

TIDINGS

January 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 Eisenhaur, Director

paule@lwm10.com

301-460-5588

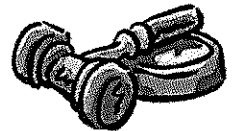
*Website *Termite infestation problems

From the President

By Mike Showalter

(301) 598-3247

showmt@hotmail.com



By the time this edition of the Tidings reaches you the holiday season will be over, everyone will be enjoying or returning the gifts they received and thoughts of dieting will be on our minds. Now we can turn our efforts to storing any decorations we've displayed and settling back into our normal routines.

I've been out of town much of November and December and am a little out of touch with events around our mutual but from what I've heard things have been quiet for the most part. Hopefully, we can make it through the rest of winter without any heavy snows, bitter weather or electricity outages, but that's out of our hands. I hope that 2012 will prove to be a good year for everyone in our community and please don't hesitate to call if you need anything.

Results of Sample Energy Audits and Implications: When our Mutual applied for and received a grant from Montgomery County using funds made available by the Economic Recovery and Reinvestment Act

of 2009 one condition was that we provide an estimate of the amount of energy that would be saved by the improvements. These improvements included the sealing of badly leaky HVAC supply ducts and the installation of additional attic insulation. In order to demonstrate the savings of our improvements we selected four homes that were basically unchanged from when they were constructed and had energy audits done on them by a company, Ecobeco, that specializes in these analyses. The company conducted an inspection of each home before our energy-saving improvements were made; they then returned after the work was completed to measure any reduction in energy loss which resulted from the improvements. Without going into a lot of detail the results were as follows:

1. Before the improvements were made Ecobeco found that the amount of air passing through the homes was 3 times (300 %) greater than the amount of ventilation considered optimal and healthy. This means that heat meant to warm our homes in the winter and cool them in the summer was escaping to the outside at three times the rate that is considered acceptable.
2. After the improvements were made, Ecobeco returned and re-measured the air losses. They found that the air loss in the four homes was reduced from 26 to 32 %, which their technicians said were surprisingly good results. What this means is that you as an individual and Mutual 10 as an association has reduced its energy use by a substantial amount. For you personally, this means that your home should be significantly more comfortable, more uniform and

less drafty. As a result, Mutual 10's energy use should be substantially reduced and it will end up paying a smaller share of the electrical bill that is charged to mutuals, such as our, that are served by a master meter. We cannot predict that your condominium fee will drop as a result of these improvements because there are many other elements of your condo fee that may counteract the savings in energy usage. What we can say confidently however is that because of these savings your condo fee will be less than what it would be if the improvements had not been made

Federal Energy Tax Credit Reminder:

Another benefit of the energy-savings improvements done for our mutual in 2011 is that all M-10 residents should qualify for a Federal Energy Tax Credit which can be claimed on your 2011 income tax return. Based on information we have reviewed, condominium owner-residents can claim the credit. The credit will be for 10 % of the cost of material used in doing the project and you should be eligible to claim your proportionate share. Since we have 158 residences in our mutual, your share will be 158th of the amount allowed for the credit (i.e., 158th of 10 % of the total cost of material.) In 2010, the credit was for 30 % of the material cost, but unfortunately it was reduced to 10 % in 2011. We will be providing you with the total material cost in the near future. **Caveat: This information does not constitute tax advice but is simply a reminder of a potential tax credit. You should consult with your income tax advisor before claiming the credit.**

Landscape

By Dora Pugliese

(301) 598-0265

dorapugliese1@verizon.net



This past week I had a little visitor under my sink, a cute little grey mouse, I did not see any mice this past year in the house so I put a glue trap by the wall and the following day the mouse was caught and disposed of. One of my neighbors also had a mouse running around her house; it must be the time of the year for them to come in. If you don't have any pets you can put some traps by your washing machine and under the sinks where the water pipes come in, you can buy them at Home Depot; they are very cheap. Starting at the end of January I'll take a class for 6 weeks to become a master gardener so that I can help you with your gardening problems.

Wishing you a Happy Healthy New Year

Treasurer's Report

By Janet Martin

(240) 669-8954

janetlmartin@earthlink.net



Mutual 10 is on track to finish the year with a surplus to budget. This is largely because of savings in electricity. On that note, if you go away for any length of time this winter, please turn your thermostat down to 55 or 60 and unplug the TV, radio, toaster, or any other unnecessary appliances. We all benefit from energy conservation. We just received the final payment from Montgomery County of the \$75,000 energy grant for the insulation project. Thanks again to Mike Showalter for initiating and spearheading the grant application and all of the subsequent paperwork requirements. Best wishes to everyone for a happy and healthy 2012.

Coming Soon...

By Paul Eisenhaur

301-460-5588

paule@lwm10.com



In an effort to enhance communications within the mutual, a "robo-call" system is being installed and will be available for use in early 2012. This automated phone broadcast system will allow the mutual to send phone calls with emergency or important reminder information to residents. And, unlike those political or marketing robo-calls, these call will usually last only about a minute or less, and give you information that is important to you. Typically, the calls would provide emergency notification or reminder phone calls. If you have caller ID, the number displayed will be from a Mutual 10 board member. Certainly, there will be no cost to the residents. And the message will only be left if the phone is picked up by a live person or the message will be left on an answering machine. If anyone is unsure of this, feel free to contact me.

Also, I hope all of you have had a nice holiday season. The busy "crush" should be winding down. And as of this writing, Mother Nature has not given us any nasty weather. So, hopefully, things went smooth and you've had a safe season.

WELCOME NEW RESIDENTS

By Dotty VanScoyoc

(301) 598-2878

dotty36@verizon.net



There have been no newcomers in our mutual this month. Reminder: if your contact information has changed, please let me know, so I can update the database.



Roofs & Gutters

By John McMahon

(301) 598-1908

The recent rainy days should remind us of the constant never ending struggle between the wet weather spells and the always improving roofing and extension wall coverings. This is not a contest whereby one side or the other can declare a victory. Instead it is a never ending struggle for a series of small victories and temporary losses. We do our best to keep up with the latest available building materials and system versus the team of snow, water and wind. We win our share, but----

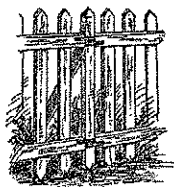
Another frequent problem is one that can be readily solved by our own residents. That is the responsibility to immediately pick up behind our pets as they respond to nature calling. The love we all feel for our furry pals is so precious that we must always be aware of the responsibility of the pet owner and never give any reason to mount any punitive restrictions regarding pet ownership.

In my opinion we are here and now living in the finest available facility. Keep up the good work, and keep smiling.

Fences & Gates

By Joan Byrnes

(301) 598-4949



I was very pleased to see all the Xmas wreaths hanging on the plastic hangers, we still have a couple left, you can also find them right now at Home Depot.

When the roofers cleaned the gutters, they dirtied some of the fences but they did come back and cleaned them up.

Wishing a Happy and Healthy New Year!

NOTICE TO ALL LANDLORDS!

Message written by Paul Bessel, M13 resident

At the 3M meeting [in December], there was a continuation of the discussion concerning renters and those in LW who rent their units. One of the problems is that we sometimes do not even know who are renting their units, and sometimes (possibly often) they do not follow the law requiring them to pay for a County license to rent their units. I mentioned at [the] meeting that there is a new tool that can be used, and that LW Mutuals can publicize to our unit owners. A recent Maryland court decision said that if unit owners, including those in LW, rent their units without having the required county license, if their renters stop paying rent the landlords will not be able to use summary eviction procedures. In other words, if you don't get the required county landlord license and you rent your unit anyway, if the renter stops paying you will probably not be able to evict them for a very long time, if ever --- because you violated the law by not getting the required license. In addition, you will have to pay a fine for not having the license. Those are pretty significant penalties for not getting the license.

The name of the case is McDaniel v Baranowski, and it was decided by the highest court in Maryland (the Court of Appeals) on May 4, 2011. Here's a quote from the decision:

"Licensure under local ordinances in order to operate rental dwelling units is an integral part of a landlord's status as claimant in those jurisdictions that require licensure. As a result, in order to invoke the facile process of summary ejection, a landlord in those jurisdictions requiring

licensure, must affirmatively plead and demonstrate that he is licensed at the time of the filing of the complaint for summary ejection in order to initiate the summary ejection process."

I hope this is helpful.

The Cascade Bistro

Winter Hours of Operation

Beginning December 16th, we will open every Friday and Saturday Night from 4:00 p.m. until 8:00 p.m. We will begin to

open on Wednesday and Thursday Nights as well starting on February 15th. We will be rolling out a brand new menu on December 16th as well, and as part of our desire to help everyone through the long cold winter months, all our menu items will be offered at a \$3 discount

from Dec

16th through February 11th. Please come by and check it out.

Thanks,

From the Management team of Perrie LLC.

Winter driving Safety

The Maryland Department of Transportation's State Highway Administration (SHA) realizes the difficulty in driving during winter weather. SHA has skilled drivers with years of training and experience in dealing with snow and icy conditions. Here are some tips from them to help you during this season:

Rule Number 1: Avoid driving when conditions are hazardous or predicted. Check condition of your tires often and replace them if threads are too worn.

- Should your car begin to skid, don't panic and apply brakes. Take your foot

off the gas and steer in the direction of the skid.

- Increase distance between your car and the vehicle ahead, especially if it is a snowplow.
- Never pass a snow plow or salt truck, especially a plow train! Plow trains are groups of trucks that form a line across the lanes to clear the snow. Operators may not see you, or your car may get caught on a snow-covered plow edge.
- Remember, bridges and ramps freeze first and may be difficult to navigate.
- Do not abandon your vehicle. The safest place to wait for help is in your car. If your car breaks down, move it as far off the roadway as possible and lift the hood. Try to leave a distress signal, such as a scarf hanging from a window. If you have one, use your cell phone to call for help.

**COMCAST
QUESTIONS??
THE DIRECT
NUMBER TO
CALL FOR ALL
LEISURE WORLD
ISSUES IS:
(301) 920-9951**

NEIGHBORS' NEWS

- Our condolences to Mrs. Eva Murphy and her family on the loss of her son Michael Murphy.
- We are trying to come up with a name for our Mutual. Put your thinking caps on! More information to follow...

This page is a new feature we are starting in the Tidings. It is intended to be YOUR page for anything you would like to share with your neighbors. Tell us about milestone birthdays or anniversaries – about a restaurant you recently enjoyed & recommend – a book or movie you'd like to recommend – a favorite recipe - something you would like to sell or give away. These are just a few suggestions – we hope you'll have even more ideas. To request that something be printed, just call Cris Juarez at 301-598-1371 or e-mail her at cjuarez@lwmc.com. The publication date of the Tidings is the first week of each month so any input would be required by the 25th of each month.

New Md. Law Affects Condo Owners

By Benny L. Kass

(Article published in Washington Post on 7/29/11)

Starting in October, condominium associations in Maryland can vote to require that all unit owners carry homeowner's insurance. What is unique about this law is that it only requires the approval of 51 percent of all condo owners. Traditionally, to amend condominium legal documents, a super majority vote is required — usually up to 75 percent. In this case, however, the Maryland legislature has made it easier to change a condo's bylaws.

The Maryland legislature was trying to address a common issue in condo politics: who has to pay the insurance deductible if there is an accident or problem in one unit that causes damages to other units or the association's common elements.

Every condominium association must have a master insurance policy. The master policy covers the cost of repairing damage to individual units as well as common elements. For example, if a waterpipe bursts, the master policy will cover the cost of the water damage to the common elements such as the halls or elevators and to individual units.

But, in the past, the insurance deductible caused serious financial problems for some associations. Maryland law — like many states — stated that unless the condo's governing documents stated otherwise, the insurance deductible for the master policy was a common expense. This meant that all unit owners had to absorb the loss.

That changed in 2009. Now, the law in Maryland makes clear that if the cause of the damage comes from within one unit, that unit owner can be forced to pay up to \$5,000 as an offset against the master policy deductible.

What does this mean for Maryland condominium unit owners? Simply stated, every unit owner should have their own homeowner's insurance policy, known as a "HO-6."

A Maryland law going into effect Oct. 1 makes it easier for condo associations to require unit owners to have this insurance. But it is a good idea, no matter what.

That's because there are many limitations to a condo association's master policy that homeowners should be aware of. If, for example, a flood in your condo building destroys your 50-inch plasma television set, the master policy would not cover the cost of replacing it. Also, many master policies will not pay for replacing "betterments," such as your upgraded kitchen counter tops or new hardwood floors.

Here is where the "HO-6" policy comes into play. It is a separate insurance policy that would supplement what the master policy does not cover, such as theft in your apartment, vandalism and personal liability coverage in the event you are sued. It will also cover a portion of the master policy insurance deductible if an accident in your unit causes damages to another unit or in a common element. The cost of such insurance is nominal — generally between \$250 to \$350 per year — and can come in handy.

Several years ago, a Washington condominium suffered significant loss

because of a massive fire in the building. All the unit owners had to vacate the property for a year.

I know one owner who had a homeowner's policy and received \$1,800 a month from the insurance company to pay for his apartment rental while his unit was being repaired. His neighbor, who did not have homeowner's insurance, not only had to pay the mortgage on his condominium unit but had to pay rent at a temporary lodging while the repairs were being made.

You should carefully review the terms and conditions of your master policy. Talk with your insurance agent to see what kind of supplemental coverage you might need. Shop around. There are many insurance companies that offer this kind of insurance protection. But here's a suggestion: Consider obtaining coverage from the same company that issued the master policy.

Why? I have often encountered a situation in which, after a fire or other casualty, the master policy claims it is not a covered event and shifts the responsibility to the individual unit owner. However, the homeowner's insurance carrier says, "Wait a minute! This was a common element disaster, which should be the responsibility of the master policy."

When both the master and the homeowner's policies are issued by the same company, I have simply told the insurance agents: "Guys, your company is responsible either under the master or the HO-6 policy, so you get together and decide which arm of your company will pay the claim. We don't have to litigate

the issue when both policies are covered by the same company."

We often ignore insurance issues until it is too late. But when disaster strikes — such as a fire, flood, or vandalism — you should be prepared and have a good homeowner's policy. Indeed, many condominium associations are amending their legal documents to require such coverage, and the new Maryland law will make that easier to do.



Bring Your Bag! Fight Litter

Starting January 1, 2012, all retail establishments in Montgomery County that sell goods and provide their customers a carryout bag (either paper or plastic) are required to charge 5 cents per bag.

- The 5-cent charge also applies to purchases made over the phone/internet/fax, or at a self-checkout counter, if you are using store-provided carryout bags.
- Some bags are exempt from the Carryout Bag Law. Examples include bags used to package bulk or perishable items, prescription drugs, as well as paper bags from restaurants and delis for customer to carry out prepared or left-over food.

Avoid the charge for carryout bags by bringing your own bag to carry purchases out of the store!

For more information visit:

montgomerycountymd.gov/bag or call 311

The Aging and Disability Services Resource Line (240-777-3000)

provides trained staff to give guidance and information about services that can support seniors and people with disabilities and their families. Connecting to experienced professionals can reassure people facing important healthcare decisions or other crises. The Resource Line is open Monday and Friday from 8:30 a.m. to 5 p.m. and Tuesday, Wednesday and Thursday from 8:30 a.m. to 7:30 p.m.

If a situation seems particularly difficult to handle, residents can call Montgomery County's 24-hour **Crisis Center** (240-777-4000). The Crisis Center provides immediate response to crisis situations for all Montgomery County residents. The center provides goal-oriented crisis intervention, brief crisis stabilization and help in obtaining services for individuals and families with a mental health crisis or other crisis situations.

The Montgomery County Mental Health Association operates the **Montgomery County Hotline** (301-738-2255). The hotline is a free, 24-hour service staffed by volunteers that offers crisis and suicide intervention/prevention, information and referral and supportive listening.

For individuals living in nursing homes and assisted living facilities, **Family Councils and Resident Councils** are often available to address concerns and improve the quality of care and life for the resident. If none is available, the **Montgomery County Long-Term Care Ombudsman Program** (240-777-3369) is available for assistance. An ombudsman is

an advocate whose goal is to resolve problems encountered by residents of long term care and promote the highest possible quality of life and care for these individuals.

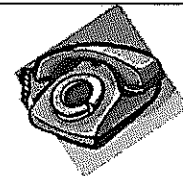
You can find additional information in the *Montgomery County Seniors' Resource Guide*. Free copies of the guide are available from the County (as well as at libraries and many other sites around the County.) The guide is updated annually. The County still has copies of the 2011 Guide and the 2012 edition is expected to be available in January.

The Guide is also available and searchable on the Beacon website (www.thebeaconnewspapers.com). People can also call (240) 777-300 to obtain a copy.

For more information about services for seniors and caregivers in Montgomery County, go to www.montgomerycountymd.gov/senior

Our next Board meeting is scheduled for January 26, 2012 at 9:30 am in the Sullivan Room of the Administration Building. All are welcome to attend.

OUR TELEPHONE DIRECTORY



We recently mailed our Residents Directory. If you haven't done so already, please review your information. You can contact our Mutual Assistant, Cris Juarez at (301) 598-1371 or via email at cjuarez@lwmc.com with any corrections.