Income	\$ 1,395,114
Expenses	\$ 1,381,122
Excess	\$ 13,992
Variance under Budget	\$53,646
Reserve Balance 12/31/15	
	\$ 593,071

Mutual Ten ended the year with a surplus of \$13,992 instead of the \$40,000 deficit that was budgeted. We can thank the mild weather for this, as our electricity costs came in at 2% less than 2014. These excess funds will be put in a Prior Year Surplus account to help offset future required reserve contributions. In 2016, we intend to concentrate on some much needed concrete repairs and replacing the remaining original sliding patio doors. In the spring, we will also have a comprehensive roof survey done so that we can more accurately plan for future roof replacement expenses.

A Call for Candidates for the Mutual 10 Board of Directors will be mailed soon to all unit owners. I urge you to consider running for a position on the Board. The interest and involvement of our residents is what

helps keep Mutual 10 one of the best places to live in Leisure World.

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

FYI

When you need repairs done in your home that you feel the Mutual should pay for, you **MUST FIRST** call President Dora Pugliese (301-598-0265) or Vice President Leroy Salazar (301-598-0373) before calling Physical Properties [PPD] 301-598-1500. If you call PPD directly you will be responsible for any charges incurred. For emergencies after hours or on weekends, call the Front Gate 301-598-1044 and then the President or Vice President.

We suggest you clip this notice and put it on your refrigerator for handy

LWCC BOD Summary

By Paul Eisenhaur

The rescheduled LWCC BOD Meeting was held 2/1. The summary follows:

All 2016 Advisory Committee Chairs were confirmed.

LWCC BOD Chair, Dave Frager, reported that he represented the BOD at a county hearing regarding the CCOC dispute process. His comments supported the need for legal guidance in the process. The county is considering a bill that would eliminate this type of guidance.

The Chair also appointed the Executive Committee members to serve as the members for the 2016 GM Evaluation Committee. This committee will be chaired by Paul Eisenhaur.

Action items:

1. A motion passed to approve the expenditure of \$16,000 for a new community phone book. During this celebration year, no outside advertisers will be used to defray the cost. There will be inserts commemorating the celebration. Future phone book publishing will use outside advertising.

A 2015 financial statement was provided and showed overall good status of the community. Of note was a realized \$165k surplus that was attributed to savings in personnel and benefits. Once the current 2015 audit is complete in a few weeks, The Budget and Finance advisory committee will advise the BOD as to what to do with this money.

An update was given on IT infrastructure activities and plans. Initially, this will focus on Trust activities. But ultimately, improved service to the residents is the goal. Efforts in this area are deemed vital to stay abreast of current technology, so expect this area to receive a lot of attention.

The Facilities Enhancement Plan status was reviewed showing that all projects have pretty much finalized development and will be constructed in a planned timeframe (not all at once). Currently, the insides of the restaurants are being renovated to be ready by the 50th anniversary in September.

The General Manager reported the current management objectives (they are also on the LW website). In every respect, residents are the highest priority. Also reported were management infrastructure status of various department operations.

A report from the Energy Advisory Committee indicating that they will no longer process ratings for the 16 mutuals whose electricity comes from a master meter. In what fashion this program continues and how it is administered is a hugely complex issue. Though the BOD is ultimately the governance authority in LW and would first like to understand the many aspects of this issue before any decisions

are made. Initially, the 3M group (master metered mutuals) will meet to discuss the issue and a viable approach and relate those thoughts to the BOD.

The BOD approved recommendation from the Gov't Affairs Committee to Metro to modify bus routes that would provide more reliable and consistent service to the LW community. BOD Chair, Dave Frager, appointed an Adhoc Committee that will monitor these schedules. This committee will be chaired by Ken Muir of the Overlook.



November-December 17, 2015 Meeting of M-10 Board

By Bob Namovicz, Secretary

The M-10 Board of Directors met on December 17. (This was a Special meeting in recognition of 2 holiday conflicts)

Mr. Flannery presented the LWM Managers report, noting that re-sales continue to be good; and there continues a probability that 2015 will end with a budget surplus.

President Pugliese noted completion of a successful 2015, and prospects for a good 2016.

Treasurer Martin reported that we continue with a balanced budget; there is only one delinquency (due to pending sale). Invoices were approved for payment. The proposed Management and Operating Agreement for 2016 was approved.

Roof repairs are nearly complete for the year; the Energy Advisory Committee will stop processing E-ratings; options for replacement were discussed. The Board decided to encourage Master Meter Mutuals to take responsibility for determining alternatives.

Ms. VanScoyoc reported on the successful Pot Luck Supper; the Board commended those who helped, and recognized Sherry Hauser with a small gift to recognize her continuing hard work on hospitality functions.

Mr. Eisenhower suggested a new feature in *Tidings* of spotlighting individual residents; the Board asked him to proceed with preparing such articles.

In response to a letter from Mr. Nullmeyer there was discussion of the impact on owners of fire in adjoining units,. It was agreed that all residents should have HO6 insurance.

Mr. Namovicz will prepare an article for *Tidings*.

A resident requested consideration of installing a garage door with windows; the Board declined to approve such a change.

There were no ABMs.

Mutual 10 Neighbor Spotlight

Meet: Peggy Salazar, 1/7/2016

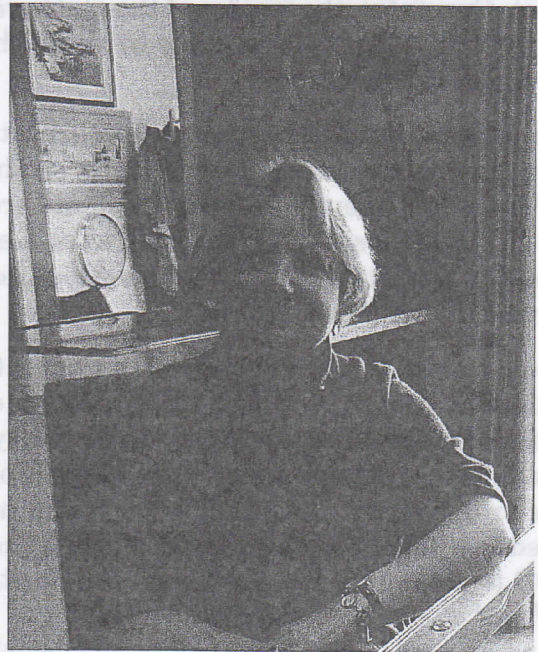
Peggy moved here four years ago with her husband, Leroy, from the Four Corners area of Silver Spring. Like so many people who move to this community to be closer to family, having parents who already lived in Leisure World made them familiar with the neighborhood and drew them to move here. All the available activities, specifically golfing, were quite attractive. Peggy spends most of her days caring for her elderly par-

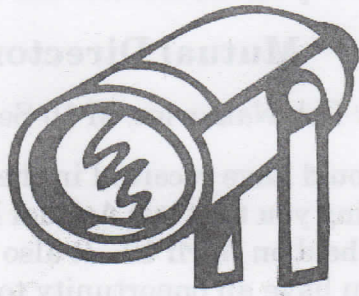
ents (who have since moved to Bedford Ct).

Peggy retired last June from her forty year long career as a teacher/principal. She was initially in private school for fourteen years – first as a teacher, and the final three years as an assistant principal. She then moved to the Prince Georges County Public School System for ten years – first as a teacher, then as an assistant principal. From there, she moved to Montgomery County public schools for sixteen years at Oak View Elementary School, first as an assistant, then as the principal at Oak View.

Now that she is retired from teaching, she is far from a lady of leisure. She just seems to have gone from one fulltime job to another – that of caregiver. Though she does allow time for frequent boating that was introduced to her by Leroy.

Eventually, she hopes to travel- hopefully back to Europe. This Pennsylvania gal enjoyed spending a few weeks there and would like to return, this time along with her husband.





Mutual 10 Neighbor Spotlight

Meet: Donna Leonard, 1/2/2016

Donna and her husband, Charles, moved here from Bowie four years ago from Bowie, MD. Like so many other Leisure World residents, their reason was to be closer to their children who live in this area. Both are physically active in activities and really enjoy it here: Charles plays water volleyball and Donna has been looking to become involved in Pickleball since arriving here. She is now President of the Leisure World Pickleball Club.

Pickleball is a racquet sport that combines elements of badminton, tennis, and table tennis. Two, three, or four players use solid paddles made of wood or composite materials to hit a perforated polymer ball, similar to a wiffle ball, over a net.

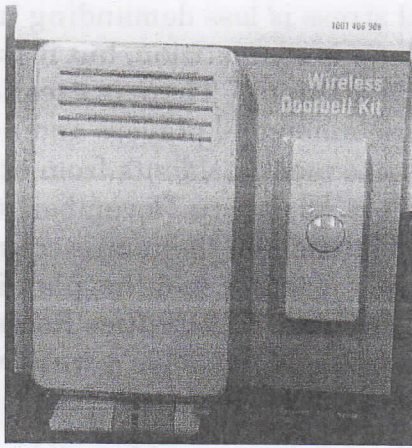
The pickleball court is very similar to a tennis court, only smaller. Currently, there are four pickleball courts located on the LW tennis courts. The larger tennis courts are lined with white paint. The smaller pickleball courts are lined with thin blue painted lines. This is a national sport with its own Pickelball Association. It is a very popular and fast-growing sport, especially in this area. Indeed, aside from Donna, four other mutual 10 residents are members of the club: Ron Grill, Bob Busch, and Peter and Judy McPhie.

Being a smaller game than tennis, the

physical stress is less demanding in pickleball. There is competition, but it is casual and not "cutthroat." There is excellent camaraderie among all players and a nice opportunity to meet residents from other mutuals. From April thru November, the sport is played outside on the tennis courts. During the cold weather months, play is inside at the Clubhouse II Activities Room. The sessions are held five days a week with any members who can play.

Donna doesn't just spend her time on the court, she also takes an oil painting class and an exercise class at the clubhouse. One of our other mutual 10 neighbors, Dahn Linkins, is her own cousin ... although she learned that after she moved here. And you may see her walking her cute little dog, Snoopy, around our neighborhood.





Ring, ring!

By Bob Namovicz, M10 Secretary

You know that there are at least two ways into your unit – one on the “front,” (which isn’t necessarily your main entry), and one next to your garage, across your patio, which likely IS your main entry. Most units have a doorbell near the main door; and some of them are not working!

So how do you know that someone wants to let you know that they are “at your door?”

Usually, that would be by ringing your doorbell. However, which door has a working doorbell? Does it work?

During the recent Holidays, we invited some people to our home. Not all of them were familiar with where we live, and therefore, might come either to our “front door,” or to our “main” door. We only had a functioning doorbell on the “main” door. So, I installed a doorbell on the “front” door.

Turns out that this was a lot easier than it might sound. Home Depot supplied me a simple, wireless package, for less than \$15, which I was able to install, with no knowledge of electricity, and using only one screwdriver (it also comes with double stick tape, so you can even skip the screwdriver)!

You might want to try it, as well.

Have you considered being a Mutual Director

By Bob Namovicz, M 10 Secretary

You should have received in the mail a letter telling you that our Annual Meeting will be held on April 19. It also informs that you have an opportunity to be elected as a Director of the Mutual. Directors are the people responsible for setting rules and policies, for managing our finances, maintaining our buildings and grounds, and for representing our interests on the Leisure World Board of Directors. Being a Member of the Board as a Director requires you to learn how the Mutual works, and to be willing to take some responsibility for making it function well. It can even be fun.

If you have experience as a manager, or as a public servant, or if you were involved in a PTA, or some other community activity, you might want to consider nominating yourself for a Board position. Terms are normally for three years, but if a Director resigns, it is sometimes necessary to appoint someone to complete a term. The Board usually meets once a month (on the fourth Thursday, in the morning), and Members must spend time on Mutual matters at other times (like researching and writing articles for **Tidings**, for example).

Officers of the Board are not elected by unit owners, but are named by Board Members.

If you want to know more, you can call any current Board Director; their names and numbers are on the front page of the **Tidings**.





Insurance. Again.

By Bob Namovicz, M-10 Secretary

Several issues ago we reminded unit owners of the importance of having HO6 insurance; if you have not yet obtained HO6 insurance, this is to remind you.

It is important to recognize that, as condominiums, there are several levels of responsibility for recovery of losses in the event of fire, storm damage, and other catastrophes. Your Mutual is a corporation, with a Board of Directors who own, operate, and maintain the building and grounds of your unit. Your Board contracts with Leisure World to help us with many of the tasks associated with these responsibilities. Among the things we get from Leisure World is coverage under a number of insurance policies. Specifically, we obtain "all in" coverage for potential damage to the building structures, grounds, and utilities. We are also covered for certain accidents (i.e. injuries resulting from negligence, or product failures). All of these insurances have deductibles, which means that either the Mutual, or the unit owner needs to pay for a portion of the loss. When it comes to structure losses – say a fire or pipe leak that significantly damages a residence, the Board needs to determine whether the Mutual, or

the unit owner must cover this portion of the loss.

This is how the STRUCTURE of your unit is insured; but it does NOT cover most losses within your unit, like your furniture, appliances, clothing, pictures, etc. Insuring these things requires you to have HO6 insurance. You need to obtain this insurance at your own expense. Furthermore, there are options that can be included in HO6 policies, and you should explore those with your selected insurance agent. HO6 insurance can also help to cover some of the deductible not paid under structure policies. Some HO6 policies will also pay the expense of temporary housing if you are unable to use your unit while it is being repaired, this feature is termed "additional Living Expense."

If you rent your unit, you should also have "renter Insurance, naming the owner as an "additional insured." It is best to talk to your insurance agent about these matters, and to get information that is specific to your own situation. PLEASE DO THAT SOON, IF YOU HAVE NOT ALREADY DONE SO.

NUTRITION

Light-green vegetables still count as green

By Casey Seidenberg
The Washington Post

A fellow mom recently asked me whether cucumbers and celery really count as green vegetables. She had heard they don't offer much nutritional value because they are mostly water.

Great question. But although these vegetables might not be the MVPs of the nutrition game (we'll leave that to the dark leafy greens), they all have a place on the team.

The Centers for Disease Control and Prevention says children should eat one to three cups of vegetables every day. This is a significant amount, so perhaps we shouldn't so hastily dismiss those cucumbers.

Here are 10 common myths that mischaracterize vegetables:

Cabbage: Just a cheap meal filler

Part of the cruciferous family of vegetables that includes kale, cauliflower, broccoli and Brussels sprouts, cabbage is high in fiber for healthy digestion and satiety, vitamin C for the immune system and the absorption of iron, vitamin K for healthy blood and circulation, and cancer-fighting compounds.

Carrots: Too much sugar

Carrots contain high amounts of vitamin A for eyesight and immunity, vitamin C for that strong immune system, and fiber. As for its natural sugar, the fiber in a carrot slows down the absorption.

Corn: Source of high-fructose syrup

High-fructose corn syrup has certainly damaged corn's reputation, but the vegetable and the sweetener have little in common. All of the nutrition and healthy fiber in the corn plant has been stripped from the syrup. Corn is a high-carbohydrate vegetable, so it shouldn't be the only one your child eats. But it provides thiamine that helps convert carbohydrates into energy, heart-healthy folate,

and antioxidants. Buying organic — always a good idea in the vegetable world — is especially recommended.

Cucumbers: Nothing but water

Yes, cucumbers are 95 percent water, helping our bodies stay hydrated in hot temperatures, but they also provide antioxidants such as vitamin C and beta-carotene that help us fight cellular damage, B vitamins that support nerve health, potassium for heart health, and fiber.

Celery: Ditto

The vegetable provides vitamin K for blood health, folate for red blood cell production, vitamin A, fiber and yes, lots of water. Celery has been shown to lower blood pressure and the risk of cancer.

Garlic: Flavor but no nutrition

This vegetable has been shown to lower blood pressure, protect the heart, fight cancer and regulate blood sugar levels and is antibacterial and antiviral, which means it is helpful during cold and flu season.

Onions: Ditto

Never say no to an onion, especially during allergy season. They are high in quercetin, an antioxidant known for being a natural antihistamine. Onions have also been shown to support heart health, and they provide vitamin C, calcium, iron, folate and fiber.

Iceberg lettuce: No nutrition

Yes, darker varieties of lettuces and greens provide more nutrition per serving, but if iceberg will get your kid to eat salad, embrace it.



ISTOCK.COM