THE GRAPEVINE



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

No. 4, Apr 2023

The next Board meeting for Mutual 14/Forest Glade will be May 16 at 2:00 p.m. in the Administration Building Sullivan Room and by Zoom.

For details email a request to: m14@mutual-14.org

The Zoom meeting ID is **847 2085 0351**. The Password is: **672727**. If you would like to join by phone the number is: 301-715-8592

JOIN US!

We encourage all residents to attend Board and Committee Meetings.



Building Rep Committee:

Meetings are held quarterly in the Potomac Rm., Clubhouse I. Next meeting is May 9 at 3:00 p.m.

> Our Mutual Assistant is Danesca Pineda

301-598-1316 or dpineda@lwmc.com

The President's Message

Election Results and the President's Message at the Annual Meeting of Unit Owners

We had a quorum of 124 units representing a weighted vote of 65%. The results of the election were as follows: Janie Brown 17.571%, Jodi Davis 11.782%, Walter Faggett 41.355% and Kathy Viney 56.369%. Kathy Viney and Walter Faggett will each serve three-year terms on the Board. The Board elected their officers for the 2023-2024 term: Kathy Viney, President; Jim O'Neil, Vice-President, and Gary Leber, Treasurer/Secretary. The vote on the proposed "no smoking" amendment to our Bylaws: 43.6118% in favor (we needed 60%) and 20.0325% not in favor. The motion failed.

I'm happy to report that the State of the Mutual is still outstanding! As I said last year: this is due to the hard work of every Director you have elected in the past, the current Board of Directors, and the many committee members and regular neighbors who have worked behind the scenes to make Forest Glade a great place to live *and* a sound investment. The Directors you have elected today will continue to make certain that our property values are not only maintained but improved.

I'd like to see more of you getting involved in our neighborhood operations. If you can add your two cents or expertise in any area that catches your attention, please contact me. Not everything is done by a formal committee. However, some of your neighbors who have volunteered to serve on the Budget & Finance Committee: Richard Bambach, Maxine Hooker, and Sheila Becker, will be reappointed at the May 16th meeting of the Board of Directors. If any of you would like to volunteer to join them in making those difficult decisions, let me know.

Roger Blacklow has represented Mutual 14 on the LWCC Board of Directors for the last three years. It's a time-consuming job with a lot of homework and meetings. Roger has decided to step down to spend more time reading books and taking interesting courses, and just being retired. Taking that responsibility off my shoulders for the past few years has allowed me to get my bearings and settle into *one* job on *one* Board before adding this other job on the LWCC Board so, **thank you, Roger**, **for everything you've done for our community!**

The Unit Status Report shows that our rentals have remained steady. But we have an unusual number of unoccupied units, mostly due to several recent deaths. We've developed an "estate closing package" for families who don't really know anything about Leisure World or how it works. It includes the most important Mutual 14 rules and Leisure World contacts (Registration, Resales, Accounting, etc.), as well as ads from the LW News for estate sale companies. We've been told by a few families already that it's been very helpful in settling their loved ones' affairs in Leisure World.

The state of the Mutual's finances as of March 31st indicates that our bottom line is still healthy. Unfortunately, we do have two delinquencies: one with condo fees three months in arrears that has been subjected to a lien, and a second with condo fees four months in arrears that we couldn't subject to a lien because of a pending foreclosure. I hope that process moves quickly so the new owners can start paying. Otherwise, our members are mostly paid up but for a few outstanding late fees, insurance reimbursements, or other minor charges.

The Board has just agreed to open an investment account at Morgan Stanley for the professional management of our Reserve Funds. This should take the onus of investment research away from both the Leisure World accountants and our Board members. We should also get a better return – meaning increased income - because the account advisors will have access to a larger array of potential investments than we have had available to us in the past.

Last year we completed several major projects, including painting three buildings, roofing four buildings, and upgrading three elevators. This year our agenda includes: the biennial dryer vent cleaning, paint touch-ups, masonry work (if we can find a mason), and replacing the cylinder & jack assemblies in Building 12 and 14's elevators. We will also get our Reserve Study update which is expected to be done in June and will prepare us for the next five years and beyond.

In 2022 we paid \$120,000 for Building 15's water pipe break and replacement. But we also had about \$59,000 in un-reimbursed payouts for water events originating inside units. Water is our enemy! Don't ignore drips; they can easily and quickly turn into floods. Everyone must be vigilant and address active or potential water leaks as quickly as possible.

I'm recommending everyone buy **water sensors**, small battery-operated discs that act in the same way as your smoke detector: water touching the sensors on the disc sets off a loud alarm. Just place them under the kitchen and bathroom sinks, next to the water heater or a/c unit, behind the washing machine, toilets, refrigerator, and dishwasher. I'm also recommending **EZ-Traps** that are installed on your air conditioner or heat pump unit. It's a U-shaped device that allows you to periodically clear the condensation drain line of your system and prevent backups and overflows. When condensation backs up, a low-voltage float will shut off your air conditioner until the line can be cleared. The EZ-Trap can be installed by PPD for about \$130. An 8-pack of the least expensive water sensors *including* batteries can be bought on Amazon for about \$58. If you aren't able to get online, ask a friend, a neighbor, or your grandkids to order for you.



These devices are a lot cheaper than the cost of clean-up and repairs after a pipe break or toilet leak that goes unnoticed. And if you want to go the extra mile (and expense), there are water sensors that will alert you even if you're not at home by calling your cell phone.

The property insurance market is affected by more than just Leisure World or Mutual 14's claims history. *In 2022 property insurers recorded a loss of \$26.9 billion, three times any previous years' loss.* Due to Hurricanes Fiona and Ian in Florida, the record-breaking rain, floods, and snow in California, the spate of devastating tornadoes in the south, and other major events nation-wide, we should expect <u>at least</u> a 15% increase in our property insurance premiums for the next coverage period starting August 1.

Electricity was the main factor in the massive increase to condo fees for 2023. There is currently a Leisure World working group looking at the pros and cons - and expense - of installing sub-meters in the master-metered mutuals. This will involve wireless meters attached to the circuit box inside every unit, sending usage data through the internet to a "mutual reader". This will allow for a more accurate reading of the mutual's monthly usage and, hopefully, lower billing based on actual data. The initial installation and set-up will be paid by the mutual and we expect to include the estimated cost for this in our upcoming Reserve Study update. How condo fees for individual units will be recalculated is yet to be determined. There's a lot that hasn't been decided yet.

Cathy Madden and I have been writing rules for **charging electric vehicles** within the mutual. It's quite detailed and there's been a lot to consider. We're on our third draft, and we think we'll have something to show the Board and send to owners in a few weeks.

The Board of Directors will always have the duty to manage the Mutual's maintenance and capital projects because they have the power of the purse. But it's never been ideal to have "new management" every time a Mutual Board or Mutual president changes. We're volunteers with very different backgrounds and very little of it in property management or construction. We've each done the best we could, but it really should be in the hands of full-time professionals who will provide consistent long-term management. So, I'm happy to say that we now have the one thing we've been pleading for – a *property management team* dedicated to the non-high-rise mutuals. They are led by Bob Brunelle, and include an Assistant Property Manager, Lee Shields, and Danesca Pineda, our Mutual Assistant. They can be found in the new "Mutual Services" office next to the Post Office in the Administration Building. It's going to take a little while for me to cut the apron strings and let someone else take charge of all our property maintenance and capital projects, and for you to remember who to call for what. It's also going to take a little while for the team to learn about us and our needs. Please be patient while they navigate the learning curve.

In closing, I want to say that I appreciate the kind words of support *and* the constructive criticisms many of you have shared with me throughout the year. I take the position and responsibility of being your president seriously, and I actually like the job most of the time. I believe I've done it well and, as the adage goes, a job well done is its own reward. So, no salary increase!

Kathy Viney, President

Call or text 301-598-2691

Kathy is available for Mutual 14 business Monday through Friday from 9:00 a.m. to 6:00 p.m. (and on weekends for emergencies only, please).



Notes From The Board

DELIVERIES ARE NOT ALLOWED ON SUNDAYS OR HOLIDAYS! You have six days of the week between 8 a.m. and 7 p.m. to schedule deliveries. Do not call me (Kathy Viney) on a Sunday morning when your truck is stopped at the main gate. If I'm really cranky I can and will deny entry.

Plaza Homes with fireplaces: Owners are reminded that it is their responsibility to have the chimney cleaned and inspected. If you can't remember the last time you called a chimney sweep, it's probably time to get it done!

We'll soon get a schedule for our biennial dryer duct cleaning. This service is being paid for by the mutual. While the crew is in your unit, they'll also check your washing machine hoses for wear. If your washing machine hoses are worn, split, moldy, or just more than five years old they'll tell you. Then you should arrange to have them replaced - at your own expense. Call PPD. It's a relatively inexpensive project, especially compared to the cost of clean-up if they break and spew water all over your unit and your neighbors'.

There's an Amazon screenshot in this newsletter to draw your attention to a product that could save us all a lot of money - water sensors - mentioned in the President's Message to the Annual Meeting. Also mentioned are **EZ-Traps** that have to be installed by PPD or another HVAC professional. Protect yourselves and the Mutual by having these warning devices in your homes!



Welcome to Our New Residents



Forest Glade/Mutual 14 extends a warm welcome to:

15111 Glade (Bldg.12) #2C- 3/23/23 Mannarino to Donna Lai @ \$186,000 15121 Glade (Bldg.13) #3F- 4/14/23 Vincent to Paul Bartels @ \$160,000 3510 Forest Edge (Bldg.16) #1A – Under contract

Transitions:

Muriel Killerlain, (Bldg. 17-1F), owner since 2002, died on March 27, 2023.

Gracie, beautiful, friendly, and gentle white poodle, companion to Carol Ames (B12-1D), died on April 11, 2023.

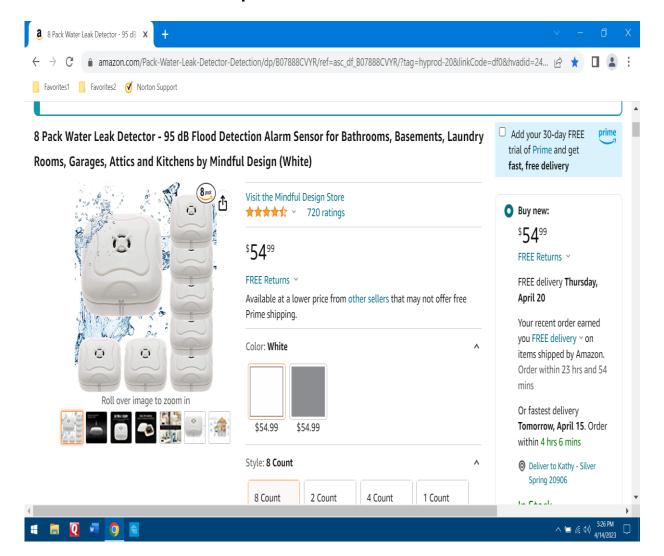
Kevin Vincent, (Bldg. 13-3F), and Bernice Taylor, (Bldg.16-1A), have moved to nursing care facilities.



NON-EMERGENCY service calls:

If you or a neighbor needs help getting up after a fall (and it's not a medical emergency), or if the elevator is out and you need assistance getting up or down the stairs, LW Security cannot help you. But you can call the number below and tell the dispatcher what service you need. To reach Montgomery County Public Safety Communications Dial 301-279-8000, press '1'.

Sample of Water Leak Detector



The above is one example of the many styles and prices of water leak detectors.

\$141,888

\$1,462,564

Current Operating Cash

Current Replacement Reserve



Mutual 14 Treasurers Report and Financial Statement Review

Statement Total Annu	Date: 31-Mar-23		2,285,544	
			2,203,344	
Total Cash	Balance			
3/31/202	3		1,604,452	
Total Cash	Historical Perspective			
3/31/202	3		1,604,452	
6/30/202				
9/30/202				
12/31/2022				
YTD Incom	e vs. Expense			
	ne to Date :		\$566,389	
	ating Expenses to Date:		\$606,024	
YTD Net In	come (Loss)		(\$39,635)	
Delinquen	cies			
	3 Total Delinquencies with percent of Assessments at:	0.74%	\$16,837	
Dolinguana	y Historical Perspective			
Total Delin			¢4.C 02.7	
Total Delin			\$16,837	
Total Delinquencies 9/16/2023				
Total Delinquencies 12/16/2023				
, otal o o iii	11, 10, 101			
Investmen	ts			
Money is h	eld in :			
1	Checking Account		\$32,648	
1	Non Allocated Money Market	2.20%	\$109,240	
5	Money Market Accounts with an average Interest of:	1.07%	\$500,747	
5	Certificates of Deposit with an average interest of :	1.87%	\$518,924	
4	T-Notes with an average interest of :	4.32%	\$428,807	
Normal regions				
Cash				

Operating Cash						
Sug	gested	Actual	Difference			
Months	\$380,924.00	\$141,888	-\$239,036.00			
15%	\$342 831 60	\$141 888	-\$200 943 60			





Social Committee



Spring is Here!

It is time to think about planning some social functions that everyone seems to enjoy.

With a new social year here, I'm asking anyone who is interested in being a part of the Social Committee to please call or text me before the end of May. Even if you are a current member of the committee, please let me know that you are still interested in participating.

You may want to help set up the functions from planning to clean up or you just may want to collect the party money for your building. It takes a village to pull off all of our activities so I'm asking for your help.

I would like to hold a picnic about the third week of June. I will be back from Florida June1, so please let me hear from you.

Thanks!

Sharon Moores 301-219-1793



From Roger Blacklow:

The PowerPoint presentation from the General Manager's Town Hall meeting regarding the restaurants is now online. You can find it on the resident website under "Governance".

This is my last meeting as your Rep because I do not plan on running for reappointment to this position. Attending these monthly meetings, either in the official capacity as the M14 Rep or via Zoom as an interested resident, provides a strong knowledge base for how things work, what issues we face, and how we are dealing with the current situation, including the financial crunch. The LW News coverage is spotty, so I urge you to watch the meetings either as they are held or the tape available on the residents' website. I also find chair Pat Hemsted's column in the LW News to be valuable.



M14 ONLINE



M14 ONLINE

Have questions about the Mutual or questions for the Board? Want to submit an ABM? Email the Mutual by using our e-mail address:

M14@mutual-14.org

Our Web Site: www.mutual-14.org

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

mutual14.lwmc.com/HomePage/38013

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.

Leisure World Executive Meetings: The LWCC Executive Committee is scheduled to meet Friday, May. 19, at 9:30 a.m. See Leisure World News to access the meeting.

The LWCC Board of Directors met on Tuesday, Apr. 25, at 9:30 a.m. in Clubhouse I and via Zoom. See Leisure World News for access info to the recording of the meeting.

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) >Governance > LWCC Executive Committee and Board Meeting Recordings. Governance meetings open to all unless legally closed."



Happy Birthday!



We have no birthdays to report for May.

If you would like to share your birthday, please email us at: 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: Kathy Viney

301-598-2691

Vice President: Jim ONeil

301-438-3232

Secretary/Treasurer: Gary Leber

301-822-4686

Director: Carol Ames

240-970-5105

Jane Carona Director:

301-598-2131

Director: Walter Faggett

202-403-4039

Director: John Loveday

603-540-6101

COMMITTEE CHAIRS

Building Rep: Gary Leber Gary Leber Budget & Finance: Landscape: Jim ONeil

Social Committee **Sharon Moores**