

THE GRAPEVINE



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Mark Your



Calendar

**Next Board Of Directors’
Meeting Thursday,
February 16, 2012**



JOIN US!!!

in the **Annapolis Rm. of Clubhouse I** at 1:30 p.m. All unit owners and residents are encouraged to attend all Board meetings.



► Property Maintenance Committee, Thursday, February 2 at 1:30 PM, Administration Building



Advisory Committee
Will meet Wednesday, February 15 at 10 AM in Clubhouse I

► LWCC Board of Directors January 31 at 1:30 PM.

► LWCC Executive Board meets February 17 at 1:30 PM.

The President’s Corner

2012, a new year, has begun. Let’s hope we have a pleasant winter. I hope you all had happy holidays.

We are starting a new report this month – a treasurer’s report on the budget of the Mutual. This will be new to many of you, but we thought it would be right to let you see where the money you pay in condo fees is going. Our budget is about \$1,500,000 per year. We budget carefully so that we take in a small surplus. This isn’t to make a profit, it is to prevent us from coming to our residents with requests for special assessments if we do run over unavoidably. This surplus has been a real benefit for our operations. It is more than just insurance against possibilities such as a severe, cold winter which could change our use of electricity and drive up the electric bill quite a bit. We have used that money to improve our property values. As you know, we are now doing a regular maintenance program (the first big project was painting our apartment buildings) and those funds have largely been generated by shifting funds from surplus so we could have the time to build up a regular funding from the condo fees without having a big jump at any time. Because of the decrease in interest rates and the legal restrictions we have on our savings (they must be in FDIC insured accounts) we have had a significant decrease in income that cannot be made up by shifting to higher paying investments. That means we have used surplus also to bolster our reserves. Our strong replacement reserve has permitted us to do things like replace elevator machinery several years before originally planned (with the benefit of both getting more reliable service and cutting back significantly on emergency repair expenses) and, this last year, to replace the siding on our plaza homes (which was not in our original replacement schedule). Those replacement reserves are still in good shape and will be used this year to begin re-roofing our apartment buildings and for several other projects. The bottom line, from my perspective, is to let you know that, although the numbers in the treasurer’s report may look large, they are numbers we can afford. But we thought you should see them, hoping that they will let you better understand all that goes into operating and maintaining our community.

I have asked Mr. Harold Crisp to activate the Nominating Committee of the Mutual. We will be electing three members of the Board of Directors this year. I have found the current Board to be an exceptionally good group. I would welcome any of those whose terms are ending this year to run again, and hope that any of our residents who are interested would also be willing to serve. Please be willing to serve your community if asked — and please step forward if you wish to take a role in the governance of the Mutual. You will be welcome.

I must make one negative comment. If you observe something that is not right in our community, it is proper to bring it to the attention of the Board of Directors. BUT, it is not proper to attempt to do so anonymously. An anonymous complaint is one that cannot be checked to find out why the complaint was



made. It is not right to go to someone and ask about a problem if, in fact, they are not doing something wrong. We can protect the identity of someone who feels they must object to a neighbor's actions and don't want to be named directly, but if a complaint comes to us anonymously we can not check with the person making the complaint to determine the facts of the matter before trying to act on the complaint. So, anonymous complaints simply cannot be dealt with. This is simply a way of applying the principles of the Sixth Amendment of our Constitution to life in a condominium community.

Richard Bambach
301-598-5322
richard.bambach @verizon.net

February 2



Ground Hog Day

Trash Rooms Concerns

You are probably aware of the obvious – our trash rooms and our dumpsters are rather small. Too small to really accommodate all the trash that is generated by 21 apartment dwellers. That is why it is so important that all residents of our apartment houses be considerate of each other. Only garbage and small trash should be placed in the dumpsters. Boxes, if they are not knocked down, take up a great deal of room in the dumpster and also in the trash room.

Please, do not throw boxes in the dumpsters and also do not leave them set up in the trash room. All boxes should be knocked down and stacked against the wall on the far side of the dumpster.

Cast offs of electronics, furniture, gadgets, etc. that you want to dispose of do not belong in the dumpster. Some small items may be left on the left side of the dumpster or call Physical Properties Dept. to make arrangements for a pick up.

It is important that you share this information with your housekeeper and/or caregiver.

Advisory Committee



The Advisory Committee will meet in Clubhouse I on Wednesday, February 15, 2012 at 10 a.m. Look for the location on the announcement board in the lobby.



Property Maintenance Committee

There are some changes in the wind! Yes, thanks to the contributions made by Linda O'Neil and her sub-committee your PMC is presenting to the Board a proposal to change the paint colors on apartment buildings 16 and 17 and to be continued as the remaining are scheduled. No, the colors will not be Ravens purple/black nor Redskins red/gold. They will be cream with light shades of tan combined with the existing white. The plan is to repaint all of the buildings in the future those colors. The lobbies are to feature the same colors especially the wood trim and shelves. Since painting the fiberglass rails are not included in the Palmer Bros' contract, your PMC is asking the Board to approve this addition. Also prices have been requested for tiling the second and third floor lobbies to match the entry and elevator floors.

Committee member Barbara Martin was asked to make an inspection of the carpets as many residents voiced concern over their condition. Thankfully she chose one of those nice warm days to do this. She submitted a very thorough survey of every floor in all eight apartment buildings. The main problems seem to be mold, mildew, and stains. This raised the question of how often the carpets have been shampooed in accordance with the two times a year that is required in the contract with Stansbury. Your PMC is addressing this so this very important issue can be resolved this Spring. She also reported that the second and third floor carpets need repairs which will be done as soon as weather permits. Most of these repairs have been caused by residents dragging furniture and other items rather than carrying them. So please be gentle and careful so that these expensive repairs can be kept to a minimum.

Rule of the Month

Sec.2.01 Occupancy

A. It is the intention of this Mutual to provide housing for older persons. In furtherance of this:



1. At least one of the persons who reside in any unit in this Mutual must be 55 years of age or older:
2. No other resident of the unit may be under the age of 50 years, except as follows:
 - i. a person under the age of 18 years may reside in the unit, but not for an aggregate of more than 30 days in any calendar year.
 - ii. any other person under the age of 50 years may reside in the unit, but not for an aggregate of more than 90 days in any calendar years
 - iii. a disabled relative of a resident of the unit, if such resident is 50 years of age or older, may reside with such resident in the unit.
3. A live-in caregiver (companion) **must** occupy the unit of the person who requires his/her services (January 2009)

If a resident of a unit in the Mutual who is 55 years of age or older dies or ceases to be such a resident and no other resident of the unit is 55 years of age or older, the provisions of paragraph (1) of this subsection do not apply to that unit if (as provided by law) at least 80 percent of the units in the Mutual do meet the requirement of that paragraph.

B. Not more than four persons may permanently reside in a three bedroom unit in the Mutual.

C. The owner of a unit and its lessees, if any, are each responsible for the behavior of all residents of the unit, and any guests of a resident, and for the adherence of residents and guests to the rules and other requirements of the Mutual, including the requirements of its bylaws.

February 20th



Presidents' Day



Lincoln

February 14



Valentines Day



Personals...

Happy Birthday

2/12	Joan Reynolds	(B13-2A)
2/17	Jackie Rabinow	(B13-2G)
2/27	Ken Schroeder	(B15-2C)



Please Welcome



Be sure to introduce yourselves to Glenda Frederick who recently moved into B17-3F.

Landscape Committee



Head up! The first meeting in 2012 of the Landscape Committee will be on Monday, March 12.



Monday February 20 President's Day



Social Committee

Our next event will be March 20, 2012. We'll have soup, deli sandwiches, and BINGO with prizes from Giant. Watch for the sign up notices.

Keep your eyes on this section to learn about all the Social Committee's scheduled events for 2012.

Attached is Report from our Treasurer



Reminders & Vital Info



• 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, and look into the water heater pan for a sign of water.

• 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.



IN MEMORIAM

Condolences to Anna Kruger, (B10-2A) on the passing of her husband, our neighbor, Saul Kruger, on December 2nd.

Our condolences also to Frank Lozupone (17-3A) on the passing of his daughter Christina Marie on December 22nd.

And sadly, condolences to Ruth Boyd (12-3F) on losing her husband Ray who passed on January 5th.

February 22



Ash Wednesday

M14 ONLINE:

www.professionalusa.net/m14/

Did you know that the by-laws for our Mutual are on our website?

Wednesday February 29



Leap Day

BOARD OF DIRECTORS

President:	Richard Bambach
Vice President:	Jackie Rabinow
Secretary:	Agnes Glass
Treasurer:	Ann Graham
Director:	James Moores
Director:	Frank Lozupone
Director:	John Radcliffe

COMMITTEE CHAIRS

Advisory:	Agnes Glass & Aleen Phillips
Budget & Finance:	Ann Graham
Landscape:	Sharon Moores
Property Maintenance:	Frank Lozupone & Bill Buck
Social:	Sharon Moores

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

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



**Mutual 14 Financial Sheet
Fiscal Year 2011 (Unaudited)**

Cash and Investments

Replacement Reserves	1,289,362.35
Insurance Acct	9,450.21
Contingency Reserves	52,286.81
Maintenance Reserves	30,599.51
Operating Fund	262,185.63
TOTAL	1,643,884.51

Revenue

	Actual	Budgeted
Assessment In- come (condo fees)	1,511,856	1,511,856
Interest Earned	13,730	16,063
Other income	765	0
Transfers to Fund- ed Reserves	(342,179)	(344,536)
Total Revenue	1,590,742	1,183,383

Expenses

	Actual	Budgeted
Mutual Administra- tion	29,602	30,595
Building Mainte- nance	710,359	725,572
Electricity	434,501	450,000
Water	66,639	74,504
Elevators	24,565	24,304
Janitorial	39,397	39,286
Building Mainte- nance	33,298	40,889
Insurance	68,106	72,536
Landscaping	10,891	11,557
Transfers from Funded Reserves	406,570 ¹	0
Community Facili- ties ²	355,075	361,296
Mutual Operating expenses	88,180	85,921

¹ These reserves paid for siding, roofing, carpeting and painting.

² Includes LW administration, E+R, CH2, Restaurants, Medical Center, Pharmacy, Trash, Golf Course, Snow removal, street lights, property maintenance, replacement reserves.

Total Expenses for Mutual 14 in FY 2011 ³	1,589,996	1,203,384
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³ "Total expenses" exceed the "budgeted" because budgeted does not include items paid for out of the replacement reserve. This is an acceptable business practice because we add to the "replacement reserve" on an annual basis to build the account so that we can pay for these large, but irregular, capital expenses. Roofing, for example, is done on a twenty year cycle. We use a consultant every five years or so to evaluate our replacement reserve to make sure it is adequate to pay for these "big ticket" items as they are needed.