

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

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(301) 598-0373
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MUTUAL WEBSITE
www.lwm10.com

November 1, 2017

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FROM THE PRESIDENT

By: Peggy Salazar
301-598-0373
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**NOVEMBER****President's Message:**

I'm always thrilled when I learn something new – particularly in regards to the origin of words. Lest we think “November” is, and always has been, the 11th month – nay, there's a twist. It is actually the ninth month on the ancient Roman calendar and has retained its name from the Latin “novem” meaning “9”. Who knew!?! (I'm sure some of our well-read M10 residents did.) After searching for facts about November, my favorite is this comical one: “In the United States and Canada, November is National Beard Month or No Shave Month. Australians have a similar month where they grow a mustache instead of a full beard.” So M10 men, there's your legitimate excuse for not shaving for the next 30 days.

Did you know that all of us in Montgomery County are under a law that will kick in 3 months from now? By January, 2018 all residents of Montgomery County need to have installed a “10 year smoke detector”. The county's fire department is still replacing non-hardwired smoke detectors for you (for free) but you need to hurry with a call to 311. A

call-taker will make it happen.

I want to once again thank the subcommittee that continues to research quorum % change and rental restrictions. They have almost completed their task and will be announcing a residents' meeting in the future to share their findings and conclusions, and to solicit your feedback. Their voluntary work has been comprehensive to say the least. Stay tuned.

Since we are getting closer to the holidays, please note the change in date of our next M10 Board meeting – Thursday, **December 7** at 9:30. We are rolling November's and December's meeting into one since November's regular Board meeting date (“4th Thursday of the month”) falls on Thanksgiving Day.

I trust you're always in the mood for learning something new so please pay particular attention to the two attachments to this Tidings: “Guard Your Digits” and “Decoding Grocery Store Dates” – both substantive in giving us information that we need to live a safer life.

Have a lovely Thanksgiving with family and friends,
Peggy Salazar
301-598-0373
psalazar1952@comcast.net



Landscaping Report

By Dora Pugliese

Almost time to put your garden to bed for the winter. Some residents have been complaining about their mulch being blown away. If you don't want the grounds crew to blow the leaves from your foundation plantings, put in a red deflector. The crew is using mulching mowers though which will cut down on leaf removal.

Our gutters will be cleaned in December when most of the trees will be bare. The Mutual pays for only 2 cleanings a year - spring and fall. Extra cleanings are at the expense of the resident.

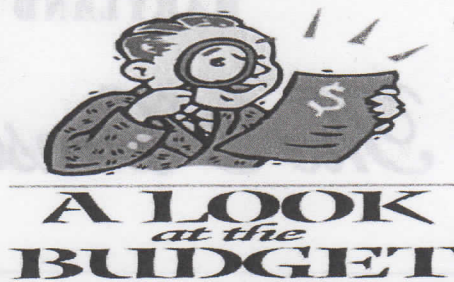
Our last 2 trees for the year will be planted in November.

On a funny note, someone in Leisure World likes my taste in pumpkins. For a couple of years this person has been helping themselves to our pumpkins at the Kelmscot Village sign. This year the 2 pumpkins, happily, are still there but now the one I put on a patio table at the Medical Center is gone. I guess that person just wanted something to decorate for Halloween.

Happy Thanksgiving to everyone!

If you have any questions don't hesitate to call at 301-598-0265.

Dora Pugliese



Treasurer's Report

By Janet Martin

Our finances through September 2017 are as follows:

Income \$ 910,408

Expenses \$ 856,038

Surplus \$ 54,370

Variance over Budget \$ 82,169

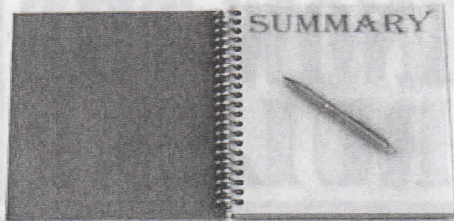
Reserve Balance 09/30/17 \$ 678,156

It's turning into a stellar financial year for Mutual 10. We now have a positive surplus of \$54,370. Our reserves are also substantial at \$678,156. We have a couple more roof replacements to complete before year-end, dryer vent cleanings to pay for, and a few water shut-off valves to replace. All of these costs will come out of either the Maintenance Reserve or the Replacement Reserve.

It is critical to maintain significant Reserve balances to achieve a healthy financial status of our community. The Reserves allow the Board of Directors to outline long-term plans for major improvements to the community. The Reserves are also intended as an insurance policy against any unexpected catastrophic costs. Without the Reserves, any major improvement projects (such as the garage doors) or unexpected expenses would require special assessments to each of us, as condo owners. We can all do without any surprises of that nature. Please be assured the Board keeps a very close eye on the status of our Reserves.

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

Janet Martin



Summary: M10 BOD Meeting on October 26, 2017

General Manager's Report:

- At this point in the year, LW finances show a \$16k deficit. The \$80k loss of revenue from no bank tenant for eight months can explain this. Other than that, the operating budget is doing well.
- New Assistant General Manager for Facilities, Tom Snyder, was introduced.
- The GM mentioned the ongoing issue of e-ratings for master meter mutuals - first approved by the BOD when all mutuals were on the master meter. Currently, less than half the community is on the master meter, making the original resolution non-applicable. He feels this very murky situation should only be an issue for mutuals on the master meter, but not the entire community.
- The new Fitness Center should have operating TVs within two weeks and auto-door opener within a month.
- Director of E&R, Dee Martynuska, is retiring November 3rd. A reorganization of both the E&R Dept. and Communications Dept. is planned.
- The LW internal website portal has been available to residents for the last three weeks. On October 30th, the mutual website portal module will be available to residents. Access to mutual governing documents is granted only to residents of the mutual one resides in.

Mutual Business:

- President Salazar has contacted the LW General Manager to work with WSSC/PPD to have them fix non-working, underground shut

-off water valves placed throughout M10. The issue is clear to all parties and discussions are ongoing. (The issue is that PPD/WSSC is inconveniencing the entire community when only one resident's main shut-off valve needs to be replaced. Sometimes WSSC/PPD has to go to 3-4 underground shut-off valves before they find one that works, so instead of only 10 homes affected – if the closest valve worked - 75 to 100 homes are affected, for example.)

- Treasurer Martin reported a very healthy financial situation in Mutual 10. The main explanation is residents' carefulness in use of utilities. End of the year surpluses are generally added to the mutual reserves. All monthly invoice payments and ABM applications were approved.
- Director Pugliese reported two new trees have been planted and county permission will be needed to landscape the hill by the newly installed sidewalk by Lindsey Lane and Kelmscot Dr. The county will be helping with the cost through a grant.
- Director Eisenhour mentioned the upcoming presentation at the 3M Group meeting about applications in everyday use that can enhance operations (i.e. pipe sensors, mold detection, etc.) and quickly notify residents of problems when they begin rather than when they get too big to manage.
- Approval to have American Striping repaint no-parking-yellow-lines on curbs was approved. Director Salazar will talk to the LW GM about getting a bulk rate discount.
- Replacement of deteriorating community metal signs has been looked into and will happen.
- **The next mutual board meeting is set for December 7, combining the November and December meetings.**

THIS+THAT

This & That:

- We are in dire need of Tidings/LW Newspaper distributors. (We also need substitutes!) It only takes 20 minutes of your time 2 times per month to slip both the Tidings and LW Newspaper into mailboxes. If you would be so kind as to volunteer, please call Director Sara Gordon at **240-426-0436**. She'll happily give you a small group of homes to handle.
- Director Paul Eisenhour would be happy to come to your home to help you register for access to the new LW website/portal where all things "Mutual 10" will be housed. Give him a call at **301-460-5588** if you'd like assistance.
- **MARK YOUR CALENDARS!** December 1st – INTERNATIONAL POTLUCK at 5:00 p.m. in the Activities Room in Clubhouse II. More details will follow closer to the event.
- It's that time of year when we need to be reminded to shut off outside faucets for the winter! You have 2 outside faucets – one shut-off is in the coat closet in your living room and the other in the kitchen. Ask a family member to help you if you can't take care of the task. If you don't have family in the area and you can't manage, call LeRoy Salazar at **301-598-0373**. (If you're so inclined, after shutting off, consider buying a thermal "sock" to place around the 2 outside faucets for added warmth to the pipes.)

Consistent Reminders:

1. Dogs must be on a leash and their "gifts" need to be scooped up.
2. **If you have a maintenance issue, please call LeRoy Salazar (301-598-0373) before calling PPD or any other company. He will let you know if the issue will be a cost to our Mutual or to you.**



Rule Refresher:

Let's revisit the rules for Mutual 10 (posted on our website www.lwm10.com)

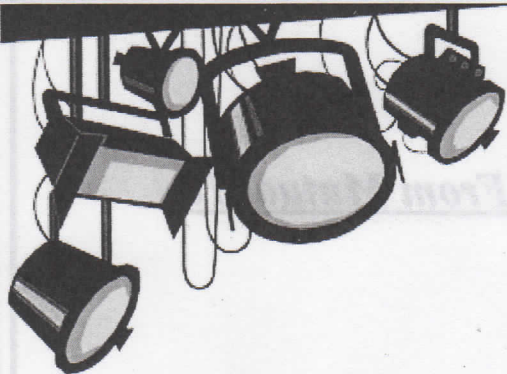
We'll print them in each Tidings, a few at a time, until finished.

Are you aware we have rules for vehicles?

- All vehicles owned or leased and regularly used by a resident must have a valid state registration and bear an identification marker issued by the LW Security and Transportation office. Mutual 10 residents may maintain ***no more than two*** vehicles within the Mutual.
- Any electric vehicles that are to be charged from the building electrical service must be approved by the Board of Directors in advance of purchase. Any charging device must be installed according to Montgomery County Electric Code. (Hybrid vehicles that do not require charging need not be pre-approved.) An additional fee will be added to the unit's condo fee for the charging. The amount of the fee will be determined by the Board of Directors.
- Only personal vehicles owned or leased by the Mutual resident may be washed in the unit driveway. Vehicle maintenance is prohibited in driveways or other common areas of the Mutual.

Thank
you





Neighbor Spotlight:



Meet Heather Benjamin-Alexis!

Heather moved to Mutual 10 about eight years ago, just prior to her retirement. Her two sisters and brother also live in the LW community thanks to her encouragement.

Heather is originally from Jamaica where she was educated under the British educational system. She focused on her interest in Science and later came to this country for her college education. Heather received a Bachelor's degree from Howard University in Zoology before going to Temple University in Philadelphia where she studied to become a Pharmacist and received her degree. After college, she worked several years in a clinical/hospital pharmacy setting. Then, Heather moved on to the Washington Hospital Center as the Director of Pharmacy Postgraduate Studies

where she spent the balance of her career of 27 years.

Nowadays in retirement, she devotes a good deal of her time to the Kiwanis Club and its related activities. She's also involved with the welfare of children and serves in a high school mentoring and leadership program for students. A goal is to "give back" to the community. She has previously served as President and Secretary of the LW Kiwanis Group. They are very involved in community support projects for people in the surrounding area, especially children. Her involvement in the International Kiwanis means she's supportive of programs like helping to reduce tetanus in developing countries. *In 2017, the Leisure World Kiwanis Club awarded Heather the Annual Kiwanian of the Year for her service!*

What little spare time she has left is spent taking piano lessons which she put-on-hold years ago. Also, she is working out with a trainer at the LW Fitness Center a few days a week.



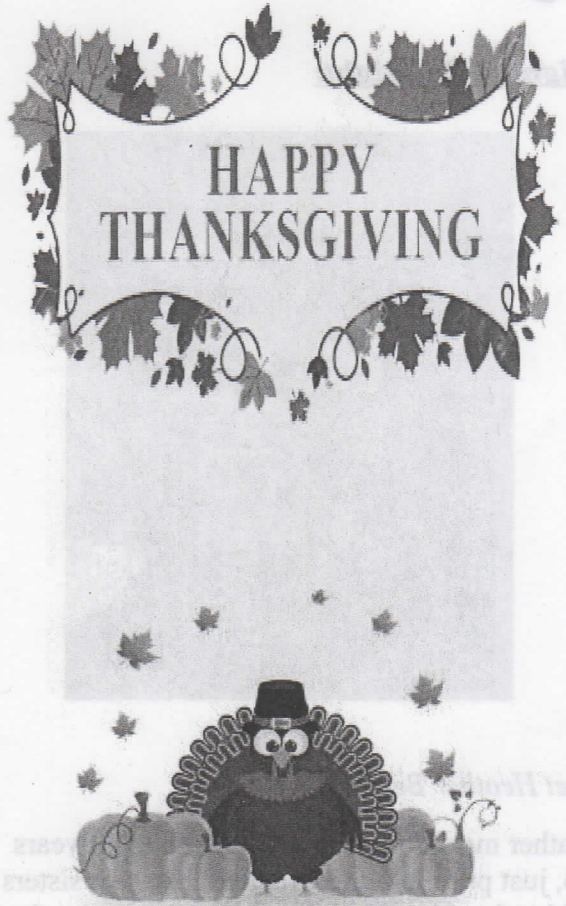
BOARD MEETING

Next Board Meeting:

Mutual 10 Board Meeting will be held on December 7, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.

See You There!

From Mutual 10





BY SID KIRCHHEIMER



GUARD YOUR DIGITS

'Social' smarts will help protect your identity

By obtaining your Social Security number, identity thieves have the easiest path to the greatest damage: stealing your money and government benefits. Getting medical care and other services in your name. Leaving a terrific tangle for the real you to clear up.

And what then? You can apply for a new "Social" but few do so successfully. In 2016, when 15 million people were victimized by identity theft, about 400 new numbers were issued, says Social Security Administration spokeswoman Dorothy Clark. Getting a new number is a laborious and often futile process in which economic hardship must be proven. And getting a new Social creates more hassles as your original number continues to follow you through life. So, your best defense is to protect those nine digits. Here's how.

LEAVE IT HOME. Never carry your Social Security card—what if your wallet or purse is stolen? The same goes for your Medicare card (which includes your Social), unless you're seeing a health care provider for the first time. If you like the security of having an ID on you, carry a photocopy of your Medicare card with several digits blanked out.

WHEN ASKED, DON'T TELL. Only a few organizations have a legal right to your Social—your employer, banks and lenders, investment funds, the IRS and government-funded programs such as workers' compensation. When asked by others, just say no. The more your number is out there, the greater the risk of identity theft.

GUARD THE FINAL FOUR. Although most widely used and shared, the last four digits are in fact the most important to protect. These are truly random and unique; the first five numbers represent when and where your

Social Security card was issued. Scammers can get those numbers by knowing your birth date and hometown. So don't use the last four as a PIN. Don't share them in emails. Ask companies to use an alternative identifier.

FREEZE 'EM OUT. If you place a security freeze on your file at the big three credit rating agencies, ID thieves who have your number can't get loans in your name, because lenders can't do the required credit check. To place a freeze, you need to contact each of the three major credit bureaus: Equifax (equifax.com; 800-349-9960), Experian (experian.com; 888-397-3742) and TransUnion (transunion.com; 888-909-8872). Freezes can be "thawed" as

needed, such as when you are switching insurance providers.

REPORT QUICKLY. If your number is used for identity theft, contact the Federal Trade Commission at 877-438-4338 or at identitytheft.gov. File a police report and notify credit-reporting bureaus and banks. Report Medicare fraud to 800-447-8477, and if you suspect crooks are going for your tax refund, call the IRS at 800-908-4490. For lost or stolen Social Security cards, call the agency at 800-772-1213, or go to socialsecurity.gov/ssnumber.

Sid Kirchheimer is the author of Scam-Proof Your Life, published by AARP Books/Sterling.

To Do List:

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Go to aarp.org/fraudwatchnetwork to learn more about identity theft and avoiding scams.

Decoding Grocery Store Dates

Food expiration dates might not mean what you think. Read on to see if you're throwing out perfectly good food.

By: Navy Federal on July 13, 2017

AA

Have you ever thrown away a food item because it was past the date on the package? Perhaps it still looked and smelled fine, but you wanted to err on the side of caution. Food waste is a growing problem in the U.S.—roughly 95 percent of the food we throw away ends up in landfills or combustion facilities—yet much of the food we throw away can still be consumed. Learning what the terms “Sell by,” “Best if used before” and “Use by” mean can help you avoid tossing away food that’s still edible. Let’s clear up the confusion and make sure you aren’t letting good food—and money—go to waste.

- **“Sell by” dates.** These dates are meant to tell retailers “sell this product by this date.” They’re not an indicator of food safety, but rather intended to alert retailers when they should replace products on their shelves. The U.S. Food and Drug Administration recommends you buy products before the listed date, but also notes they’re likely still edible for days or weeks afterward.
- **“Best if used before/Use by” dates.** These are freshness dates that tell you how long a food item will be at its best flavor and quality. The dates have nothing to do with food safety and are not nationally regulated (with the exception of infant formula). In fact, these dates are sometimes based solely on consumer taste tests.

Making Sense of “Use By” Dates

So what to make of all those “Use by” labels and dates? These labels are simply a way to help consumers and retailers know when food is at its best quality. Again, with the exception of infant formula, these labels and dates are in no way an indicator of a product’s safety. If you’re unsure whether to throw out a food product, follow these guidelines:

- **Milk:** The date on a milk carton is usually set for three weeks after the pasteurization process. After three weeks, milk may begin to smell or taste sour, but it’s still safe to use. Dates on milk cartons can vary by state. Each state has its own dairy regulations, and some don’t regulate at all. Milk is generally still good for up to a week after the date on the carton.

- **Canned food:** If there's no rust, damage or swelling, non-refrigerated, low-acid canned food such as canned meats and most canned vegetables can last for years. In general, high-acid canned food, including tomatoes and pineapple, should be discarded after 18 months. Be sure to store canned foods in a cool, dry place.
- **Unopened, dry packaged foods (cereal, pasta, rice, cake mixes):** Stored unopened in a cool, clean and dry environment. These pantry staples will generally keep for up to one year.
- **Frozen food:** As long as it was good before freezing, frozen food is safe indefinitely. Recommended storage times are based upon quality only. For example, frozen hamburger and other ground meats will generally taste best if eaten within four months of being frozen.
- **Refrigerated perishables:** Any perishable food that has been above 40° F for two hours or more, and any food with an unusual smell, color or texture should be discarded. Examples include bad-smelling lunch meats, slimy vegetables or anything with obvious mold growth. Be sure to cook or freeze fresh poultry, fish and ground meats within two days to maintain freshness. Learning more about food safety guidelines won't just protect you from rotten food and save you money. It also helps the environment. According to the Environmental Protection Agency (EPA), roughly 133 billion pounds of food is wasted each year in the United States, which contributes to methane emissions from landfills.