MARYLAND MUTUAL NO. TEN

The Kelmscot Village Tidings

July 2014

Publication Date: July 28, 2014

Important Phone Numbers

- LW Administration: (301) 598-1000
- LW Security: (301) 598-1355
- Main Gate: (301) 598-1044
- Comcast: I-855-638-2855

Board of Directors

Mike Showalter, President & Tidings Editor (301)598–3247 shownt@hotmail.com

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Marlene Smith Mutual Assistant (301) 598–3989 msmith@lwmc.com

MUTUAL WEBSITE www.lwm10.com

FROM THE PRESIDENT

By: Michael Showalter 301-598-3247 showmt@hotmail.com



President's Message:

We want to take this opportunity to welcome Marlene Smith, our new mutual assistant. Marlene started working for us in June and is doing a fantastic job. We're fortunate to have her. Her phone number and email address are on the front page.



A number of residents participated in Leisure World's 4th of July parade. Judge Bill Cave led our group in his beautiful antique car. Some of our participants handed out candy to the crowd watching the parade -- especially to the many grandchildren and probably great-grandchildren who were present.

Phase 2 of our siding is finally complete. Next year the final buildings will be completed. For those of you who had the siding installed this year I hope you are happy with the results but please contact us if you discover any

installation problems that need to be reported to the contractor. Please keep in mind that several board officers selected the siding colors and shutter colors to go with the siding. It was hard to please everyone but the alternative of letting the residents of all 158 homes make these choices would have resulted in a myriad of conflicts that would have



been impossible to resolve and would have resulted in hard feelings and a less attractive community.

The board of directors finalized a revised set of mutual Rules at its July director's meeting. The revised Rules will be mailed to all residents and non-resident owners shortly. You will then

have thirty (30) days from the mailing date to respond with comments which will then be reviewed by the board.

Delores and I will be on vacation for a little over two weeks starting on the 14th of August. If you have any problems during that period please call Dora Pugliese.

NOTICE: A Cabot-model home is up for sale at 3306 Densmore Ct. If you know of anyone who might be interested in it, have them call 301 929-1544. This is not a real estate agency number but the number of a relative of Elaine Isaacs, who passed away recently.

Treasurer's Report

By Janet Martin (240)669-8954

janetlmartin@earthlink.net

Our finances through June, 2014 are as follows:

Income \$869,292

Expenses \$ 906,681

Deficit \$ (37,789)

Variance over Budget (\$147)

Reserve Balance 6/30/14

\$ 638,649



ATTENTION: NEW RESIDENTS

We wish to extend a welcome and provide a Welcome Package to all of our new residents. Since often we don't know the date on which you move in, we ask that you notify me, Mike Showalter, at 301 598-3247 or Dora Pugliese at 301 598-0265. This applies to both owner - residents and nonowner residents. We need your names, phone number, street address, email address (if you have one) and Point-of-Contact information. Thank you for your help. We don't want to miss anyone.



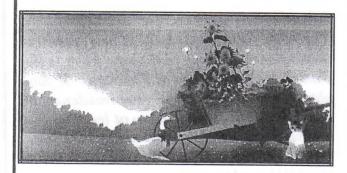
I'm happy to report we are now back in line with the budget. There is nothing extraordinary to report this month.

Late fees are now \$50 each month you are late with your condo payment. If you have not already done so, I encourage you to sign up for automatic deduction of your monthly fee from your bank account. It is accurate, safe, and convenient. You do not have to be concerned if you are away for any reason or if you simply forget to make the payment. To sign up for this service, simply take a voided check into the Accounting Department in the Leisure World Administration building and sign a simple form. You'll be glad you did.

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

Landscape

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



As usual, at this time of the year I have been sending some reminders to residents regarding the upkeep of their foundation plantings whether outside of or inside of their patios. Some residents notified me that they have a contractor lined-up to do the cleanup and I really appreciate it. But we also have some owners who procrastinate every year -- especially absentee owners.

Please remember that new trees and bushes need frequent watering. If you have one close to your home please give it some water.

Our grass will be moved at 3 inches to keep the weeds from taking over so please don't ask the grounds workers to cut it lower.

This week I met the owner, Michael Mason, of a landscaping company, HORIZON LANDSCAPE, who did what I consider a terrible job for one of my elderly neighbors, in addition to what I consider vastly over-

charging him. I very strongly recommend that you do not use this company for your landscaping needs. He charged my neighbor \$1,950 for work which should not have been more than \$750.00. When I called Mr. Mason to ask for a lower bill he refused. Avoid this situation by getting two or three bids for major projects.

Here are some companies we do recommend:

Bill Bowers: 301-831-7893

Stan Landscaping: 1-443-974-1008

Gloria Sherman: 301-980-2867

Erick Olivier: 301-570-0941



What's up with ABM's??

By Bob Namovicz, Secretary

As a resident of Leisure World of Maryland (LWM), and living in a condominium in Mutual 10, you may have heard about "ABM's". No, (for those of you who remember the Cold War), an ABM is NOT an Anti Ballistic Missile intended to shoot down an incoming Russian rocket. No, ABM in LWM is the form you are required to use to describe renovations you intend to make to your home. The acronym (ABM) translates to "Application for Building Modification."

Why? You ask. There are several reasons.

The first is to assure that the renovations you plan can be done safely and without reducing the value of your condominium. While changes usually involve things that will improve your home, and potentially add to its value, having a review by PPD (another often heard acronym: "Physical Properties Division"). This review might save you from making costly mistakes, or identify design issues your contractor may not be aware of.

Secondly, the form must be reviewed and approved by the Mutual 10 Board of Directors. This is done to help assure that proposed changes conform to M-10 design standards; that they won't mar the external appearance; that they comply with our Rules; and that your neighbors won't object. (Note that neighbors must sign the ABM form before it is submitted.) Since the Mutual owns the exterior of all buildings, and has appearance and maintenance standards, it is important to assure compliance.

Third, if the changes you propose to make will result in changes in energy use, the ABM can go on to the LWM Energy Committee, and may result in reducing your monthly fee due to energy savings. For example, if you install a more efficient furnace or air conditioner, or install better windows or doors, this step can save you money every month. Conversely, if you add additional space, such as a study in your garage, you will be using more electricity for heating and cooling and in that case your fee will go up a bit.

Fourth, after the ABM is approved, and the work is done, the form is maintained by LWM with the permanent records of your unit. This provides important information for a new owner, when one buys your unit.

The ABM form used in LWM has recently been revised. A copy of the new form is included with this issue of **Tidings.** If you plan to make changes in your residence, be sure to use the form - allow at least a month for processing, and make sure you don't sign any contracts for the work before the ABM is approved.

In order to expedite processing, the M-10 Board recently agreed to have ABMs reviewed by either the President or Vice President BEFORE it goes to PPD, to help identify any potential concerns.

Talk to a Board Member if you have any questions.



PLEASE TAKE NOTE

RESIDENTS ON THE ELECTRIC MASTER METER CAN HELP EARN REBATES TO OFFSET ELECTRICITY EXPENSES.

The Leisure World electric master meter accounts participate in a Demand Response Program where upon notification by the energy supplier during times of peak electric demand, customers take voluntary action to curtail electricity usage. In return for cutting back on usage when requested, the community can earn substantial rebates which help to offset electricity expenses for all on the master meter. In 2013, the community's performance earned a \$27,000 rebate towards master meter electric expenses. If Pepco should call an emergency curtailment event this summer, the community's performance during the emergency event will determine if a rebate is earned and the amount of the rebate. Trust facilities on the master meter also participate in the program. The more electricity conserved during the emergency curtailment event, the greater the amount of the rebate earned. If Pepco does not call an emergency curtailment event during the summer, the community's performance during an audit event determines if the community can cut back its electric usage sufficiently enough to qualify for a rebate.

Notices of curtailment events will be sent via Leisure World's automated notification system (One Call Now) and will appear on the Leisure World television channel. Residents of master metered mutuals are urged to take actions to reduce energy usage during emergency events. Actions may include unplugging unnecessary electrical devices, closing window coverings, raising the thermostat on the air conditioner, using fans rather than an air conditioner, avoid running the dishwasher, washing machine, and/or dryer, etc. Emergency curtailment events are likely to occur on hot "code red" days during weekday afternoons. The typical notification for an emergency event is just two hours prior to the scheduled curtailment time.

Participation in the Demand Response Program is a clean, reliable alternative to the construction and use of power plants to handle peak electric demand on hot days. The reduction of energy usage by Pepco's customers helps to ensure the overall reliability of grid system and to minimize the occurrence of brown-outs. Most of all, it helps to reduce energy costs.

Jolene King

Vice President, Assistant General Manager for Facilities and Services

Leisure World of Maryland Corporation

Leisure World Medical Center Notice

Please be advised that, effective July 1st, Saturday hours at the Medical Center are being eliminated.

At the LWCC Board meeting on May 29th, MedStar Representative Ana Alvarez reported that MedStar's urgent care facility, MedStar Prompcare, located at 11915 Georgia Avenue, Wheaton, MD 20902, is open during the following hours:

Monday-Friday Weekends and holidays

8:00 a.m. – 8:00 p.m.

8:00 a.m. – 4:00 p.m.

They can be reached at 301-942-4505, or online at https://www.medstarhealth.org/Pages/Services/Emergency-Urgen-Care-and-Trauma/MedStar-PromptCare/Medstar-PromptCare-Wheaton.aspx

FraudSeminar-Success!

The Leisure World Security and Transportation Department is pleased to announce that the Fraud Seminar held in conjunction with Montgomery County Police was a success. Montgomery County Police Officer Hidayat spoke to attendees regarding common scams, tips to avoid scams, and answered questions during an open forum. In addition residents were able to share personal stories and tips with their fellow residents. Officer Hidayat stressed the importance of calling Montgomery County police if you fel you are a victim of fraud.

The follow tips were discussed at the seminar:

- If something sounds too good to be true, chances are it is too good to be true.
- Ask questions, verify information, and be your own advocate
- You can verify a business or worker with the Office of Consumer Affairs at 240-777-3636 and individual
 court case records can be searched via http://casesearch.courts.state.md.us/inquiry/inquiry-index.jsp
- If you are being harassed via telephone ask to be removed from a calling list, do not be afraid to hang up
 the phone, keep records of phone numbers, dates, and times.
- Do not pick up unrecognized phone numbers
- Never give personal information to people over the phone, on the Internet or through the mail. Identity
 thieves will claim to be from the government, IRS, your bank, or even law enforcement. Keep your
 personal information private.
- Never send money to someone you do not know, regardless of what they promise you in return.
- · Report fraud or attempted fraud. The police require the help of citizens to solve crimes
- · Keep in mind that criminals can be relentless and will prey on your sympathy.

Leisure World of Maryland Education and Recreation Department

2014 Swimming Pool Rules and Regulations • Rules Applying to All Pools

- 1. Only residents and their guests may use the pool. Upon presentation of a season pass or appropriate ticket, pool staff must sign in residents and accompanied guest. Residents are responsible for guest conduct. Admission tickets are available daily in the E&R Offices during regular business hours. Proper identification is required and prices are listed at the end of these rules.
- 2. Guests may use the pool only after 10 a.m. Children may swim from 10 a.m. 1 p.m.
- 3. Children ages 4 to 16 must accompanied by an adult in swim attire at all times. Children under 4 are not permitted on pool decks or in pool areas. A child using any flotation device must have an adult within arm's reach at all times.
- Showering before entering pools is required.
- 5. Persons having excessive sunburn, open sores, or bandages of any kind will not be allowed entry to the pool area.
- 6. Deck chairs and lounges may not be reserved nor brought from outside the pool area. Chairs and lounges must not block periphery of pool.
- 7. Pts, food, chewing gum or drink are not allowed on pool decks or in pool areas.
- 8. The attendants or staff will not accept responsibility for personal property.
- 9. The manager on duty may limit the number of persons in the pool and pool area.
- 10. Flippers and boards are permitted at the discretion of the lifeguard on duty.
- 11. The pool operator on duty will arbitrate problems that may develop. Horseplay is prohibited. Hanging on the ropes is not permitted. Management will schedule structured activities.
- 12. Individuals who require assistance preparing to use or access the swimming pools must arrange to have a competent, water safe person accompany and help them in the locker rooms and in the pool area.
- 13. All individuals in the pool area must be in bathing attire. Street shoes are not permitted on the pool deck. Soft-soled footwear is acceptable if not worn as street shoes. Bathing attire must be appropriately covered in the Clubhouses.

Outdoor Pool

- 1. Outdoor pool and locker rooms will be open daily Memorial Day to Labor Day, 10 a.m. to 8 p.m. Monday through Friday; 10 a.m. to 7 p.m. Saturday and Sunday; then on a weekly basis in September, weather permitting. (Hours subject to change. Watch TV for information.
- 2. All debris must be placed in proper receptacles in the pool area.
- 3. Fun noodles are not permitted in the lap lane

Indoor Pool

Indoor pools will be open 8 a.m. to 8 p.m. Tuesday through Thursday; 8 a.m. to 7 p.m. Friday; 8 a.m. to 6 p.m. on Saturday and Sunday. (Hours subject to change. Watch TV for information) Closed Mondays, Thanksgiving Day, Christmas and New Year's Day.

- 2. Children's hours are 10 a.m. to 1 p.m. daily, and on Saturday and Sunday until 3 p.m. (Social pool only).
- Those who use the whirlpool must have a pool ticket, sign a "Whirlpool Agreement" and sign in. Guests must be 18 years or older and accompanied by a resident.
- 4. Designated lockers may be rented each calendar year for \$35, \$55 for women's full size and \$65 for men's full size. Information is available in Clubhouse II Office. Private locks are permitted. Lockers used daily must have locks removed at closing time

2014 Swim Fees

All tickets are non-refundable and annual tickets expire Dec. 31.

Resident Fees	(Outdoor Pool free)
Indoor Annual	\$145.00
Indoor Monthly	\$ 40.00
Daily Ticket	\$ 3.00
Annual Locker	\$35/55/65
Guest Fee (Both Po	ools)
Adult Daily	\$ 6.00
Children Daily	\$ 3.00





^{*}Applicable Montgomery Count Dept. of Recreation Pool Rules and Regulations are followed as well.



Application for Building Modification Instructions

Basic Information

The Physical Properties Department (PPD) reviews proposed building modifications for the purpose of providing professional guidance to the Boards of Directors of the various Mutuals. The goal is to protect and ensure that there is a high level of quality and continuity for all construction projects throughout the Leisure World community.

PLEASE NOTE: Unit owners must refer to their Mutual Bylaws, Rules, and Regulations to ensure that modification is allowed, *before* submitting this form for approval.

It is very important that you do not enter into any signed contract with a contractor or give a contractor a deposit until your building modification application has been approved, in writing, by your Mutual board and the Physical Properties Department. If you need things like permits and/or special plans from a contractor in order to get board approval, we recommend that you do a draft application (this form) with details of exactly what you want to do prior to getting permits. Your Mutual board can then give you advice on the project and an indication (non-binding) as to whether the project may be approved. Note that if you have to enter into a contract to get permits and formal plans, we recommend that you write into the contract that it is void if you don't get Mutual approval by a certain date.

How to Apply

Copies of the ABM Form can be obtained from your Mutual Assistant in the Administration, from the Physical Properties office, or from the Leisure World web site (www.lwmc.com).

You must fill out the attached form completely. If you fill in the form by hand please write clearly and neatly since many people have to read the form. If you have access to a computer, you can download the form as a fillable PDF and enter the information as you would on a typewriter.

Other Information

- This application is good for 180 days from date of final approval by the owner's Mutual board. If work is not stared within 180 days, a new application must be submitted.
- Unit owners must call PPD 48-hours prior to the start of any construction work at: (301) 598-1317. Permits, if needed, must be provided to PPD at this time.
- A signed copy of the approved application must be provided by the Mutual to the PPD.
- A new application must be submitted if there are any changes or additions to the original application, highlighting the changed or additional material.
- All forms without the necessary information included will be returned to the resident for completion.
- If you have any problems or have any questions, depending on your Mutual, please contact your Mutual Assistant or your Property Maintenance Manager.

Where to Submit

- Submit the ABM form, along with all accompanying documents, to your property manager, Mutual Assistant, or PPD, according to the policy of your Mutual. See checklist below.
- Next steps after submission to your mutual are for them to submit to PPD. Once PPD reviews, it transmits the form to your Mutual for final approval. The Mutual Board will notify of the disposition of the application. It is your responsibility to query your Mutual Board if you have not heard about your application within 60 days of your request.

The following checklist is a guide to help ensure that the information you need to successfully complete the ABM Form has been provided.
Filled out the ABM form.
Signatures of the three closest residents who might be affected by modification, if applicable.
If you are using a contractor other than PPD, you must include the following:
 Contractor and business name, address, phone number. Copy of contractor's license/contractor's Maryland (specific) trade license number. Copy of Contractors' Certificate of Liability Insurance which names the unit owner(s), the mutual, and Leisure World of Maryland Corporation as additional insured. Detailed scope of work to be done by contractor
Copies of approved Montgomery County Permits if applicable, prior to starting work, and <i>after</i> initial approval.
Detailed (typed) or neatly printed description of the proposed modification) and detailed scope of the work to be done by the contractor(s)), including, one or more of the following: a sketch or drawings of the completed work. (Done to scale), information from a manufacturer's catalog or brochure with descriptive information and materials used.
For Master Meter home projects that include doors, windows, or anything else that might change the homes E-Rating you must contact the Energy Advisory Committee at 301-598-1336.



For office use only:	
Dated Submitted to Mutual: _	
Date Received By PPD:	

Application for Building Modification

	r):	
Address:		
Mutual #:	Unit #:	
Phone:		
TYPE of MODIFICAT		
□ Lighting/Electrical	□ Window/Patio Door/Skylight	☐ Florida Room/Addition, or enclosure
□ Plumbing	☐ Bonus Room (garage conversion)	□ Patio/Awning/Patio cover
□ Hand Rail	□ Satellite Dish	□ Exterior Ramp (temporary)
□ Fence	□ Shed	□ Exterior Door/Storm
☐ Other (indicate what	it is):	
	ractor:	
	cense #:	
You are responsible fo modification attesting to		residents who will be most affected by the
1) Resident:	Address:	Date:
2) Resident:	Address:	Date:
3) Resident:	Address:	Date:

DETAILED DESCRIPTION OF WHAT YOU ARE GOING TO DO (if needed, use a separate sheet of paper).		
at =		
	<u> </u>	
<u> </u>		
 associated with this building planting, maintenance, or any I/We will save Leisure W Contractors, who furnish a I agree to adhere to all applica World. I/We understand that any a 	responsibility now, and in the future, of all costs and labor, which are modification, including but not limited to, equipment, materials, painting, needed restoration involved with the attached modification application. Torld of Maryland Corporation harmless, by employing only licensed Liability Insurance Certificate to the Physical Properties Department, and able regulations established for Contractors, when operating within Leisure additional future upkeep or maintenance expense caused by the above	
requested modification will b	be billed to the current unit owner(s) and future owners.	
Unit Owner(s):	Date:	
PHYSICAL PROPE	RTY OFFICE RECOMMENDATION AND COMMENTS	
□ APPROVE □ DISA	APPROVE	
Signed:	Date:	
Print Name and Title:		
MUTUAL BOARD OF DIRECT	ORS (or PROPERTY MAINTENANCE COMMITTEE) COMMENTS	
	SAPPROVE	
Signed:	Date:	
Print Name and Title:		