

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

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www.lwm10.com

January 30, 2017

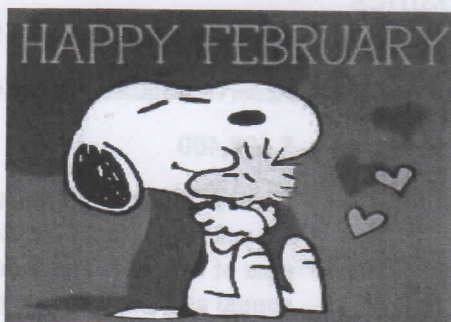
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FROM THE PRESIDENT

By: Dora Pugliese

301-598-0265

dorapugliese1@verizon.net

**President's Message:****Dora Pugliese**

I want to let you know that we've been using different companies to do repairs, besides PPD of Leisure World. It's the reason why we need you to call me or the Vice-President, LeRoy Salazar, FIRST if you think the repair might be the Mutual's responsibility.

If you have an emergency during the day, call us FIRST so that we can check on your problem right away. At night time, call us FIRST so that we can determine which company is best (PPD or an outside vendor). If you can't reach either of us, call PPD and leave us a voicemail as to what has happened and what you're doing.

For example: A pipe breaks inside a wall. Call us FIRST. According to our by-laws as to who pays, this problem would be covered by the Mutual. You might take that to mean that the Mutual will pay the entire bill but, like any homeowner, the Mutual sends the bill to their insurance company.

The Mutual's insurance pays a portion of the bill, the total LESS THE DEDUCTIBLE, then the un-paid portion of the bill is sent to you, the unit owner, to be claimed on your insurance policy, or paid out of pocket if your deductible has not been met. WHY? Because the Maryland Condominium Act 11-114 [g] amended June 1, 2000 states: "If the cause of any damage to or destruction of any portion of the condominium originates from a unit, the owner of the unit is responsible for the Council of Unit Owners' property insurance deductible not to exceed \$5,000." This is why ALL OWNERS SHOULD HAVE H06 INSURANCE - including renters.

I hope this has clarified some of the questions we've received. If you are still confused, give me a call.

On a personal note, Joan Byrnes, my good friend and neighbor, passed away recently. Joan was on the Board of Directors for many years. I worked with her to have our fences replaced. She was a strong woman and was not afraid to speak her mind. Joan had a good heart. She will be missed.

Dora

301-598-0265

Dorapugliese1@verison.net



Landscaping Report

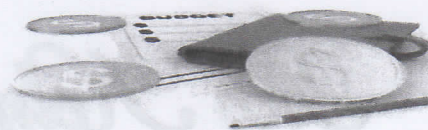
By Dora Pugliese

February is a slow month for landscaping duties. The seed companies are sending a lot of catalogues with beautiful pictures of flowers to make us dream of spring but winter storms with snow and ice will be here soon.

If you have to walk your dog on the sidewalks, when treated with ice-melt, as soon as you get in your home rinse off your pet's paws with lukewarm water and dry them thoroughly, or buy some dog boots at Pet Smart or on Amazon. Your pets will appreciate it!

Change your furnace filter every month, your house will be warmer, and have some green plants in the house. They are good for your health!

Dora Pugliese
(301) 598-0265



Treasurer's Report

By Janet Martin

Our finances through December, 2016 are as follows:

Income	\$ 1,209,002
Expenses	\$ 1,172,578
Surplus	\$ 36,424
Variance under Budget	\$66,069
Reserve Balance 12/31/16	\$ 598,400

From a financial perspective, 2016 was a very successful year for Mutual 10. We ended the year with a surplus of \$36,424. These are unaudited numbers (the annual audit will be completed later in February) but I would not expect any significant adjustments. This is an actual cash surplus. I will be recommending to the Board that this cash be transferred to our Replacement Reserve. This will help pay for the garage door replacement project that is currently in the planning stage.

We also ended the year with a total Reserve balance of \$598,400. Our reserves consist of two major categories: replacement and maintenance. The replacement reserve is used for specific projects such as road or sidewalk replacement, sliding glass doors, etc. The maintenance reserve is used for routine repair expenses such as plumbing or electrical work. Each month, a portion of your condo fee is deposited to these reserves. Reserves are a critical part of a healthy financial position.

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 janetmartin@earthlink.net

Janet Martin
(240) 669-8954



M10 BOD Meeting on 1/26/2017

By Paul Eisenhaur

General Manager's Report:

- Preliminary data indicates a 2016 year-end surplus of \$112,500. The final report will be after the official audit is performed in March.
- Negotiations with a new bank in the Administration building are ongoing.
- The new LW Fitness center construction is underway again after soil reinforcement issues delayed progress for about 45 days. The center is now scheduled to open in June 2017.
- The Leisure World News now has an in-house graphics designer. Except for printing, the LWNews is now entirely an in-house production.
- In December, the LW restaurants were shut-down for less than 24 hours due to a water pipe leak over a food service preparation area. Once corrected, other maintenance issues were noticed and an enhanced maintenance plan was put into place going forward.

Mutual Business:

- Treasurer Martin:
 - ◇ Reported an unaudited surplus for the year-end of 2016. Significant contributors to the surplus were both electricity and water usage. Unfortunately, these cannot be controlled at the mutual level, but so far this mild winter may be a positive sign for expenses in 2017. Excess funds from 2016 are likely to be transferred to the mutual's replacement reserve fund.
 - ◇ Presented and gained approval to pay all monthly invoices.
- Director Peggy Salazar reported preliminary findings of the Garage Door subcommittee, which will meet again before the Board makes its final choice as to which company will install. Generally, it is

hoped that half of the unit garage doors will be replaced beginning this Spring, as it will be a 2-year project.

- At the conclusion of the regular meeting, the board went into closed session to discuss a legal matter.

Paul Eisenhaur

(301) 460-5588

Enroll for Auto Pay

Condo Fee Payments

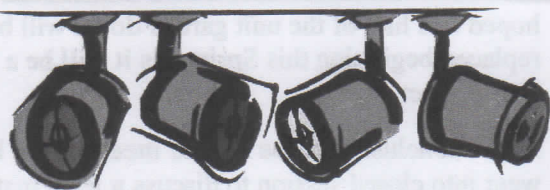
By Dora Pugliese

Please consider signing up for **automatic payment** of your condo fee. It is easy to do and means you don't have to remember to write a check AND you won't get a late charge if you do forget. Too many residents are becoming delinquent which contributes to our being underfunded. This might mean having to raise our condo fees in the future as a result.

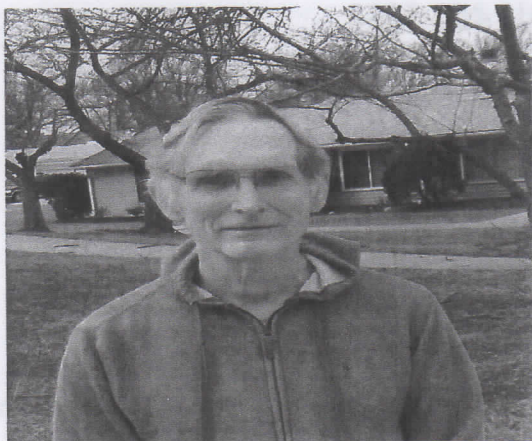
All you have to do is bring a blank check to the administration building. The receptionist will direct you to the Accounting Department. It only takes 5 minutes for peace-of-mind!

Dora Pugliese

301-598-0265



Mutual 10 Neighbor Spotlight



Meet Harold "Ed" Boesch!

Ed and his wife Marilyn have enjoyed living in LW Mutual 10 for about two years. Ed has traveled extensively throughout the country and now is traveling abroad as well. A descriptive word for Ed is "busy" – not just traveling, parenting and working as a physicist, but in addition being a cabin-maker and photo-buff.

He grew up and spent his school years in the Silver Spring and Wheaton areas. He has a sister who now lives in Towson, MD. Ed continued with his college education at Purdue University in Indiana. Soon after earning a Physics degree from there, he and Marilyn married and settled in this area. He started working in applied research for the Army as a physicist, at the Harry Diamond Research Labs (now Army Research Lab) in Washington DC/MD. Ed worked on a highly recognized team studying the effects of nuclear weapons use.

Early in his marriage his three children were born – two boys and a girl, two of whom still live close by. As the children were growing up there were many family trips to vacation spots throughout the country – mostly taking the camper to National

Parks. Ed and Marilyn have more recently enjoyed extended European vacations with a travel club which they hope to continue.

Ed is more than just "handy" building things. He has built a cabin along the base of the Shenandoah Mountains in Virginia! He and Marilyn enjoy spending relaxing days there one or two weekends a month, weather permitting.

Ed is putting his educational and work background to good use as he has just been appointed as the new Chair of the LW Energy Advisory Committee.

Paul Eisenhaur

(301) 460-5588



NEXT BOARD MEETING :

Mutual 10 Board Meeting will be held on February 23, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.

