

THE GRAPEVINE



Published by and for Mutual 14 of Leisure World

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Mark Your



Calendar

Next Board of Directors' Meeting Thursday, February 18, 2010



JOIN US!!!

in the Administration Building at 1:30 p.m. All unit owners and residents are encouraged to attend all Board meetings.

- ▶ Property Maintenance Committee, Thursday Feb. 4, 2010 @ 1:30 P, Administration Building
- ▶ LWCC Executive Committee, Friday, Feb. 12, 2010 @ 9:30A, Administration Building
- ▶ LWCC BOD, Tuesday, Feb. 23, 2010 @ 9:30 A, Montgomery Rm. Clubhouse I
- ▶ Advisory Committee, Wednesday, Feb. 17, 2010 @ 10 A in Clubhouse I

The President's Corner

2010, the first month of the new year has already passed. Plans are underway by our Property Maintenance Committee for several important projects for this year. The two "big ticket" items will be painting two more of our apartment buildings and replacing the concrete floor of the carport in Building 12. The new maintenance reserve fund in this year's Mutual budget and our replacement reserves will pay for the work.

At our Board meeting in January Mr. Mark Ellis, Vice President of Leisure World of Maryland Corporation and Deputy General Manager of Leisure World, gave us an informative presentation about the pricing policies of our Physical Properties Department (PPD) and fielded a range of questions from the Board. He assured us that PPD only attempts to "break even" and does not seek a profit. One must realize that there is overhead as well as labor time and cost of materials involved in any operation like theirs. PPD actually does annual anonymous surveys to check on the prices charged for comparable work (plumbing, electrical, carpentry) by "outside" firms and reports that in general PPD prices are markedly lower. Plus they are here on site and are familiar with our unit setup, so service is much more prompt than can be had from other sources. For large projects that require outside contractors PPD helps Mutuels by overseeing writing proper specifications, obtaining three competitive bids, and monitoring the work to insure it is done to specification.

Harold Crisp has kindly agreed to serve as chair of our Nominating Committee again this year. We need to elect two members to the Board of Directors this spring. This reminds me of the point I feel called to make regularly — remember that we are a condominium system. Unit owners have the responsibility to participate in the activities of the Mutual. Otherwise we can't conduct our business. We do now have the needed votes to remove the Right of First Refusal from our Bylaws, which will be a benefit for us all. Now we need to remember that when it comes to voting for Directors and conducting our Annual Meeting in April it is necessary to have a quorum to do our business. If you cannot attend the Annual Meeting then by all means make sure you submit your proxy.

The Energy Advisory Committee of Leisure World is beginning to seriously consider the possibility of sub-metering the electricity use in the 2409 residential units that are on the Leisure World "master meter." Mutual 14 is one of the Mutuels on the master meter. Experience elsewhere suggests energy use drops overall by 15 to 30 percent with such a change. Startup costs are not trivial, but can usually be recovered in one to three years through lower consumption. We would continue to get electricity at the lower commercial rate. If residents have any specific comments or opinions on the topic please let one of the Board members know.

-- Richard Bambach



STAND UP AND BE COUNTED WITH THE 2010 CENSUS

The U.S. Census Bureau counts every resident in the United States and helps communities receive more than \$400 billion in federal funds each year for things like hospitals, job training centers, schools, senior centers, bridges, tunnels and other-public works projects, emergency services and more.

The data collected by the census also helps determine the number of seats your state has in the U.S. House of Representatives.

The 2010 Census form will be delivered to you in March. We can't move forward until you fill it out and mail it back.

Be Prepared!

By Kathy Viney

The recent catastrophe in Haiti brings to mind something often pointed out by those in emergency management, but rarely taken to heart: In the case of a large-scale disaster you will be *on your own for the first three to seven days!*

The Leisure World News publishes articles from the Emergency Preparedness Committee that can help you formulate an emergency plan. Please take a few minutes to read these articles. Even ten minutes' thought on the subject is better preparation than no thought at all.



Property Maintenance Committee

What does our Property Maintenance Committee do?

by Kathy Viney

Our homes are in constant need of attention. While the inside of our units are our personal responsibility, the outside of our buildings and their grounds are a communal responsibility. Eleven of our neighbors volunteer to sit on this committee and make maintenance and major repair decisions on our behalf. We obviously can't afford to do everything at once so they budget and schedule for big projects such as roof or concrete replacement, or elevator maintenance, years in advance. They request estimates from contractors, read contracts, and make recommendations to our Board of Directors as to which project is most urgent and which buildings should be tackled first. They are also responsible for choosing the color, style, and quality of carpeting, tiling, roofing, and siding.

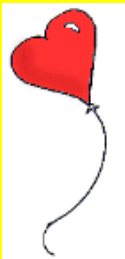
You'll be pleased to know that the 2010 schedule includes the following projects:

- Dryer vent cleaning
- Yellow warning strips on stair treads
- Painting two more buildings
- Replacing carpeting (& repair/replace underlying concrete if necessary) on Bldg. 12's first floor walkways
- Replacing concrete in Bldg. 12 carport

Advisory Committee



The next meeting of the Advisory Committee will be on Wednesday, February 17, 2010 at 10:00 a.m. in Clubhouse I.



**Remember your LOVE on
Valentines Day February 14, 2010**



- Replacing tile in five building lobbies and elevators
- Replacing deteriorating concrete at three Plaza Homes

A note about building painting:

It is important to note that once a balcony is enclosed its maintenance becomes the responsibility of the owner. With the first two buildings painted and two more scheduled for 2010, the Mutual will be contacting owners with regard to the needed cleaning, repair, or painting of their enclosed balconies.

If you have a comment, a complaint, a question, or a word of thanks for a job well done, you may contact Frank Lozupone or Bill Buck, the co-chairs. The full list of your neighbors serving on the committee can be found on the Mutual 14 web page www.professionalusa.net/m14/index.shtml.

If you have a repair request you should, as usual, contact our Mutual Assistant, Gloria Robar, at 301-598-1338.

Mr. Ellis Answers Questions from the Board

by Kathy Viney

Mark Ellis, Deputy GM, gave the General Managers' Report at the most recent M14 Board meeting, after which Richard Bambach asked him to address a few matters of concern to us all.

- How does PPD come up with their rates and are they really competitive?

Mr. Ellis explained that every year PPD does 'blind' surveys, i.e. they don't identify themselves as PPD of Leisure World. They contact area vendors for estimates on some of the more common work done within LW. Based on these surveys and the fact that PPD does not charge 'travel time', that they are as highly trained as any vendor in the area, that they are more familiar with LW construction and its particular problems, and that they are not a profit center but aim to simply break even, Mr. Ellis was confident that PPD's rates are competitive.

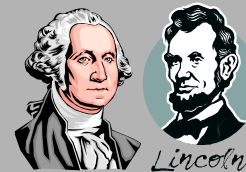
- Why were the open parking lots around the Mutual not cleared of snow?

Despite the general efficiency of snow removal after our historic storm in December, these guest parking areas were not cleared because they are not in the contract. The contractor needs only clear thoroughfares or access points, i.e. roads and sidewalks, not parking spaces.

- What's going on with the sub-metering study?

Mr. Ellis discussed the on-going work being done by the LW Energy Committee on the proposed sub-metering. Our Master Meter's annual electric bill averages from \$5.4 to \$6 million a year, one of the five largest electric bills in Maryland! It could cost around \$1.2 million to sub-meter the 2,409 units covered by the Master Meter. But estimates are that it could pay for itself within one year through the same amount in energy savings. It was Mr. Ellis's opinion that we probably will eventually sub-meter but the numbers, and lots of details, are still being worked out. Read more about it in the LW News.

February 15th



Presidents' Day

Nominating Committee

By Harold Crisp

This year the first day of spring is March 20th. How many of you want to bet some of our dirty snow piles will still be here then? Maybe global warming will help with the melting and get things back to normal.

One thing that is always normal is that spring brings our Mutual's Annual Meeting. This April's meeting will give two of our homeowners the opportunity to help with the duties of our Board of Directors. Without our Board of volunteers we could not exist as a community of homeowners. Lawn work, snow removal, painting, repairing, having space for social and cultural activities, etc. don't just happen. Thankfully a few dedicated homeowners help to plan for, budget for and monitor all the things that make up our little Utopia.

Two of our current Board members' terms end this year and at the annual meeting, we will have the opportunity to choose their replacements. These will be the people who will help support and maintain all of the benefits we experience while living in Leisure World.



Your 'world' within Leisure World needs you to continue to flourish. Please give some thought to helping out. Many of us have the background and talent to be on the Board. We are all busy, but surely most could find a little time and not always depend on someone else to do it. If it's just not the right time or match for you to be on the Board, please look around at your friends and neighbors. We all know someone we would trust to help maintain all we enjoy!

Please talk to a Board Member, your building representative or one of us on the Nominating Committee: Harold Crisp at 240-393-4800, Stephanie Sidella at 301-598-3086 or Joseph Fone at 301-598-3010. Let us know that you are interested in the future of Mutual 14. Volunteer; suggest someone you think could help, offer some advice, or even just some words of support. Please make that call now while it's on your mind!

 **Personals...**



- 2/14 – Edith D’Ambrosio of 17-1E
- 2/17 – Jackie Rabinow of 13-2G
- 2/27 – Ken Schroeder of 15-2C



Please give a hearty welcome to our new residents when you see them. Look for:

- Francis Goble of 12-3B**
- Ben & Judith Meyers & MaryAnn Lowy of 16-1B**
- Paul & Ann Riggins & Violet Campbell of 11-1C**

Recovering



We are please to hear **Mary West of 16-3A** is home recovering nicely from minor surgery.



Groundhog Day is an annual holiday celebrated on February 2. According to folklore, if Punxsutawney Phil emerging from his burrow on this day fails to see his shadow, he will leave the burrow, signifying that winter will soon end. If on the other hand, Punxsutawney Phil sees his shadow, he will retreat into his burrow, and winter will continue for six more weeks.



Oops, Wrong Coat!

There was an inadvertent 'coat-swap' at the close of December's Mutual 14 Vegas Night. If you are the owner of a taupe, faux-suede, full length all-weather raincoat, you might want to check your closet. Allyne Ike has your coat, with the button-in lining missing and the hood and belt in a pocket, while you may have hers, with the zip-in lining in place. Please call Allyne at 301-438-3324 to make the switch.



Reminders & Vital Info 

• **Garbage Disposal**

It doesn't all go down the drain! Please use your garbage disposal prudently to prevent clogs and 'back-ups'. Your garbage disposal can be used for most types of food waste, OTHER THAN hard materials (no Bones, Fruit pits, Corncobs, Nut Shells, etc.) or fibrous materials (no Onion Skins, Celery, or other stringy materials).

Turn on the cold water, turn on the Disposal, and then place the garbage into the disposal. Let the water run for a full minute after you have turned the disposal off. (Running Hot Water into your Garbage Disposal does not help and can even be detrimental to its functioning.)



GREASE should NEVER be put into the Disposal. It should be poured into an empty can, placed in the refrigerator to solidify, and then discarded with the regular trash in a plastic bag.

• Water Heater Leak Check:

Please keep a sharp eye on your water heater. Especially check the pan under it for water. As soon as it shows signs of leaking, it is imperative that it be replaced immediately.

Here is a useful tip: Place a small post-it note, with the words “Check Water Heater Pan” on it, next to the clothes dryer switch (knob). Every time you turn on your dryer, you’ll see the post-it note, to remind you to look into the water heater pan for a sign of water.



IN MEMORIAM

The Mutual 14 community wishes to express its sincere condolences to the family of **Emil Nassau of 12-2C** who passed on January 5, 2010.



Renting Your Property in Mutual 14

By Kathy Viney

Effective December 2008 new procedures were put into place regarding the rental of property in Mutual 14. Not every owner-landlord has complied with these procedures so it has become necessary to communicate them again.

1. The first step is to obtain a license from the Montgomery County Department of Housing and Community Affairs Licensing/Registration Unit. Call them at 240-777-3799. A copy of that license must be sent to the M14 Board of Directors.
2. Immediately upon signing, a copy of the lease must be sent to the M14 Board of Directors *and* the Leisure World Registrar.
3. The owner must also certify in writing to the M14 Board of Directors that to the best of his knowledge the tenant **a**) is of good character, and **b**) will not become a nuisance or a

sance or a burden on the community; that the tenant **c**) has been given a copy of the Mutual 14 By-Laws and Rules, and **d**) has been informed that they are required to have HO-4 insurance.

4. No renter may move into the community until the M14 Board of Directors accepts the lease. The Mutual Assistant will then contact the tenant with regards to the move-in date and inform the Gatehouse to admit a moving van into Mutual 14 for a specific unit.

Owner-landlords who have not followed these procedures to date are asked to please present the required documentation as soon as possible. A unit owner who fails to comply with the provisions may be subject to reasonable penalties determined by the M14 Board, including depriving the tenant of facilities under the control or direction of the Mutual. Any questions may be directed to our Mutual 14 Assistant, Gloria Robar, at 301-598-1338.



BOARD OF DIRECTORS

- President:** Richard Bambach
Vice President: Frank Lozupone
Secretary: Agnes Glass
Treasurer: Paulina Garner
Director: James Moores
Director: Jackie Rabinow
Director: Ralph Romano

COMMITTEE CHAIRS

- Advisory:** Agnes Glass & Aleen Phillips
Budget & Finance: Paulina Garner
Landscape: Sharon Moores
Property Maintenance: Frank Lozupone & Bill Buck
Social: Sharon Moores & Mary West

Web Site: <http://www.professionalusa.net/m14/>

Mutual Assistant: Gloria Robar - 301-598-1338

- Building Problems? - **Call** Gloria at 301-598-1338
- Emergencies, when Gloria is not available - **Call** Physical Properties –301-598-1500
- After hours & weekends – **Call** Main Gate – 301-598-1044

Comcast Issues - contact 301-920-9951 (previous error corrected)



Information for Leisure World Residents from Tax Forum (Reprinted from Leisure World News, December 15, 2009)

This article contains useful information that might help you lower your taxes. We urge you to read it.

The Leisure World Legislation & Taxation Committee (Abbott Roseman, chair) and the Leisure World Community Corporation (Marian Altman, Chair) held a Tax Forum for residents on November 23rd and January 5th. Ted Staples from the Maryland Department of Assessments and Taxation (MDAT) presented useful information about tax assessments for residents.

Almost 300 residents attended the first forum but there was not enough room for many others who would like to have attended. Therefore, a second forum was planned and we are presenting a summary of the information from the forum here for your information and use:

- All houses and apartments in LW have been reassessed already. This process takes place throughout Maryland but each area is reassessed only once every three years. This is the year for Leisure World's turn.
- Letters will be put in the mail to every unit owner in Leisure World on **December 29, 2009** telling each one what their assessment is.
- Assessment means that value of your unit, in the opinion of the State of Maryland. This number is used to decide how much you will be required to pay in property taxes to Montgomery County and the State of Maryland.
- On average, LW residents will find that their new assessments are 40 percent lower than their previous assessments. This is very good news in terms of the amount paid in taxes.
- Your reassessment is in effect for three years. Even if the value of your unit goes up during that time, you will not be reassessed until three years from now. If the value of your unit goes down during that time, you have a limited time each year, around December, to appeal to have your assessment lowered.
- Those who feel their assessment is inaccurate can appeal. This means you can appeal if you feel your units are actually worth less than what the letter says the State feels your house is worth.
- In the letter sent to you, there will be a place on the form that you can check to say you want to appeal your assessment. You can check this box if you want to appeal and that will start the appeal process.
- If you want to **appeal**, you must do so **within 45 days of receiving your assessment letter**, which will probably be about **February 12, 2010**.
- You can also ask MDAT to send you information about "comparables," meaning houses they examined to decide how much your unit is worth. They attempt to find units that are similar, or comparable, that were recently sold, to determine how much yours is worth now.
- If you appeal, you can make your case in writing, by e-mail, by phone or at an in-person hearing. If you can convince the appropriate officials that your unit is worth less than MDAT said it was worth, they will lower your assessment.
- MDAT does not decide how much you will pay in taxes, just how much your unit is worth. Montgomery County and the State of Maryland later decide the tax rate, meaning the percent that will be used to multiply with your assessment, to determine the exact amount of tax you will be charged.

L.W.'s Legislation & Taxation Committee and the LWCC Board were happy to arrange for residents to obtain this very useful information. We are now in the process of scheduling a Tax Forum for early next year to answer any questions you may have regarding your assessments.