

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

Peggy Salazar, President
(301) 598-0373
psalazar1952@comcast.net

Leroy Salazar, Vice President
(301) 598-0373
dsalazar58@comcast.net

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(240) 669-8954
janetmartin@earthlink.net

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paule@lwm10.com

Sara Gordon, Director
(240) 426-0436
smo63gordon@gmail.com

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598-0265
dorapugliese1@verizon.net

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Roberta Carter
Mutual Assistant
(301) 598-1316
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MUTUAL WEBSITE
www.lwm10.com

August 28, 2017

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FROM THE PRESIDENT

By: Peggy Salazar
301-598-0373

psalazar1952@comcast.net

**President's Message:**

Labor Day is upon us! It's a day to honor working people in the US and Canada on the first Monday in September, and in many other countries on May 1. The day is set aside as a national tribute to the contributions workers have made to the strength, prosperity and well-being of our country. My hats off to all of us who were in the work-force for years and now retired, and those who are still employed (the estimate is 30% of LW residents) and working for a pay-check. Laboring men and women are the backbone of our nation.

I'd like you to pay particular attention to the attached memorandum and graphs from the sub-committee who finished researching quorum reduction for our annual and special meetings. Pay special attention to an additional graph (Figure 1) and read "Observations" on the second graph (Figure 2). These are additions from the last time we attached their findings. The Board again thanks this committee of 8 for the inordinate amount of work they are putting into their research, data collection and recommendations. They continue to work on rental-capping/rental rules and we look forward to their memo on that subject in the future.

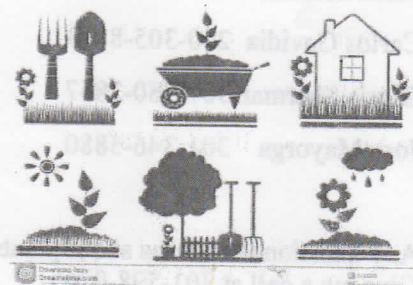
Consider joining a LW Advisory Committee (see "This & That" and attachment). It's important that Mutual 10 has representation on all 15 of them (one representative for each). If interested, you need to be willing and available to serve on a regular basis. Thank you in advance for your volunteer spirit!

As always, if you have concerns, questions or ideas, feel free to give me a call at 301-598-0373 or email at psalazar1952@comcast.net.

Peggy Salazar

Mutual 10 President

Kelmscot Village

**Landscaping Report**

By Dora Pugliese

One of our storms broke a big tree in half by the creek. It will be removed in the next couple of weeks. Our trees, like us, are getting older and weaker.

There is another tall Oak tree which needs to be removed behind Elmhan Ct. It will be done in the winter. Our Mutual lost several Ash trees but still have 4 left, which we're keeping an eye on. We are going to replace the ones we lost with a different kind of tree. I had several phone calls about some Cherry trees dropping their leaves already. It is perfectly normal – just a combination of heat and strong storms.

For residents with flower containers or hanging baskets – after watering, which could be every day depending on the heat, make sure to empty the saucers. Mosquitoes need very little water to breed. They may not like your skin, but they love your neighbor's!

The worst garages' flashings that were caked with dirt and residue from leaves were power-washed this past week to see how long they will stay clean. As I was checking houses for dirty flashing, I saw many gates and fences with green stains. Please clean them with a mixture of Clorox and water. We want all of our homes to look terrific. The Board of Directors is doing a very good job of trying to keep our condo fees down while upgrading the look of our homes, but residents have to pitch in too by taking care of their foundation plants (keeping them weed-free) and making sure their fences/gates are clean.

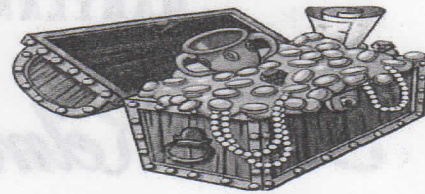
The butterfly exhibit is open again at Brookside Gardens. It is a wonderful experience for children and grown-ups alike to watch these beautiful insects. Take advantage!

The following landscapers are known in our Mutual:

- Bill Bowers 301-831-7893
- Mark Emmell 301-249-3655
- Carlos Gavidia 240-305-8813
- Gloria Sherman 301-980-2867
- Jose Mayorga 301-346-5880

Any questions/concerns about plants, grass, trees? Give me a call at 301-598-0265.

Dora Pugliese



Treasurer's Report

By Janet Martin

Our finances through July 2017 are as follows:

Income	\$ 725,481
Expenses	\$ 708,503
Surplus	\$ 16,978

Variance over Budget \$ 47,200

Reserve Balance 07/31/17 \$ 649,298

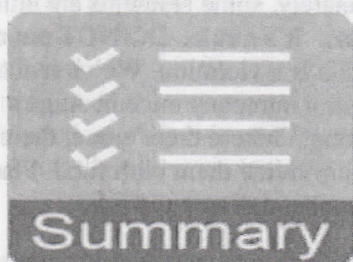
July was a very good month, financially, since our utility expense (electricity and water) was considerably less than planned. I know I harp on this ad nauseum but once again need to repeat – utilities are our biggest expense and pretty much the only expense we have any control over. The fees we pay to Leisure World for administration, accounting, community services, etc., are fixed expenses, as is the grounds maintenance, insurance, and audit fees. Please be conscious of your energy usage. Even small gestures, like turning off the light when you leave a room, can have a big impact.

A big shout out also goes to Leroy Salazar. Leroy saves the Mutual hundreds, if not thousands, of dollars by doing minor repair jobs within the Mutual. Thank you, Leroy!

The 2018 budget was approved on a preliminary basis at the Board meeting of August 24th. If you don't already have your copy, you will receive it shortly. Residents have 30 days to comment before final approval is made. We, as a Board, try very hard to limit the condo fee increases each year while still maintaining the appearance and safety of the Mutual.

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



Summary: BOD Meeting on August 24, 2017

By Paul Eisenhour

General Manager's Report:

- On Monday 8/28, Signal Financial Services Credit Union opened its LW branch in the Administration Bldg., along with an ATM in the lobby. A second ATM will soon be placed in Clubhouse II.
- The 2018 LW budget has been reviewed and endorsed by the Budget and Finance Committee. Final action will be taken at the LWCC BOD on 8/29.
- The grand opening of the new Fitness Center will be on September 14 @ 9am with a ribbon-cutting ceremony in Clubhouse II.
- The LW Health Advisory Cmte has recommended to the LWCC BOD to contract for services in the available space in the Medical Ctr. The services are Audiology, Massage Therapy, Durable Medical Equipment, Home Care nursing, and Acupuncture.
- Cascade Circle in front of Clubhouse will be closed during working hours during the week of 8/27 for repaving.
- A discussion of the pros and cons of mutual sub-metering took place by the Board. The overwhelming sentiment was to not pursue this at this time.
- Director Salazar discussed the need for painted curbs/no parking signs in the mutual. The cost of painting is rather prohibitive making signage more likely. Fortunately, this issue has not resulted in a problem requiring immediate action. More research into cost considerations will be done.
- Director VanScoyoc mentioned the Coffee Social is set for October 28 and the International Potluck is set for December 1.
- Director Eisenhour noted an increase in 'hits' to the mutual website the past few years. Relative to the numbers in other websites, Mutual 10 is about average.
- The 2018 Management & Operating Agreement was discussed and understood. It was emphasized that the totals shown indicate a budget estimate, not actual usage amounts. The most significant increase was in grounds maintenance ... likely a function of the minimum wage increase that has been added to the contract.

Open Forum:

- Mention was made for a new Tidings/LW Newspaper delivery person for Deerhurst Terr.



Mutual Business:

- Treasurer Martin reported a very positive financial standing after the past month and at this bodes well for an optimistic budget for the remainder of the year.
- There were an unusually high number of invoices for roof leaks during the recent heavy rains. Those have been attended to. All roofs have been inspected and all data is being collated to determine which roofs will be replaced next.
- A preliminary draft of the 2018 Mutual 10 budget was presented and reviewed by Treasurer Martin. Once the LWCC BOD approves the community budget, the mutual budget will be sent to Mutual 10 residents for a 30 day review period. After which the mutual board will give final approval.

Rule Refresher:

Let's revisit the rules for Mutual 10.

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

Did you know there's an ABM form you must complete for architectural or structural changes in your unit?

1. An Application for Building Modification (ABM) shall be submitted and approved by the M-10 board before any architectural or structural changes can be made to the unit. This does not apply to the replacement of existing appliances, cabinets,

countertops, backsplashes or other items that do not change the floor plan or structural integrity of the unit. An ABM form may be obtained from the Mutual Assistant or on the Leisure World of Maryland website.

2. Responsibility for any structure built onto or within the original footprint of a residence, including, but not limited to, a bonus room, Florida room, exercise room, mud room, foyer, sun room or any additional living or storage space not a part of the original living space of the unit is entirely the responsibility of the current owner.

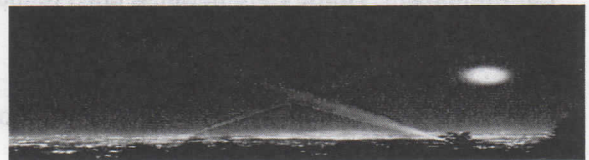
3. The repair or replacement of any damage to the modified portion of the structure or its contents is the responsibility of the current owner, regardless of cause. This includes but is not limited to damage which results from a storm, roof leak, plumbing problem, electrical problem, or other cause.

this & that

This & That

- **MARK YOUR CALENDARS!** October 28th at 10:30 a.m. in the MD Room, Clubhouse I – ANNUAL COFFEE get-together. Also, December 1st – INTERNATIONAL POTLUCK at 5:00 p.m. in the Activities Room in Clubhouse II. More details will follow closer to the events.
- **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.**
- Dryer vent cleaning has begun. If you are on the list for the first round, you’ll get a call from PPD. The Mutual pays for one-third of homes (approximately 52) each year therefore each unit’s dryer vent will be cleaned every 3 years. If you’d like your vent to be cleaned in-between, feel free to do so at your own cost.

- Unfortunately, some residents are still not using trash cans. It’s a rule. **DO NOT** put out trash bags only – this is a violation. We’ve had to call the pest control company once in August already for a rat sighting. Where there’s one, there’s more. Let’s not provide them with food. Place your trash bags in a can and secure the lid.
- **NOTHING** is to be attached to siding, including the siding on the house inside your patio. **NOTHING** is to be attached to the fencing either. This violation will cost you the pricey bill from the siding/fencing company to fix the holes/damage.
- **If you would be willing** to take over as Tidings/LW Newspaper delivery person for Deerhurst Terrace, please call board member Sara Gordon at 240-426-0436.
- **It’s time to solicit volunteers** for the many Advisory Committees in LW that meet throughout the year. We need representation from Mutual 10! Please look at the attached list of committees and their “job description”. If interested in any or a few, fill out the attached “Request to be a Member of a 2018 Advisory Committee” form and get it to our Mutual Assistant Roberta in the Administration Office no later than Friday, October 27, 2017. **(If you are currently serving on an advisory committee, you must re-submit the form if you’d like to continue.)**



Meet Beverly Perrell !

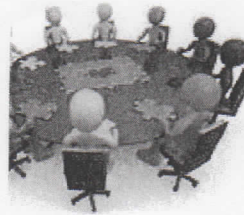
Beverly is originally from Akron, Ohio but early on she moved to New York before coming to the Washington DC area. Fortunately, having Gallaudet University available allowed both her deaf parents to earn degrees. Understandably, her mother’s degree took longer to attain as the interruptions of having

and raising a family occurred. Beverly has two brothers and a sister - one sibling who still lives in Maryland.

Moving from Washington to Garrett Park, MD, Beverly went to Montgomery College and got married. Once married, she and her spouse moved to Sterling Park, VA. They had two daughters over the next 10 years and then the family relocated to Kensington, MD. This would be her home for the next 37 years.

Beverly's husband worked as a Service Advisor for Mercedes Benz/Euro-motor cars. Their daughters were schooled in the area and one still lives locally today. Beverly worked for 45 years in construction - 20 years for a firm in Wheaton, 18 years for a trade association of construction estimators and another 7 years for general contractors. In the trade association called "American Society of Professional Estimators", Beverly served as Executive Director for 18 years.

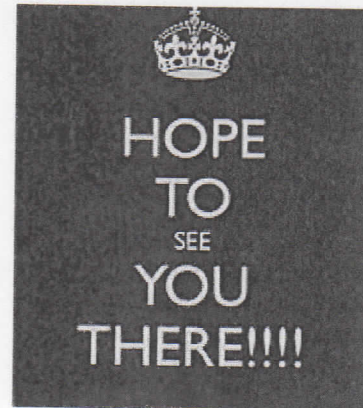
Beverly moved to LW five years ago after encouragement from friends. She had been living in a big empty house after her kids grew and left home and her husband passed away. Initially when she came here she was still working but now she has more time to have fun with her Mahjong group! Beverly hopes to get involved in more of the many activities available to mutual residents.



Board Meeting

NEXT BOARD MEETING :

Mutual 10 Board Meeting will be held on September 28, 2017, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend



MEMORANDUM

August 28, 2017

FROM: Michael Showalter, Chair, Mutual 10 Quorum Reduction Subcommittee
TO: All Mutual 10 Unit Owners
Subject: Initial Report of Quorum Reduction Subcommittee

Background:

Following Mutual 10's 2017 Annual Meeting, a decision was made by our Mutual's Board of Directors to form a subcommittee to examine the current Mutual 10 By-Laws requirement that a quorum of 51% of unit owners must be present to conduct Mutual 10 Annual and Special meetings. In its direction to the subcommittee, the Board expressed its desire to *lower* the current mandated quorum requirement of 51% to a "reasonable number," and directed the subcommittee to determine and recommend to the Board a lower quorum number. To explain, you may vote in two ways: By being present at the Annual Meeting or by completing and returning a proxy form that will be included with a mailed announcement from the Board about the Annual Meeting. The returned proxy counts as your vote whether or not you attend the meeting. For your convenience, the announcement letter will include a stamped addressed envelope to use for returning your proxy. The number of proxies and the number of attendees are added together and the total determines whether the 51% quorum has been met. By turning in your proxy, you will help to ensure that the 51% quorum is achieved. The Mutual 10 Board recommends that you mail in your proxy even if you plan to attend the meeting. That way, even if something unforeseen prevents you from making the meeting your proxy will count as your vote.

Discussion:

Two subcommittee members contacted the Boards of Directors of Mutuels 9, 11, 12, 13, 16, and 18 because of their similar configuration and makeup to our Mutual, and to learn of their current quorum requirements. To summarize, Mutuels 12 and 16, respectively, reduced their quorum requirement from 51% to 25% and 40%. At this writing, the other four Mutuels do not plan to reduce their Annual and Special Meeting quorum requirements. (See Figure 1, a quorum-comparison chart, for details.)

The subcommittee also examined the Annual Meeting attendance history of our Mutual for the years 2010-2017 (see Figure 2, a voting history comparison chart, for details). Significant for the subcommittee is that for 4 of the last 8 Annual Meetings (2010, 2011, 2015, and 2016), year 2011 failed by a 5% shortfall of 46% to make the 51% quorum, and the votes for the other three years exceeded the

quorum by 1% or less. A 1% margin means that we only squeaked by the required quorum with no more than two votes.

The implication of the above is that anytime our Mutual does not meet the 51% quorum requirement, Maryland law and our own by-laws hold that the Mutual's Annual/Special Meeting must be canceled. Another Annual/Special meeting must be rescheduled and those attending the "second meeting" -- **regardless of the number in attendance (e.g., 10 or 30% of unit owners)** -- constitute a quorum! Under this scenario, important Mutual business would be decided by a small number of unit owners, a fact that is not acceptable to your Board of Directors and all members of the Quorum Subcommittee. Moreover, calling a second Annual/Special meeting is costly in time, effort, dollars, and the inconvenience Mutual 10 members must endure.

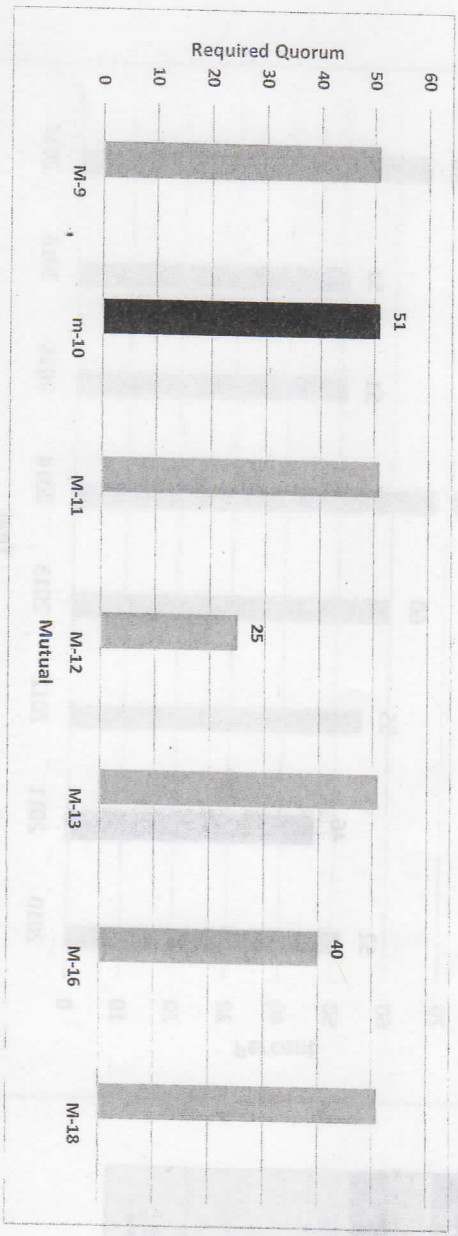
Conclusion:

Based on the above findings, the subcommittee *unanimously* determined that a lower quorum requirement of 45% is both necessary and very reasonable in order for our Mutual to meet future quorum requirements. This lower percentage requirement recognizes the reality that a significant number of unit owners routinely do not attend Annual Meetings. A modestly lower quorum requirement of 45% -- in lieu of 25%, for example -- will preclude the possibility that a small minority of unit owners will hold sway over the conduct of important Mutual business.

This memorandum is the first of two "progress reports" that you will receive from me. A forthcoming second memorandum will address the issue of By-Laws that affect rental units within our Mutual. Following your receipt of the second memorandum, I envision one or two seminars hosted by the subcommittee for unit owners or their legal representatives. The subcommittee will present the recommendations found in this memorandum, will answer questions and will take feedback that, if warranted, will be incorporated into a final report. The final report then will be presented to the Board. I anticipate that our Mutual's Board of Directors will call for a single Special Meeting for unit owners to discuss and vote on the quorum and rental property issues, and any By-Laws changes that the Board may propose in relation thereto.

Please call me @ (301) 598-3247 or email me showmt@hotmail.com if you have questions or input concerning the above.

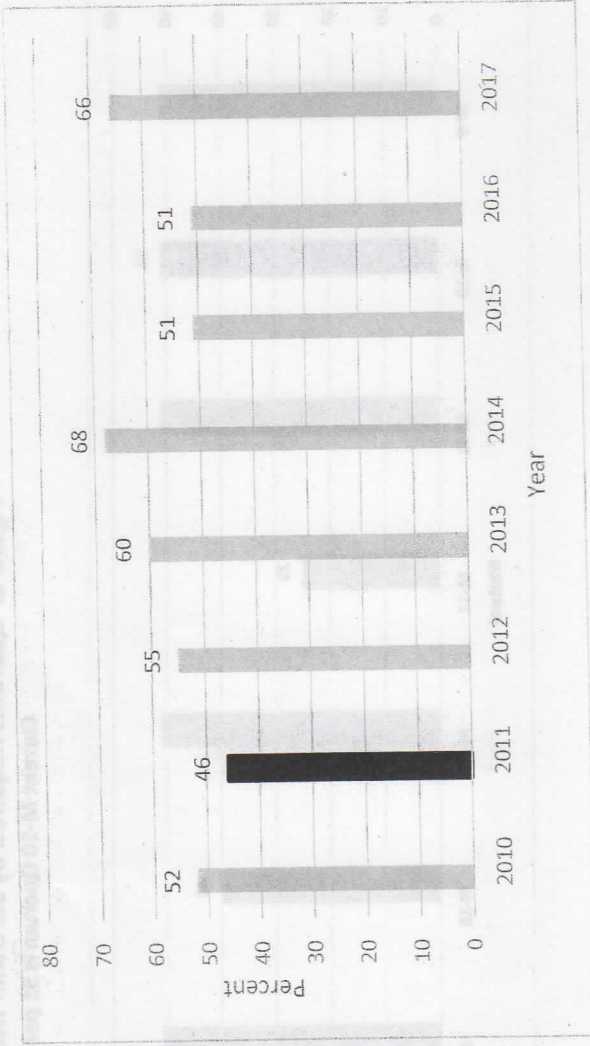
Figure 1: Quorums Required by Six Other Mutuals Similar to M-10
 Current M-10 Quorum is 51 percent



Current Quorum	M-9	M-10	M-11	M-12	M-13	M-16	M-18
Making Quorum?	last 2 of 3 years	Of last 8 years,, missed one and 3 others very close.	All but one over several years	Yes with difficulty before quorum change	Yes: Last 10 years	Yes: Since 2012 when lower quorum	Yes
Incentives	None	Lunch	Small Incentives: Cookies, Ice cream	Catered Brunch	Serve a Dinner	None	Luncheon: Very Popular
Considering lowering quorum?	No	Yes	No	Already changed	Considering some unidentified By-Law changes	Already changed	No

Figure 2: Mutual 10's Historical Voting Percentages at Annual Meetings

Current Quorum is 51 percent



Year	Vote Percentage	Note
2010	52	
2011	46	*
2012	55	**
2013	60	
2014	68	
2015	51	
2016	51	
2017	66	***

* Failed to meet the 51% quorum

** Light meal is added to boost attendance.

*** The high result was partly due to major interest in two Bylaw amendment proposals to (1) lower the quorum necessary to hold Annual and Special meetings and (2) to significantly restrict rentals in the Mutual.

Observations:

1. Vote percentages were 52 % or less for 4 of the 8 years (One year was under the quorum and three were 1% or less over the quorum.) A 1% difference is only two votes; this means that in three years we made the quorum by 2 votes or less. A lower quorum would have prevented the failure to meet the quorum in 2011 and would have provided more cushion for all the other years. Changing the quorum to 45% would provide a cushion of about 10 votes compared to the current 51% level.

2. M10 added a meal in 2012 to boost attendance. Initially this seemed to be working, but low vote results in 2015 and 2016 cast doubt on that conclusion. We still recommend continuing the meal.

ATTACHMENT A - (Taken from the Qualifications Document dated August 25, 2012 which was part of the Revised Guidelines for Committees)

**Preferred Experience/Qualifications for Serving on an Advisory Committee
Ability to Communicate via Email is also Preferred for All Committees**

Audit - background in finance, accounting, auditing, budgeting, management, law, business and/or contracting for audits.

Budget and Finance - background in finance, budgeting, business operations.

Community Planning - background in project development, engineering, architecture, planning

Education and Recreation - background and/or interest in education, recreation, travel, music, theater, art, interior design or architecture.

Emergency Preparedness - background in the preparation, review, or approval of emergency procedures at the federal, state, county, or local level including mutual level, Also, experience in assessing or evaluating various emergency situations that may be encountered by LW residents.

Energy - background, experience, technical knowledge in the field of energy.

Golf and Greens -background in golf course maintenance or design, knowledge of USGA rules, or a current or previous golfer.

Health - professional residents, e.g., MD, RN, D.Ph., LCSW or with equivalent work experience in a health care provider setting, e.g., hospital, outpatient medical center, pharmacy, social service agency, public health agency, health education, research, and nonprofit health-advocacy organization. Also preferred recipient of service at the LW Health Center.

Insurance - background in property and casualty insurance, (either at insurance company level or agency level), experience in commercial insurance, risk management, or reviewing claims, data and evaluating insurance coverage.

Landscape - background in landscaping, gardening.

Leisure World News - education, training, and/or experience in the following fields: journalism, publication/production of newspapers or newsletters, and communications in general.

Physical Properties - knowledge of maintenance services, customer service, business planning and operations.

Restaurant - background in or prior catering or restaurant experience in any of the following areas: wait staff, cook, or restaurant ownership. It would also be beneficial for a member of this committee to be a frequent user of the Food Services facilities and enjoy culinary activities.

Security and Transportation - an understanding of the safety and security issues relating to LW, experience in riding LW buses inside and outside of LW, and, of equal importance, is the willingness to work with other LW residents in a committee environment.

Tennis - an understanding of tennis court design and maintenance and an active player using the Leisure World tennis courts.

ATTACHMENT B

Request to be a Member of a 2018 Advisory Committee

Applicant's Name _____ Mutual _____

Applicant's Address: _____

Applicant's Phone Number: _____

Applicant's Email Address: _____

I am applying to be a representative on the _____ Advisory Committee.

My qualifications for serving on this committee are (please be specific):

Multiple horizontal lines for writing qualifications.

Signature of Applicant: _____

Date: _____