

# THE GRAPEVINE



Published by and for Forest Glade, Mutual 14 of Leisure World

No. 5, May 2020

## Mark Your Calendar!

**Meetings are being held  
by conference call: 1-  
425-436-6331  
Code=891183.**



### Mutual 14 Board

3<sup>rd</sup> Tuesday,

Meetings at 9:30 a.m. via  
Free Conference Call 1-425-  
436-6331 Code=891183.  
Next meeting is June 16.



### Budget Committee

Committee meets Quarterly.  
Next meeting is August 10.  
Venue TBD.



### Building Rep Committee:

Committee meets bi-monthly  
on second Tuesday. Next  
meeting is June 9 at 10:00  
a.m. via phone: 1-425-436-  
6331 Code= 891183

## The President's Message

I mentioned SENIOR CALL CHECK in the January Grapevine, and I'm going to revisit it for a specific reason. In that discussion I told you that our resident and neighbor, Bob Combs, had fallen and was unable to summon help. As a result, he ended up in the hospital, then in rehab, and then in a skilled nursing facility because he was no longer able to live independently. Bob was never able to return to Forest Glade. With sorrow in my heart I now report to you that Bob contracted COVID19 in that facility and died a week later. He had no family, but my condolences go out to his friends. If you live alone, please consider taking advantage of this free service. To sign up, call 866-502-0560 or go to their website: <https://aging.maryland.gov/Pages/senior-call-check.aspx>

COVID continues to be the front-and-center topic on everyone's minds and I guess it will be for the foreseeable future. I have learned of a few more cases in Leisure World and a confirmed case here in Forest Glade. Please, PLEASE! Assume everyone you meet is a disease carrier! Wear your masks; wear your gloves! I've seen excellent compliance among our residents; some of the caregivers and visitors who do not live here are less than exemplary in their consideration for our health. Please tell YOUR visitors and caregivers that masks are not a suggestion. In this community, masks are a requirement if you're anyplace where you might encounter another person, and most definitely around our apartment buildings, plaza homes, and walkways.

Someone in a third-floor unit in one of the apartment buildings had a kitchen sink backup. They reported using Drano, but the drain was still plugged. Those drain cleaner products fly off the shelves of the supermarkets, but they're really dangerous to use. Never use liquid drain cleaner! It's especially important in multifamily dwellings. Liquid drain cleaner is an acid. If there is a main line stoppage or tier stoppage and liquid drain cleaner is used, there is no telling where that liquid will back up into, and it can potentially cause



severe burns to someone in another unit. Thanks to the licensed plumber at PPD for alerting us to this information. Now we know better, I hope we will all do better.

Our summer maintenance and home improvement projects are underway! The painters are scraping and sealing the deck pans in all the apartment buildings. (Deck pan? Stand on the catwalk of the first or second floor of any apartment building and look up. That is the deck pan!) Following behind the paint crew are the contractors who are covering the deck pans with vinyl soffit material. The industry likes to say, "Vinyl is final". It may not be a forever solution, but we expect it to outlast most of us, solve the problem of the unsightly peeling paint that has plagued our buildings for as long as I've lived here, and save us money on painting costs for many years to come.

Building 17 is the first building receiving the vinyl soffit and will be receiving a face-lift of new paint immediately after. The soffit installation will proceed in more or less reverse numerical order until all eight apartment buildings have been improved. Building 16 will also receive new paint this year, with the other six buildings following over the next three summers.

The Board reviewed the annual audit of our financial status at the last Board meeting. Forest Glade continues to enjoy strong financial stability. We're glad our Treasurer and Budget Committee Chair, Laura Wiltz, has been able to return to her duties of overseeing the Mutual's finances.

It appears our lives and activities will continue to be dictated by this virus for some time. Until this contagion is no longer a threat to our welfare, all mutual meetings will continue to be conducted using technology rather than in person. When this changes, you will be informed. Take good care of yourselves. In Forest Glade we truly are 'in this together'.

Ruth Hunter

479-601-2781

### Notes from the Board

Unit Status: 139 units owner occupied; 14 units unoccupied; 40 units rentals; 4 units delinquent B10-2F for rent; B13-3D for sale (on market soon), B15-1D for sale (closing scheduled 5/27).

**All maintenance issues should be reported by email to Jennifer Quinteros at [m14@mutual-14.org](mailto:m14@mutual-14.org).** She acts as the conduit for communications between residents and the Board or our Property Maintenance Manager, Ronny Cabrera. She will refer your issue to the appropriate person to deal with it.

PPD's schedule (weather permitting) for snaking and flushing stack vents/waste lines from apartment roofs down to first floor units is as follows:

Building 15: Thursday, May 21

Building 16: Thursday, May 28

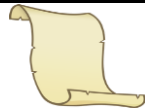
Building 17: Thursday, June 4



## Emergencies

If you have an emergency:

1. **Call our Mutual Assistant**, Jennifer Quinteros at 301-598-1369 or email her at [jquinteros@lwmc.com](mailto:jquinteros@lwmc.com)
2. When our Mutual Assistant is not available **Call Physical Properties** 301-598-1500
3. After Hours and Weekend Emergencies **Call the Main Gate** 301-598-1044



## Announcements



\*With social distancing, our Mutual is meeting via “Free Conference Call”. All meetings held are using the same phone number and code every month. Free Conference Call numbers are: 1-425-436-6331 Code=891183. **NOTE: If you dial in and join the meeting after 9:30 please do NOT interrupt the meeting by announcing your name.**

\*It is essential to keep your drains clear and running free. Nothing should go down the disposal except WATER! Maintain your disposal by running COLD water for 15 seconds while the unit is running, and 15 seconds after you turn off the unit.

\*A big shout-out and thanks to Maria Cruz, who is doing a great job of keeping the bags in the doggie stations fully stocked.

Kudos to all our Forest Glade residents for wearing masks when going out in public. This practice keeps all of us safe. Please remind non-residents that they should wear masks, too.



## Welcome to Our New Residents...

Greetings to our new neighbor Patricia Richardson (B11-2E) who is moving in on May 22.



 **IN MEMORIAM** 

Our sincere condolences to the family and friends of Fabriciana Rivera (B11-2C), mother of Maria Cruz, who passed away Monday morning. The family will hold a funeral next Tuesday (May 26), following the Memorial Day weekend. Internment has not been determined.

We send our sympathy to the friends of our former neighbor, Bob Combs, who lived in Building 15, 1D. He was hospitalized after a fall and then went into rehab, but he never regained enough mobility to return here. He contracted COVID-19 in the nursing home and after seven days in the hospital, succumbed to the illness. No funeral information is available.

 **Landscape Committee** 

Spring has sprung, I think, and so have the weeds. We will be checking all the gardens within the next week. If you have weeds, we will be taping a note on your door. You will have two weeks to tidy your garden or hire someone to have it done. After two weeks, if your garden isn't neat and weed-free, the Mutual may take action to clean it up. If you have a problem, please call me.

Sharon Moores

301-219-1783

 **Budget Committee** 

The quarterly meeting with the Board and the Budget Committee scheduled for May 11 was cancelled as the first quarter 2020 financials reflected no meaningful discussion points.

The formal external audit of our January 1, 2019 through December 31, 2019 financials has been completed and reflected that Mutual 14 / Forest Glade is in a strong financial position. This contrasts with the current status of the Leisure World of Maryland Corporation (LWMC) which is currently running a significant operating deficit.

Laura Wiltz, Treasurer



**Property owners should carefully read this message from the Leisure World Insurance Advisory Committee. As of October 2020, if you do not have HO-6 insurance and an incident in your unit (e.g. water leakage) causes damage to another unit, your liability increases from \$5,000 to \$10,000. Check with your insurance provider to determine your coverage.**

## Leisure World Insurance Advisory Committee Report

The committee met by teleconference on Monday, April 27, 2020. Theresa Melton, our USI agent (USI Insurance Services, LLC), reviewed our second quarter claims (November 1, 2019-January 31, 2020) and the five- year cumulative loss ratios showing an annual increase in Leisure World claims.

The committee discussed the upcoming policy's renewal and factors affecting a premium increase. The insurance market suffered extreme losses in 2017 and 2018, and similar losses are expected in 2019-2020. This is leading insurers like Travelers to reduce the number of properties they are willing to insure and the coverage they are willing to offer, while increasing deductibles and premiums. Market factors aside, Travelers also takes into consideration the increasing number, severity, and frequency of claims filed in Leisure World.

The Maryland Legislature passed Senate Bill 175 which, when signed by Governor Hogan, will go into effect on October 1, 2020. This act increases the responsibility of a unit owner for the condominium's deductible from \$5,000.00 to \$10,000.00. This is good for the mutual because it reduces our financial liability, but it will increase individual homeowners' responsibility and insurance premiums. Normally, an increase in a policy's deductible would maintain or reduce premiums, but because of the other factors mentioned above, this probably will not be the case for the upcoming policy period (August 1, 2020 - July 31, 2021).

More data is forthcoming from USI and Travelers and the committee will discuss it again at their next meeting on June 22, 2020, at which time they will make their recommendations to the LWCC Board of Directors. It does appear, however, that our insurance premium will increase considerably more than in previous years, affecting the Leisure World portion of our condo fees for 2021.

Kathy Viney  
April 28, 2020

**Any Mutual owner who would like to submit written comments for the Insurance Advisory Committee's consideration should email [kathyviney@comcast.net](mailto:kathyviney@comcast.net).**



**M14 ONLINE:**



Have questions about the Mutual or questions for the Board? Contact the Mutual by using our e-mail address:

[M14@mutual-14.org](mailto:M14@mutual-14.org)

**Our Web Site:** [www.mutual-14.org](http://www.mutual-14.org)

Mutual 14 is also on the Leisure World Residents' website at:

[mutual14.lwmc.com/HomePage/38013](http://mutual14.lwmc.com/HomePage/38013)

**Leisure World Executive Meetings:** The LWCC Executive Committee meets Friday, (10 days before the LWCC Board) at 9:30 a.m. in Clubhouse I. You may attend by phone. Dial 1-425-436-6398, Code 729411 then the pound sign (#).

The LWCC Board meets on the last Tuesday of each month at 9:30 a.m. in Clubhouse I.

From the Leisure World News: "Executive Committee and Board of Directors meetings are recorded and available to view live or after the meeting at (residents.lwmc.com) > Your Community > LWCC Executive Committee and Board Meeting Recordings."

**Power Problems?** Please remember that if you have a power outage, DO NOT call Pepco!

Call the Main Gate, 301-598-1044.

The Main Gate reports outages to Pepco. We do not have individual accounts with Pepco. This means Pepco does not have a record of your individual residence if you were to call them.



**Happy June Birthday to:**

Ralph Romero (6/26) and Sylvia Pachenker (6/30)

*If you would like to share your birthday, please email us at: [grapevinem14@gmail.com](mailto:grapevinem14@gmail.com)*

**Light Bulb out in the Hallway?**

Call Pat Leanza 301-598-4569

**Comcast Issues?** Call 1-855-638-2855

**BOARD OF DIRECTORS**

- President:** Ruth Hunter  
479-601-2781
- Vice President:** Bobbie Palmer  
301-598-7712
- Secretary:** Kathy Viney  
301-598-2691
- Treasurer:** Laura Wiltz  
301-598-0897
- Director:** Roger Blacklow  
240-560-7789
- Director:** Jane Carona  
301-922-2994
- Director:** Gary Leber  
301-822-4686

**COMMITTEE CHAIRS**

- Building Rep:** Kathy Viney
- Budget & Finance:** Laura Wiltz
- Landscape:** Sharon Moores
- Social:** Sharon Moores