

## MARYLAND MUTUAL NO. TEN

*The Kelmescot 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**

*Dora Pugliese, President*  
(301) 598-0265  
dorapugliese1@verizon.net

*Leroy Salazar, Vice President*  
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dsalazar58@comcast.net

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(240) 669-8954  
janetlmartin@earthlink.net

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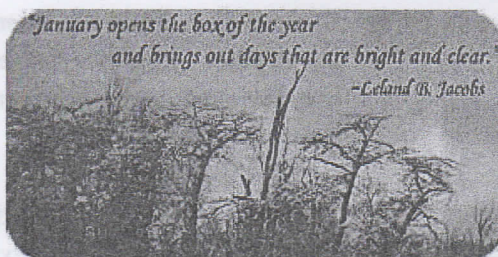
**MUTUAL WEBSITE**  
[www.lwm10.com](http://www.lwm10.com)

January 3, 2017

Publication: January 3, 2017

**FROM THE PRESIDENT**

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

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

I hope everyone had a wonderful Holiday and received the presents you really could use.

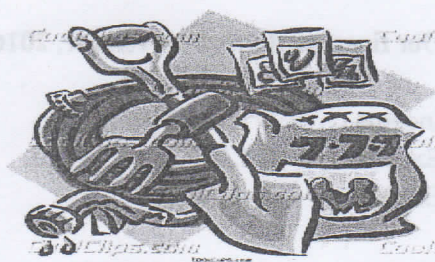
For the residents who have a live Xmas tree, please call the grounds department at 301-598-1314 for Monday or Thursday pick up, and if you have lawn decorations or outside Xmas lights please remove them by January 15, 2017.

The Mutual sometimes has a loss of electricity and it takes about 2 hours for PEPCO to solve the problem. In the meantime here are some suggestions: wear heavy socks, gloves/mittens, and use blankets to wrap yourself to be more comfortable. Keep a flashlight in every room with fresh batteries and battery-operated candles. Real candles, of course, need matches which are fire starters. If you have a power outage, call the Front Gate at 301-598-1044, **NOT**

PEPCO, or call me (301-598-0265) or Leroy Salazar (301-598-0373).

I know we repeat ourselves every month but you **have to call Leroy or me to find out if our Mutual is paying for your repairs or not, otherwise you are responsible for the expense.**

The Mutual 10 Board of Directors, Leroy Salazar, Janet Martin, Paul Eisenhaur, Dotty VanScoyoc, Sara Gordon, Peggy Salazar and I, wish you a very happy and healthy 2017!

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

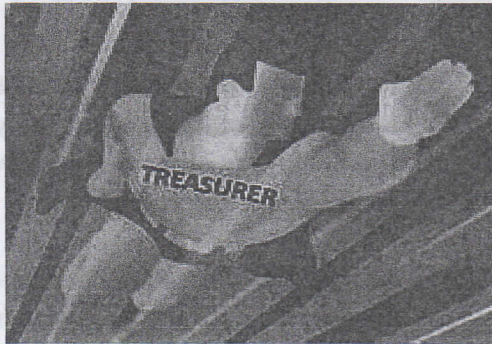
This is a slow season for landscaping projects but I have noticed several Kwanza Cherry trees in a dying state. I hate to see these beautiful trees being removed but they have to go and they will be replaced by new ones.

Mutual 10 was scheduled to have a free tree for Deerhurst Terrace this fall but it won't be planted until next spring.

The fall gutter cleaning is on schedule. We are just waiting for Clay Kenney to finish some roof replacements in other mutuals. Just remember, the mutual pays only for a spring and fall gutter cleaning each year. I understand that some residents live under big trees with a lot of leaves, but the trees were there before you moved in and they will be there a long time after we are all long gone. The new residents will complain about the leaves like we do but your house is cooler and more comfortable with trees around. Nothing is perfect.

Dora Pugliese

(301) 598-0265



**Treasurer's Report**

***By Janet Martin***

Our finances through November, 2016 are as follows:

Income	\$ 1,116,319
Expenses	\$ 1,072,571
Excess	\$ 43,748

Variance over Budget \$57,570

Reserve Balance 11/30/16  
\$ 585,142

Although we won't have the year-end financial results until mid-January or so, it appears that 2016 will end up as a very positive year financially. During the year, we replaced several roofs, finished the patio door replacement project, and did significant concrete work.

In 2017, we plan to replace more roofs and get started on a garage door replacement project. The excess funds from 2016 will be used toward that project.

I have had some questions regarding the difference between excess funds and variance over budget that is listed above (and listed in my report every month). Of the two, the excess is the important one. Let me explain:

Excess funds are real dollars; this is the amount left over once expenses are subtracted from the money we take in from monthly condo fees. In a perfect world, this would be zero but an excess is certainly better than a deficit. Since our income is fixed, it means that our expenses were less than expected. If, for some reason, our expenses were larger than our income, this number would be a deficit.

The variance over budget is the difference between the actual excess and what we expected it to be when we created the annual budget. Budgets are created based on historical and anticipated expenses. When a variance exists, it is because actual expenses were more or less than expected when the budget was written. In the case of Mutual 10, almost all expenses are fixed, meaning we know almost exactly what they will be. An example is the fees paid to Leisure World each month. Our biggest variables are electricity and water; this is what creates most of the variance. There are many uncontrollable factors that can impact the cost of utilities which is why it is so important to conserve usage, the one part of the cost that is controllable.

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

## Summary

### M10 BOD Meeting on 12/1/2016

*By Paul Eisenhour*

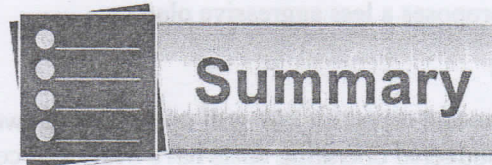
#### General Manager Report:

- A year-to-date budget surplus is being realized mostly as a result of revenue generation (significantly in PPD)
- Negotiations with a new bank in the Administration Bldg. are ongoing.
- Reiterate that LW-wide robo-calls will be made only in emergency type situations (i.e. negative effects of weather conditions)
- The Leisure World News survey of customer satisfaction is available both in the newspaper and online at [www.surveymonkey.com/r/LWNAC](http://www.surveymonkey.com/r/LWNAC).

#### Mutual Business:

- Treasurer Martin:
  - ◇ Reported very positive overall surplus for the mutual. This can be seen as a result of energy savings from energy expenses due to the very moderate weather. A very significant year end surplus is expected. Excess funds are likely to be transferred to the mutual's replacement reserve fund.
  - ◇ Mrs. Martin and Mr. Salazar met with Bill Carr of PPD to point out the need for greater detail on PPD invoices - what and why work was done. Without this, it is causing uncertainty within the mutual as far as resident liability and accurate record keeping.
  - ◇ Presented and gained approval to pay all monthly invoices.
  - ◇ The new Management & Operating agreement process for the mutuals was presented after resident review. Mrs. Martin noted the justification for cost increases related to increased operating costs due to the county's increase in the minimum wage.

- Director Peggy Salazar has rescheduled the initial meeting of the garage door installation subcommittee for early December. The subcommittee is made up of both residents and mutual board members.
- It was agreed that the mutual would be financially responsible for dryer vent cleaning once every three years. All units will receive the cleaning starting (hopefully) in the spring of 2017.
- Mr. Eisenhour has added a new secure link to the mutual website. It is only available to mutual residents. All residents will have access to a mutual telephone directory. Each resident can see their specific financial status. A Tidings article will be written to explain this to the residents.
- In Open Forum, it was pointed out that McFall & Berry is contracted to only deal with snow in common areas of the mutual. From the gate door to the sliding door is considered personal property and they will not shovel.



### LWCC BOD Meeting on 11/29/2016

*By Paul Eisenhour*

- The final report of the September LW 50th Anniversary week was presented. All events were extremely successful. After all expenses were paid, the remaining \$11,000 balance was donated to the LW Foundation.
- The MedStar 3rd quarter showed patient volumes steady from the 2nd quarter. Patient experience with services is measured by an independent research firm and has shown a slight increase of an already very positive rating.

#### **Action Items:**

1. The newly created E&R Policies and Procedures document was finalized and approved by the BOD.
2. The BOD approved the final membership list of the 2017 advisory committees.

3. The BOD approved a letter of support from LW for MC 16-17, Bingo legislation. This bill would legalize non-commercial bingo games within LW and its mutuals (currently the only legalized bingo is held by the Kiwanis Club at Clubhouse I).
4. The BOD did not approve the request from Mutual 14 to waive the facilities fee for an uninhabitable unit due to water damage from a burst pipe. Though sympathetic to the home owner's plight, it was deemed a financial action which must first have a policy for basis. The BOD will address this needed policy issue soon.
5. The BOD approved support of a letter from the community to the Maryland Department of Transportation. The state is proposing a massive reduction of the ICC/BWI commuter bus service that would adversely affect the many community residents who use that service. The letter objects to this planned reduction and proposes a less aggressive plan.

**Updates:**

- A year-end report on LW golf operations showed that budgeted operating costs have been well controlled. However, there are significant revenue shortfalls that simply result from lessening usage. This industry-wide trend of less play has had a significant impact on the LW subsidization for many years now. Needed strategies to increase revenue are being addressed by golf management and the BOD.
- A presentation and discussion was had about the Bradford Landing housing development of 244 residential units outside the north side of LW next to the newly developed Norbeck Crossing. LW has little control over this development but has been monitoring it closely to assure responsible storm water management and traffic needs.

Paul Eisenhaur  
(301) 460-5588

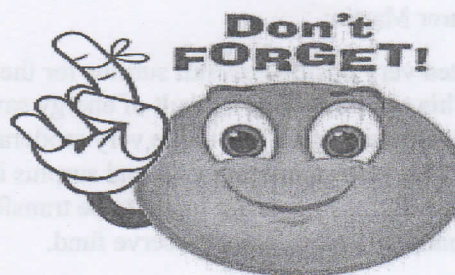


**Social Event**

**By Dotty VanScoyoc**

We had a great Potluck Dinner in December. If you didn't attend, you really missed out on a treat. We had approximately 40 residents who enjoyed wonderful entrees and desserts prepared for all to enjoy. Everyone welcomed the fellowship. If you did not attend, won't you consider coming to the next get-together? It will be the Annual Meeting luncheon in April. Details will follow in future Tidings.

Dotty VanScoyoc  
(240) 669-4955



**NEXT BOARD MEETING :**

Mutual 10 Board Meeting will be held on January 26, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.