

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

**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*  
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janetlmartin@earthlink.net

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paule@lwm10.com

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dotty36@comcast.net

*Roberta Carter  
Mutual Assistant*  
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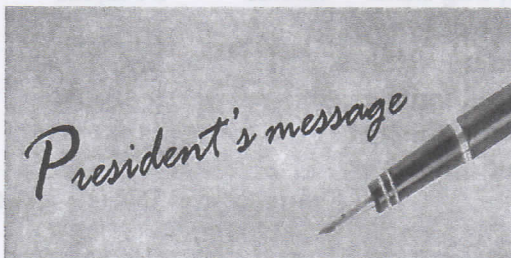
**MUTUAL WEBSITE**  
www.lwm10.com

November 2016

Publication: November 1, 2016

**FROM THE PRESIDENT**

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



**President's Message:**

**Dora Pugliese**

The cooler nights and a little frost are turning the leaves a beautiful color. Unfortunately, the cooler weather also brings chipmunks and mice into garages and homes. Please keep your garage door closed to make it a little more difficult for them to get in.

I would like to thank all the people who volunteered to serve on the Leisure World Advisory Committees for 2017. Mutual 10 will be well represented by very knowledgeable people.

An important reminder: do not put anything in your toilets, even if the package says flushable. Only toilet paper should be used. Eventually, the supposedly flushable items will clog your pipes and the fix will be at your cost. The Mutual pays only if

the sewer line is clogged by tree roots.

Another reminder: with the holiday coming up, only plastic hangers should be used on your gates to hang wreathes or other decorations.

Our new Mutual Assistant, Roberta Carter, is not yet familiar with our Mutual rules. If you have a question or problem in your home, please do not call her. Call me or another board member.

Dora Pugliese  
(301) 598-0265  
dorapugliese1@verizon.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.



**Landscaping Report**

*By Dora Pugliese*

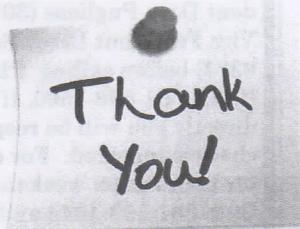
Fall is tree planting time. We replace every tree which need to be removed. Trees are removed for different reasons; disease, bug infestation, or storm damage. The new tree may not be at the same spot but we never end up with fewer total trees.. This fall, we planted four canopy trees for shade and two Yoshino cherry trees. The cherry trees replaced Bradford pear trees that died of old age.

Soon the grounds workers will be blowing leaves off lawns and foundation plantings. If you do not want leaves blown away from your bushes, leave a red marker or tell the workers.

Check your spigots and be sure to winterize them by November 15. The cut-off valves are situated in the closet by the front door and in the bottom of your kitchen cabinet that is closest to the outside wall.

Thirteen homes have been sold in our Mutual so far in 2016. This shows that our Mutual is in demand for buyers and keeping it beautiful is a big reason why. Let's keep it beautiful.

Dora Pugliese  
(301) 598-0265



**Treasurers' Report**

*By Janet Martin*

Our finances through September, 2016 are as follows:

|          |            |
|----------|------------|
| Income   | \$ 938,128 |
| Expenses | \$ 917,006 |
| Excess   | \$ 21,123  |

Variance over Budget \$43,413

Reserve Balance 09/30/16  
\$ 551,874

The beautiful and mild weather we have been having is reflected in our financial statements. Both electricity and water were significantly below budget; this accounts for the big increase in our surplus. Year-to-date, our electricity is 5.9% below last year and 8.3% behind budget. I know I sound like a broken record – again – but our financials live and die by our utility cost. Almost all other expenses are fixed and predictable so they can be planned for accordingly. Electricity and water are not. We can predict these costs only on historical usage and there are many variables that can impact the total.

It was great to see so many residents at the Fall Coffee last week. The array of food was outstanding and several new residents were in attendance. I hope you'll consider attending our next social event. We don't have a community room like the high rises so the several social events held throughout the year are the way we meet and enjoy our neighbors. They also provide the means to celebrate the wonderful community we live in.

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](mailto:janetmartin@earthlink.net)



## LWCC BOD Summary

*By Paul Eisenhaur*

The LWCC BOD summary of 10/25/16 Meeting:

### Action:

1. A resolution was passed postponing the final approval of the new Education & Recreation Rules and Policies as drafted by the E&R Advisory Committee. The postponement is set for the November BOD mtg. Any suggestions by BOD members as to proper wording or needed clarification are to be submitted to the E&R Advisory Chair by this Friday, 10/28. The E&R Advisory Cmte meets in early November and will incorporate any changes to be submitted to the BOD.

2. The BOD approved the recommendation by the Security & Transportation Committee to select the incumbent shuttle bus provider, Colonial Bus Company, to receive a new three year contract beginning in the Spring of 2017. The Budget & Finance Advisory Cmte reviewed and endorsed the selection. The final selection reasons were cited as extreme satisfaction by LW residents, very efficient operations and dealings with the Company and LW Security, and very favorable contract terms.

### Updates:

\* The lease with Sandy Spring Bank to replace Bank of America in the Administration Bldg. is under review by legal counsel (federal regulatory processes require 60-90 days). Currently discussing with Sandy Spring the installation of an ATM after the departure of BOA.

\* The Leisure World finances year-to-date indicate a surplus. That trend is expected to continue to years' end.

\* Event software is being installed in both clubhouses to allow coordination of reservations (as well as other activities) from either site. The plan is for this system to be operational by January of 2017.

\* Development of a new community website to replace the current corporate website and is expected to be functional be early 2017.

\* The main golf course pond by the Greens is scheduled for irrigation and major rehabilitation in November 2016.

## Summary of M10 BOD Meeting

*By Paul Eisenhaur*

The LWCC BOD summary of 10/27/16 Meeting:

### General Manager Report:

- A year-to-date budget surplus is being realized mostly as a result of revenue generation (significantly in PPD)
- Bank of America will be vacating from the LW Admin Bldg. in mid-November. Presently, negotiations are under way with Sandy Spring Bank to provide banking services in that same location. Given the time requirements required by federal regulators, a safe estimate on a full operating bank branch is by the first quarter of 2017. In the down-time, it is hoped there will be an ATM in the Administration lobby.
- The Leisure World News survey of customer satisfaction is available both in the newspaper and online at [www.surveymonkey.com/r/LWLNAC](http://www.surveymonkey.com/r/LWLNAC).

### Mutual Business:

- Discussion was held about developing an updated mutual directory that is current. Roberta Carter, our new Mutual Assistant will deal with this task.
- Treasurer Janet Martin:

\*Reported was a very positive overall surplus for the mutual. This can be seen as a result of energy savings due to the very moderate weather.

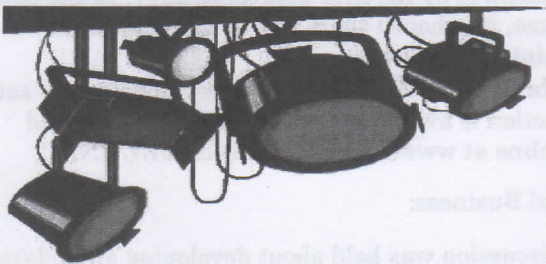
\*It was noted that we have a continuing issue of being billed by PPD by residents requesting non-emergency work. The residents must be reminded that the mutual rule requires an initial notification of the mutual president prior to any work being done where the mutual is expected to cover the cost. Else, the resident is responsible.

\*Presented and gained approval to pay both monthly invoices. Although there was discussion of PPD's pipe snaking and whether or not the long distance they cite indicates mutual or WSSC responsibility. This will be pursued.

\*The new Management & Operating agreement process for the mutuals was discussed. It is likely to be finalized and distributed to the mutual by November. It's objective is to incorporate a billing charge for excessive mutual requests, making the sharing of this cost more equitable between all mutual.

- Director Peggy Salazar was faced with a family issue and will reschedule a meeting of the mutual subcommittee for garage door installation.

- There have been about thirteen property transfers in Mutual 10 so far this year. Vacancies on the market are pretty short-term and purchase prices are steadily increasing. Good news.
- Dottie Fassbach-Van-Scoyoc reported that the mutual ten Fall Coffee was very well attended. It was a very successful event in the newly renovated and improved Maryland Room of Clubhouse I.
- In open forum, Bob Namovicz of Densmore Ct. brought up the issue of Dryer Vent cleaning of all mutual residents. Currently, the cost is a resident responsibility, but he wondered of the mutual taking any financial responsibility. He provided documentation of the process. This issue will be considered at the board meeting next month.



### Mutual 10 Neighbor Spotlight

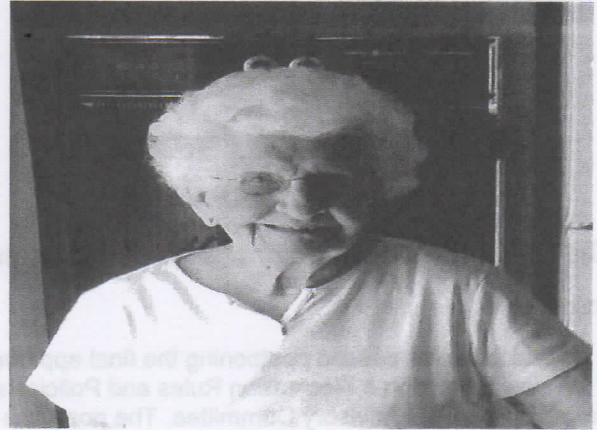
Meet: Lucy Zickafoose, 10/10/2016

Self-described as "a simple farm girl from West Virginia", Lucy has enjoyed being in Mutual 10 for the past twenty-two years. Lucy was originally from Gilmore County in the north central part of West Virginia. This being the county seat, it was also the home of Glennville State Teachers College. Along with her sister and two brothers, she grew up on the small family farm. Not being a commercial farm, the 100 acre farm work was more for a sustainable food source than providing to others.

As a young adult, Lucy married a childhood friend and in 1941, along with a new daughter, relocated to Baltimore Maryland where jobs were more plentiful. They moved into a Catonsville area house and her husband started working for the B&O Railroad. He continued working there for 38 years. Lucy stayed home to raise her daughter for 10 years before taking a part-time job at a local Wards Department Store. Initially, she worked processing catalogue orders and the hours allowed her to be home when the kids were out of school. But, after a number of years the hours expanded as did her job as in the catalogue/phone ordering department of Wards and its' satellite stores. She worked there a total of 26 years.

In the early 1990's with their Baltimore neighborhood starting to deteriorate, Lucy's now-grown daughter in

Ellicott City Maryland encouraged that they move to Leisure World. Like many residents here, she has very much enjoyed the feeling of the safety of this community. After spending time with her husband on day-trips and other travels, Lucy became involved in the Leisure World Quilting Group. A lot of her focus has been on applique, and most of her work has been hand quilted. As with most quilters, relatives and friends have been the recipients of her creations.



### Social Events

*By Dotty VanScoyoc*

We held our annual Autumn Coffee on Saturday, October 22nd in the newly renovated Maryland Room in Clubhouse I.

There was such a wonderful assortment of breakfast dishes; everyone who attended was delighted. I personally want to thank everyone who contributed food.

I also want to thank the Hospitality Committee because, without them, I could have not managed.

Dotty VanScoyoc



From Mutual 10

**BOARD MEETING DATE**  
**CHANGE:**

Because Thanksgiving falls on our normal 4<sup>th</sup> Thursday meeting date, the November Mutual 10 board meeting has been changed to December 1<sup>st</sup>. It will be held in the Sullivan Room in the Administration Building at 9:30 AM. As always, we encourage all residents to attend.



*Thank  
You*

## Leisure World News Survey

The Leisure World News Advisory Committee is conducting an informal survey of residents' views about Leisure World News (LWN) so we can continue to improve the paper and make it more responsive to the community's wishes and needs. The survey is not intended to give quantitative information. Rather, it is designed to get ideas that we can use.

**You can respond to this survey in one of three ways:** (1) **If you have access to the internet, you can fill out this form at:** <https://www.surveymonkey.com/r/LWNAC>. (2) Fill out the form and return it to the LWN office in Clubhouse I by dropping it off or mailing it to: LWN Survey, Clubhouse 1, 3700 Rossmoor Blvd, Silver Spring, MD 20906. (3) Fill out the form, scan it, and email it to LWN ([lwnewscommittee@lwmc.com](mailto:lwnewscommittee@lwmc.com)).

Please give us as many ideas as you wish (use additional paper if that helps).

|   |  |   |
|---|--|---|
| 1. <i>What is your mutual (this is important for us to know so we can confirm you are a LW resident)?</i>   |  |   |
| 2. <i>How often do you read LWN? (Check one box.) Please provide any comments you wish:</i>   |  |   |
| <input type="checkbox"/> Every issue;<br><input type="checkbox"/> Some issues;<br><input type="checkbox"/> Rarely read the paper;<br><input type="checkbox"/> Never read the paper  |  |   |
| 3. <i>If you do not read LWN, or only read some issues, please tell us why you do not read the paper regularly.</i>   |  |   |
| 4. <i>What parts of LWN do you regularly read? (Check as many as you wish.)</i><br><input type="checkbox"/> All<br><input type="checkbox"/> News and Features (front of paper)<br><input type="checkbox"/> Governance and Information | <input type="checkbox"/> Events and Entertainment<br><input type="checkbox"/> Health and Fitness<br><input type="checkbox"/> Clubs, Groups, & Organizations<br><input type="checkbox"/> Sports, Games, and Scores<br><input type="checkbox"/> Classes and Seminars | <input type="checkbox"/> Calendar and Events<br><input type="checkbox"/> Classifieds<br><input type="checkbox"/> Advertisements<br><input type="checkbox"/> Other (please specify): |
| 5. <i>What part(s) of LWN do you like best? Please explain why you say this.</i>  |  |   |
| 6. <i>What part(s) of LWN do you like least? Why?</i>   |  |   |
| 7. <i>What are your thoughts about the overall quality of LWN? Please explain your answer.</i>  |  |   |
| 8. <i>What additional information and/or features would you like to see added to LWN? Feel free to elaborate a bit on your ideas.</i>   |  |   |
| 9. <i>What part(s) of LWN would you like to change, and how would you make those changes?</i>   |  |   |

10. Is there anything else you would care to share with us regarding your thoughts about LWN?

11. **OPTIONAL:** Please provide the following information in case we would like to follow up with you about suggestions you make. The information will be available **ONLY** to the chair of the LWN Advisory Committee and shared with no one else.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_ Phone number: \_\_\_\_\_

Please give us as many ideas as you wish (use additional paper if that helps).

1. What is your current level of participation in LWN? (Check one box.)

2. How often do you read LWN? (Check one box.) Please provide any comments you wish.

3. If you do not read LWN, or only read some issues, please tell us why you do not read the paper regularly.

4. What parts of LWN do you regularly read? (Check as many as you wish.)

|  |   |
|--|---|
| <input type="checkbox"/> Calendar and Events     | <input type="checkbox"/> News and Features (front of paper) |
| <input type="checkbox"/> Classifieds             | <input type="checkbox"/> Governance and Information         |
| <input type="checkbox"/> Advertisements          | <input type="checkbox"/> All                                |
| <input type="checkbox"/> Other (please specify): | <input type="checkbox"/> Health and Fitness                 |
|  | <input type="checkbox"/> Groups & Organizations             |
|  | <input type="checkbox"/> Sports, Games, and Social          |
|  | <input type="checkbox"/> Classes and Seminars               |

5. What parts of LWN do you like best? Please explain why you say this.

6. What parts of LWN do you like least? Why?

7. What are your thoughts about the overall quality of LWN? Please explain your answer.

8. What additional information and/or features would you like to see added to LWN? Feel free to elaborate a bit on your ideas.

9. What parts of LWN would you like to change, and how would you make those changes?

2016

DAILY SHUTTLE BUS SCHEDULE MONDAY - FRIDAY  
RED ROUTE

COMMUNITY RUN

ALL TIMES ARE APPROXIMATE

|                                     |      |       |       |       |       |       |      |      |      |      |      |
|-------------------------------------|------|-------|-------|-------|-------|-------|------|------|------|------|------|
| DEPART CLUBHOUSE I                  | 9:00 | 9:40  | 10:20 | 11:00 | 11:40 | L     | 1:00 | 1:40 | 2:20 | 3:00 | 3:40 |
| VILLA CORTESE IN/OUT                | 9:04 | 9:44  | 10:24 | 11:04 | 11:44 | U     | 1:04 | 1:44 | 2:24 | 3:04 | 3:44 |
| SOMERSET, TUDOR & GREENSIDE CTS     | 9:05 | 9:45  | 10:25 | 11:05 | 11:45 | N     | 1:05 | 1:45 | 2:25 | 3:05 | 3:45 |
| STRATFORD, WINDSOR & WHITEHALL CTS. | 9:06 | 9:46  | 10:26 | 11:06 | 11:46 | C     | 1:06 | 1:46 | 2:26 | 3:06 | 3:46 |
| DEVON CT IN                         | 9:07 | 9:47  | 10:27 | 11:07 | 11:47 | H     | 1:07 | 1:47 | 2:27 | 3:07 | 3:47 |
| BARCLAY CT. OUT      CANTERBURY CT. | 9:08 | 9:48  | 10:28 | 11:08 | 11:48 | *     | 1:08 | 1:48 | 2:28 | 3:08 | 3:48 |
| BROOKSIDE & SHERWOOD CTS.           | 9:09 | 9:49  | 10:29 | 11:09 | 11:49 | B     | 1:09 | 1:49 | 2:29 | 3:09 | 3:49 |
| PLYMOUTH & CARVELLA CTS.            | 9:10 | 9:50  | 10:30 | 11:10 | 11:50 | R     | 1:10 | 1:50 | 2:30 | 3:10 | 3:50 |
| ARDEN CT.                           | 9:11 | 9:51  | 10:31 | 11:11 | 11:51 | E     | 1:11 | 1:51 | 2:31 | 3:11 | 3:51 |
| LINCOLN, OXFORD & GROSVENOR CTS.    | 9:12 | 9:52  | 10:32 | 11:12 | 11:52 | A     | 1:12 | 1:52 | 2:32 | 3:12 | 3:52 |
| MAYFAIR & PICADILLY CTS.            | 9:13 | 9:53  | 10:33 | 11:13 | 11:53 | K     | 1:13 | 1:53 | 2:33 | 3:13 | 3:53 |
| REGENCY                             | 9:15 | 9:55  | 10:35 | 11:15 | 11:55 | *     | 1:15 | 1:55 | 2:35 | 3:15 | 3:55 |
| EDELMAR DR. & FISKE DR.             | 9:17 | 9:57  | 10:37 | 11:17 | 11:57 | *     | 1:17 | 1:57 | 2:37 | 3:17 | 3:57 |
| KELMSCOT DR. IN                     | 9:18 | 9:58  | 10:38 | 11:18 | 11:58 | L     | 1:18 | 1:58 | 2:38 | 3:18 | 3:58 |
| DENSOMORE & HALLATON CTS.           | 9:18 | 9:58  | 10:38 | 11:18 | 11:58 | U     | 1:18 | 1:58 | 2:38 | 3:18 | 3:58 |
| ELMHAM CT. & LINDSEY LN.            | 9:19 | 9:59  | 10:39 | 11:19 | 11:59 | N     | 1:19 | 1:59 | 2:39 | 3:19 | 3:59 |
| BIGBY CT & LINDSEY LANE             | 9:19 | 9:59  | 10:39 | 11:19 | 11:59 | C     | 1:19 | 1:59 | 2:39 | 3:19 | 3:59 |
| KELMSCOT DR. OUT                    | 9:20 | 10:00 | 10:40 | 11:20 | 12:00 | H     | 1:20 | 2:00 | 2:40 | 3:20 | 4:00 |
| ADDERLY & BECKENHAM CTS.            | 9:21 | 10:01 | 10:41 | 11:21 | 12:01 | *     | 1:21 | 2:01 | 2:41 | 3:21 | 4:01 |
| FARNBOROUGH & HASELMERE CTS.        | 9:22 | 10:02 | 10:42 | 11:22 | 12:02 | B     | 1:22 | 2:02 | 2:42 | 3:22 | 4:02 |
| WESTHOLM, CANDOVER & EARDLEY CTS.   | 9:23 | 10:03 | 10:43 | 11:23 | 12:03 | R     | 1:23 | 2:03 | 2:43 | 3:23 | 4:03 |
| THE PINES 2921 NLW BLVD.            | 9:27 | 10:07 | 10:47 | 11:27 | 12:07 | E     | 1:27 | 2:07 | 2:47 | 3:27 | 4:07 |
| MEDICAL CENTER                      | 9:29 | 10:09 | 10:49 | 11:29 | 12:09 | A     | 1:29 | 2:09 | 2:49 | 3:29 | 4:09 |
| CLUBHOUSE II                        | 9:30 | 10:10 | 10:50 | 11:30 | 12:10 | K     | 1:30 | 2:10 | 2:50 | 3:30 | 4:10 |
| CLUBHOUSE I                         | 9:32 | 10:12 | 10:52 | 11:32 | 12:12 | *     | 1:32 | 2:12 | 2:52 | 3:32 | 4:12 |
| DEPART TO LEISURE WORLD PLAZA       | 9:35 | 10:15 | 10:55 | 11:35 | 12:15 | 12:58 | 1:35 | 2:15 | 2:55 | 3:35 |      |
| RETURN TO CLUBHOUSE 1               | 9:39 | 10:19 | 10:59 | 11:39 |       |       | 1:39 | 2:19 | 2:59 | 3:39 |      |