

MUTUAL 16 MATTERS

FEBRUARY 2024

PLANNING MEETING

1:00 PM first Thursday of month
Clubhouse II, Rossmoor Room

BOARD OF DIRECTORS MEETING

9:30 AM second Tuesday of month
Clubhouse II, Rossmoor Room & Zoom

BOARD OF DIRECTORS

President: Paula Seebode

301-944-4759

PaulaS330@aol.com

Vice President: Betsy Davis

240-383-7155

BetsyTDavis1@gmail.com

Secretary: Chris Everett

410-428-7549

Chris@CEverettOnline.com

Treasurer: Edwin Bradley

202-641-7455

edsubrad@aol.com

Doug Allston

301-598-2557

dkallston@gmail.com

Marcia Laundy

301-598-3027

malaundy@gmail.com

John Looney

240-669-3530

j.looney007@comcast.net

Mutual 16 | Leisure World, Silver Spring, MD | www.lwm16.com

FROM THE DESK OF THE PRESIDENT

Recently, I took the five-dollar commuter bus to the airport. When I got on, the other passengers were already in conversation. A young Hispanic woman with a three-year-old in tow, had an address on a piece of paper in her hand. She didn't speak English. Also riding this bus were a gray-bearded black man, a young black woman with an ornate hairdo, a young Hispanic man in a uniform, and a silver-haired white lady. They were all trying to help the young mother get where she needed to go in downtown Baltimore. The black gentleman didn't speak Spanish. He tapped the Hispanic man on the arm and said "I know where she wants to go. Tell her she needs to catch the MARC train." The young black woman said, "Tell her that's the last stop of this bus." The silver-haired lady said "That's where I'm going. I will make sure that someone there will help her get to the right train." The Hispanic gentleman translated everything patiently. At Arundel Mills, the four working folks got off the bus, each saying good luck. The silver-haired lady said that they shouldn't worry. "I won't leave her." The young woman gave a heartfelt gracias to each. There was no rancor on that bus. No "Why don't you learn English." There was no fear of the other. The only feeling on that bus was "I will help you."

On a smaller scale, I was in one of the groups of Mutual 16 residents who went door-to-door delivering the proposed bylaws and proxy letters. We talked to at least 40 people. We were received with good grace. No one was irritated at being disturbed. Almost everyone knew what we were talking about. They realized the importance; they asked for help filling out the form; they pledged to turn it in as soon as possible. There was no "Don't bother me," or "This is dumb." There was no rolling of eyes.

In this world of fear, suspicion, and unkindness, it is sometimes hard to believe everything will be alright. But now, in these two small experiences, I have been reassured that people are basically good. They work together. They take responsibility. I've always believed Mutual 16 is special in this way. Maybe the wider world is taking baby steps in our direction. **PAULA SEEBODE**

IN
THIS
ISSUE:

1. President's Message
2. Support
2. Contacts
2. Bylaws Brunch & Chat

3. M16 Scramble
3. Snow Plan (Reference)
4. Meet the Schneiders
5. Reminders

5. Resources
5. News You Can Use
5. Gardening Services
5. Milestones

SUPPORT

Sr. Property Manager: Nancy Sprinkle
301-598-5800

nsprinkle@lwmc.com

Admin. Assistant: Stacey Carranza
301-598-1338

SCarranza@lwmc.com

PPD (Physical Properties): 301-598-1500

Main Gate (Security): 301-598-1044

Leisure World Admin: 301-598-1000

CONTACTS

COMMUNICATION DISTRIBUTION

Jean Jones

301-467-3387

LANDSCAPING

Betsy Davis 240-383-7155 &

Marcia Laundy 301-598-3027

MAINTENANCE

John Looney

240-669-3530

NEWSLETTER

Chris Everett

410-428-7549

SOCIAL

Kay Looney 240-669-3530 &

Diane Rosenfield 301-996-2549

HELPING HANDS

Peter Loan 240-676-6074 &

Lenny Sammarco 240-535-8627

FRIENDS OF THE PARK

Paula Seebode

301-944-4759

SUNSHINE LADY

Melinda Proctor

301-847-9644

mefoxp@gmail.com

CONVERSATION, BRUNCH, AND BYLAWS

On February 16, thirty Mutual 16 unit owners got together to discuss the proposed bylaws revision, to fill out directed proxies, and to eat.

If you don't plan to be at the special meeting on March 21, please submit your directed proxy as soon as possible.



Kay Bidinger, Marcia Laundy, Colleen McCarty, Jane Welsh, Kay Bugenhagen, and Bob Strade sample a delicious brunch buffet.



Bob Strade, Jeanette Akhter, Janet Gilbride, Joan Safier, Ann Holt, Bob Hortin, Mohammed Akhter, Paula Seebode, and Francine Joyner discuss the proposed bylaws revision.

Other attendees (not pictured): **Doug Allston, Judite Fernades, Rhonda Finehout, Shirley Gilmore, Bill and Terry Heineman, Joe Joyner, Peter Loan, Kay Looney, Jodi Lyons, Don Phillips** (with two of his daughters), **Susan Polydoroff, Julie Repeta, and Susan Willcoxon.**

FEBRUARY SCRAMBLE

Rearrange letters on each line to form a word and then use the bracketed letters on each line to form the BONUS WORD.
Created by **JANET GILBRIDE**

E T W E S

[] _ _ _ _

M H E E T

[] [] _ _ _

N D C Y A

_ [] _ _ _

W R L O F E

_ _ _ _ [] _

I R N E F D

_ [] _ _ _ _

BONUS WORD

CLUE: FEBRUARY, A TIME FOR

[] [] [] [] [] []

See next month's Scramble for answers

JANUARY ANSWERS

R U P L S

_ S _ L _ [U] _ R _ _ P _

R O P C U

_ C _ [R] _ O _ _ U _ _ P _

L G N F I

_ F _ [L] _ I _ _ N _ _ G _

D E L A D P

_ P _ [A] _ D _ _ D _ [L] _ E _

S R I S M P

[P] _ R _ _ I _ _ S _ _ M _ _ S _

BONUS WORD

CLUE: MORE THAN SINGLE -----

[P] [L] [U] [R] [A] [L]

LEISURE WORLD SNOW PLAN

FOR FUTURE REFERENCE –
(hopefully we're done for this season)

For Medical Attention

- If you have an ongoing critical medical requirement such as dialysis, oxygen, chemotherapy, radiation, etc., call the Grounds Maintenance Department at (301-598-1314) to have your name placed on a snow clearance priority list. Residents must contact the Grounds Maintenance Department annually to be kept on the list.
- Notify the Grounds Maintenance Department (301-598-1314) at least three hours in advance of a medical appointment you are unable to reschedule. Make sure your medical facility will be open; do not make any assumptions that it will be.

Communication

For information on cancellations or delays of Clubhouse I and II events and activities and/or other snow-related information, such as trash pickup, bus scheduling, and facility closings:

- Call the Daily Events Line at (301-598-1313)
 - Check the Leisure World closed circuit TV channel 972
 - Check (residents.lwmc.com)
- Call the Main Gate (201-598-1044) to report stuck vehicles or accidents.

Call the Grounds Maintenance Department (301-598-1314) with your snow clearance inquiries

- Due to the high volume of calls and the department's need to be out overseeing snow-removal operations, calls will be monitored and prioritized on a regular basis around the clock.
- Calls will be returned as quickly as possible according to urgency.
- Do not call the McFall & Berry, Inc. office for routine information, complaints, or scheduling issues.

Additional Advice

- In preparation for a potential snow emergency, now is a good time to stock up on essentials such as food and medicines, and other items such as batteries and reading materials. Be prepared to keep at least one week's supply of essentials on hand during the winter months.
- During a snow emergency, if you are in doubt about venturing from your residence, it is best not to go out. Wait until conditions are safe before putting out trash or retrieving newspapers.

GET TO KNOW YOUR NEIGHBORS

CHRIS & LARRY SCHNEIDER 3413 ST. LEONARDS COURT

Chris and Larry Schneider grew up in Queens, New York, going to the same schools from second grade through high school. They travelled in adjacent crowds but started dating right after high school graduation. For the first years of their marriage, they stayed in Queens. They had two boys, Brian and Danny. Larry, following in his father's footsteps, was a New York city cab driver. Chris was a fulltime mom. The neighborhood around the schools they had gone to had changed, for the worse; so when the children were approaching school age, they made a leap of faith and moved to the town of Albrightsville, Pennsylvania in the Pocono Mountains for good, safe schools for the boys and for Chris' 12 year old sister, Vicky. They lived for a year in Chris' parents' vacation home to see how well they could adapt to "country living." The cold snowy winters and the change from city life to life, 45 minutes away from everywhere, took some getting used to but after a year they moved into their own home. At age 29, Chris finally learned to drive! Larry drove a commuter bus from the Stroudsburg area of the Poconos to New York. For 30 years, he got up at 2 AM, drove sleepy commuters to New York, spent the day in the city, then drove the commuters back to Stroudsburg, arriving home to go to the boys' school activities or eat dinner with the family.

In 1993, Chris was hospitalized for several weeks with a respiratory illness. In the hospital, she experienced the angel-like care of the nurses. When she recovered, Chris decided to leap again. With the total support of her family, Chris began attending nursing school, about an hour drive from home. Larry, Vicky, Brian, and Danny chipped in to make it work. After graduation, Chris worked at a 700-bed skilled nursing facility for the next 22 years, rising to the position of administrative nurse/staff development director. Her facility was hard hit by COVID. Before the vaccines, the nurses washed and reused personal protective equipment, dressed like astronauts, and did the best they could; but many, many patients and staff were lost. With a broken heart, Chris retired in 2020.

Unfortunately, soon after Chris retired, Larry got COVID. He was hospitalized in the ICU for 12 days. Chris could not enter the hospital to visit or help. Luckily, he did not have to be intubated but came home dragging an oxygenator around for several months.

Son Brian and his wife, Jennifer, moved to Montgomery County when they first married. They now have four children. Son Danny and his husband, Zio, and their pups also moved from Florida to Maryland to be close to family. Chris and Larry, both now retired, had no choice but to leap one more time to be closer to their children, grandchildren, and grand dogs. Coming full circle, Larry's mother, Florrie, recently came to live with them here in Mutual 16.

Chris and Larry say they are testing Leisure World to see if they want to stay here permanently. Larry plays cards, water volleyball, and pickleball; Florrie already plays mahjongg and canasta; and Chris, a talented crafter, is intrigued by the pottery club. Larry has also become the "Uber driver" for the grandchildren when needed and couldn't be happier. In their free time, Chris and Larry enjoy cruising and are looking forward to an upcoming cruise out of Baltimore for the first time. The family of 11 have also begun a weekly pizza night. It looks like Leisure World and Mutual 16 passed the test!



REMINDERS

LITTLE LIBRARY THE ROCK

Anyone can put books in, anyone can take books out. After you read a book, bring it back or give it to someone else. If you have any questions, call **Paula Seebode**, 301-944-4759.

SUNSHINE LADY

Our "Sunshine Lady" sends cards to our hospitalized residents as well as condolence cards for our deceased residents. If you know of anyone who would need a card, please contact **Melinda Proctor** at 301-847-9644 or email her at mefoxp@gmail.com.

DOES MUTUAL PAY FOR IT?

If you need work done in your home and you feel the Mutual should pay for it, you *MUST FIRST* call **Jack Looney** at 301-938-0718 or 240-669-3530 *BEFORE* calling Physical Properties (PPD). If Jack is not available, call **Paula Seebode**. If you call PPD directly, you will be responsible for any charges incurred unless it is an emergency. For emergencies after hours, call the Main Gate 301-598-1044.

FRIENDS OF THE PARK

Mutual 16 is home to a beautiful Leisure World landmark: the Park at the Rock. Join in to help – call **Paula Seebode** for more information.

"FILE OF LIFE"

Do you have a red vinyl "File of Life" magnetically attached to your fridge door? If not, get one from Montgomery County Fire & Rescue. Keep it updated. First responders will check your refrigerator door for the "File of Life."

NEWS YOU CAN USE

If, for any reason, other than the sale of the unit, the unit owner of record changes, call or email Krystal Grant, Leisure World Registration Coordinator, 301-598-1354 (kgrant@lwmc.com). This happens most often upon the death of one of the owners. Ms. Grant will tell you what you need to do to change the unit owner(s) of record in all LWMC databases. This usually involves filling out a form and giving her a copy of a death certificate.

GARDENING SERVICES

Gloria Sherman (LW Res)
301-980-2867

Jane Zimmerman (LW Res)
301-219-8745

Austin Angles 301-598-5161

Bill Bowers 301-831-7893

Cooper 301-473-2191

REC Lawn Russ Cooper 301-614-2938

Mark Emmel 301-249-3655

Jovy's 301-537-9156

Jose Mayorga 301-346-5880

Carlos Mendoza 301-624-9769

Sam & Mari Gardens 301-590-5977

BIRTHDAYS

Melinda Proctor

3414 Island Creek Court
February 1

Lenny Sammarco

15407 Prince Frederick Way
February 1

Michael Higgs

3308 Solomons Court
February 4

IN MEMORIAM

Norm Pulliam

late of 15556 Prince Frederick Way
February 11

RESOURCES

CONTRACTORS

Carpet Cleaning

Unique Carpet Cleaners
Rod Gardner
301-455-4623

Electrician

Ethan Greene
240-388-1616

Garage Doors

Billy's Garage Doors
301-367-9160

General Contractor

Mike Morrow
301-613-8781
Morrow1200@me.com

HVAC, Plumbing

Jiffy Plumbing, Heating and AC
Pete Kristiansen
240-882-8696
petethevacguy@gmail.com

Robertson Plumbing Services

Chris Robertson
301-602-4007
robertsonps@yahoo.com

Painter

Ralph Carter
301-302-1211
Ralphcarter8@aol.com

HANDYMEN, APPLIANCE REPAIR

Scott Davis
240-463-6134
t00lman7@yahoo.com

John Kent
301-385-8866
alhandymanjack@gmail.com

Alex Santos
202-945-3178
aasremodel@gmail.com

Senior Appliance Repair
571-445-2623

NOTES

MUTUAL 16 – CONDOMINIUM OF ROSSMOOR, INC.
MINUTES OF THE BOARD OF DIRECTORS
REGULAR MEETING
February 13, 2024

Pursuant to notice previously given, a regular meeting of the Board of Directors was held in the Rossmoor Room in Clubhouse II and via ZOOM on Tuesday, February 13, 2024, at 9:30 AM.

Directors Present: **Paula Seebode**, President; **Betsy Davis**, Vice President; **Chris Everett**, Secretary; **Doug Allston**, Director; **Marcia Laundry**, Director. **John Looney**, Director; **Ed Bradley**, Treasurer

Management: **Nancy Sprinkle**, Senior Property Manager; **Stacey Carranza**, Administrative Assistant, Mutual Services

Residents: **Dee Berkholtz**, **Art Popper**, **Marc & Val Kellogg**, **Kay Looney**, **Joe Halpin**, **Janet Gilbride**, **Rhonda Finehout** and **Maureen O'hara**

1. **Call to Order** – The meeting was called to order at 9:30 AM.
2. **Approval of Agenda for February 13, 2024 BOD meeting** – The agenda was approved as presented.
3. **Approval of Minutes for January 9, 2024 BOD meeting** – The minutes were approved as presented.
4. **Reports from M16 Officers:**

Presidents Report- Paula Seebode reported

-AWMs

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To approve the 2022 Audit as presented

Resolution #55, 1/24/2024

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To approve holding a Special Meeting on March 21, 2024 at 1:00pm in the Montgomery Room for the purpose of considering the Bylaws amendment and reinstatement.

Resolution #56, 1/24/2024

-ABMs

- **3400 Island Creek**

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To approve ABM level 1 charging outlet with GFIC protection installation in garage of 3400 Island Creek.

Resolution #57, 2/13/2024

- **15557 Prince Frederick Way**

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To approve ABM for kitchen and bathroom renovations at 15557 Prince Frederick Way.

Resolution #58, 2/13/2024

- **EV Charging**

Upon motion duly made and seconded, with 5 directors in agreement and 2 not, The Mutual 16 Board of Directors agreed,

To require all Mutual 16 residents who will be using their unit's electricity to charge their EV vehicle- complete and submit an ABM, even if charger has previously been installed, to ensure proper installation and record keeping.

Resolution #59, 2/13/2024

- **Bylaws and Amendment and Restatement planning and schedule-** Ms. Seebode reported 20% of the Proxies have been returned. Brunch will be on Friday, February 16 from 10am to 1pm at 15408 Prince Frederick Way, to talk about the proposed bylaws and proxy procedure. Ms. Seebode also stated a letter will be mailed to residents regarding the Special Meeting for the Bylaws restatement and planning meeting. The letter is expected to go out February 21st.
- **Insurance-** Ms. Seebode stated she received letters from insurance company stating the Mutuals Insurance Premium cost will rise at least 15%.
- **Security Cameras-** Residents can now get reimbursed for security cameras from the police. Link for details: <https://montgomerycountymd.gov/pol/howdoI/security-camera-rebate.html>
- **Invoices**
Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To approve invoice #7 from Paul Eisenhour, the webmaster, for re-registration, back-up and annual maintenance for the Mutual 16 website in the amount of \$125.00.

Resolution #60, 2/13/2024

Vice President Report- LW BOD Meeting- Ms. Davis reported on the LW BOD Meeting on January 30 meeting: The LW Board of Directors approved Standing Committee members for Audit, Budget, Communications, Community Planning Committee, Emergency Preparedness, Golf and Greens,

Government Affairs, Health, Insurance, Landscape, Lifestyle, PPD, Security and Transportation, and Strategic Planning.

Ms. Davis also reported there was a 3M meeting on February 12th. The 3M (Master Meter Mutuals) updated progress on various aspects of submetering. Several of the 3M mutual boards have begun preliminary discussions of feasibility and information-gathering. Highlights:

- Submetering would continue to be under the LW commercial rate single account. Conservation rebates, such as on HVAC heat pumps, are not available for commercial accounts. That is true now as well.
- Mutuals are encouraged to get estimates from vendors and electricians to identify possible costs and how to fund the project. A list of several vendors and electricians will be compiled and sent to each mutual attendee for their boards' use.
- Mutuals should review their bylaws to determine any restrictions on billing methods.
- PPD committee continues to explore possible funding sources and/ir grants for the 3M submetering project.

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To pursue submetering for the Mutual.

Resolution #61, 2/13/2024

Treasurer's Report – Ed Bradley- Mutual 16 closed its 2023 Financial Operations with a surplus of \$40,518.00. Two major factors fed that surplus. In addition to condo fee revenue, the Mutual received \$7,895.00 as the Mutual's share of Leisure World's distribution of surplus. On the expense side, electric expense came in \$36,204.00 under budget, due to the lower rate provided for in the Community electric supply contract that went into effect in 2023.

Community Facilities came in \$353.00 under budget, despite the fact that Central Administration and the PPD management showed a deficit of \$8,842.00. As for 2024, electric expenses have been budgeted at a significantly lower amount than in 2023. Community Facilities budget was increased only by the minimum amount.

The Mutuals Replacement, Roof and Maintenance Reserves were increased in 2023 by \$227,628. \$52,328.00 of that increase came from the interest earned on the investment in CDs of the Replacement and Roof Reserves funds. The Mutual spent \$59,848.00 of Reserve funds chiefly from the Maintenance Reserve. The balance in that Reserve remains substantial and will be increased by \$25,000.00 during 2024.

a. Delinquencies:

Upon motion duly made and seconded, The Mutual 16 Board of Directors agreed,

To waive late fees for December 2023 and January 2024.

Resolution #62, 1/24/2024

Secretary's Report – Chris Everett – No report.

5. Reports from M16 Coordinators:

a. M16 Maintenance – Jack Looney reported the following:

1. MTaylor Enterprise began work on the settlement issues at 15420 Prince Frederick Way on Wednesday, January 31, 2024 and the warrantee project was completed on Tuesday February 5, 2024.
2. MTaylor Enterprise also began work on the drainage problems at 312 Island Creek according to the proposal approved at the January BOD Meeting. Work was completed on Wednesday, February 7th, and the invoice was received and submitted for payment.
3. PPD has repaired a downspout that was damaged during the recent snowstorm at 15537 Prince Frederick Way in response to our request of late January.
4. We responded to a call from residence at 15529 Prince Frederick Way informing the resident that the clogged drain in their bathroom was considered a resident responsibility. Unless it was determined that the clog was outside the residence. The residents hired a plumber who completed the work and determined that the clog was indeed inside the residence.
5. We were notified of a sinkhole under the sidewalk in front of 15520 Prince Frederick Way. Handyman Jack Kent, who originally notified us of the sinkhole investigated the problem further and provided an inspection report and several options for correcting the problem. Further investigation indicated that McFall & Berry, LW Grounds' contractor would treat the problem and assure that it was corrected.

b. M16 Landscape Report – Marcia Laundry & Betsy Davis. Ms. Laundry- The Board discussed a homeowner's request that the Mutual pay half of the cost of trimming his overgrown bushes and agreed Mrs. Seebode would inform him that the area within 4 feet is the unit owner's responsibility.

Upon motion duly made and seconded, the Mutual 16 Board of Directors agreed,

To approve black aluminum railings for stone wall located at rear of 15416 Prince Frederick Way.

Resolution #63, 2/13/2024

Upon motion duly made and seconded, the Mutual 16 Board of Directors agreed,

To approve McFall & Berry proposal #10043 for replacing timber wall with stone wall and additional shrub removal located at rear of 15416 Prince Frederick Way in the amount of \$13, 124.75, and to approve payment once work is completed and invoice is received.

Resolution #64, 2/13/2024

c. M16 Social & Welcome Report- Kay Looney and Diane Rosenfield: Ms. Seebode reported that there are 3 new residents moving into M16.

d. M16 Rules/Bylaws – See Presidents report.

6. Report from Property Manager- Nancy Sprinkle – A chart of work request updates was included in the Board packet. Nancy Sprinkle suggested the Mutual consider labeling their light poles to save in time spent to find malfunctioning light poles, thus reducing labor charges in the long run. The Board agreed the mutual should not have to pay and requested more information.

7. Reports from Leisure World (LW) Advisory Committees

- a. **LW Security & Transportation – Art Kotsaka-** is studying the various security documents: security assessment 2022, Strategic plan 2020, the new strategic plan, IT plan for the new admin building. He is trying to learn more about what has been implemented and what has not, He's talking to Jim Leong, the chair. He plans to go to meetings as much as he can. More specifically, parking on cul de sacs: MoCo codes say fire lanes *must be marked* with signs or painted curb markings (or both). LW special police are going to start giving tickets to people who block fire lanes. Art lives on a cul-de-sac, where family and visitors have apparently parked for many years without comment, and where he often parks on one side. He cannot park directly in front of the house as there is a fire hydrant which requires 15 ft. clearance on both sides. He drove around most of LW – particularly dead-end cul-de-sacs -- and found none marked with the required signage. In his case, on Parker Creek Lane, the two options are to either park on a main road, Norbeck Blvd with zero paved foot path access, or to compete with the neighbors for the limited space in front of their homes. Further, the no parking/no standing directive would also apply to commercial vehicles such as USPS, Amazon, UPS and other commercial delivery. So as he reads the requirements, there are no fire lanes until they are all properly marked, so that any vehicles can plainly see the restrictions.
- b. **LW Golf – Doug Allston-** No report.
- c. **LW Health – Jeanne Jones-** No report.
- d. **LW Landscaping – Betsy Davis-** No report
- e. **LW CPAC/Technology/Strategic Planning – Art Popper-** Community Planning Committee: The CPC was asked to comment on renovations to the lobby of Club House The committee decided that we were not given nearly enough information about the project including added costs, how the project fit into other work planned for or needed in CH1, and how it fit in with things related to the new Administrative Building.

Technology. The committee is engaged in work about phones for LW administration - there are far too many such phones that are not used, and the goal is to decrease the number of phones to cut costs to LW and those Mutuals who have these phones. There was discussion of the committee getting engaged with the very much needed total change in the residents' web site - something all agree is very poorly done. Discussion also focused around issues related to resident registration or signing up for things like classes or other events. Right now, a few things can be signed up for online or by phone, but many still require going to a clubhouse at a designed time to sign up. It was agreed that this is rather "primitive" and also a waste of resident time, fuel for cars, etc. The committee is looking into engaging with these Tech issues to improve the resident experience and opportunities.

- f. **LW Insurance Advisory – Joan Allston-** The insurance advisory committee meet this afternoon. Representatives from USI were present and discussed general market conditions = not good but not as bad as last year. They anticipate an increase of around 10% across the board. USI publishes several bulletins each year. They send them to the property managers and the mutual presidents. Several I think would be interesting including one about electric bikes and another about residents HO insurance. I think they would be great to include in our newsletter and to put on our website when and if we get them!!! Next meeting is March 25 where claim history will be discussed.

8. Open Forum- None.

9. **Next Planning Meeting** – The next planning meeting will be held on 3/7/2024 at 1:00 PM.
10. **Next BOD Meeting** – The next BOD meeting will be held on 3/12/2024 at 9:30 AM in the Rossmoor Room in Clubhouse II, as well as via ZOOM.
11. **Adjournment** – The meeting was adjourned at 11:54 AM.

DRAFT