

MUTUAL 16 MATTERS

APRIL 2022



BOARD OF DIRECTORS

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	Betsy Davis 240-383-7155 betsytdavis1@gmail.com
	John Looney 240-669-3530 j.looney007@comcast.net

COMMITTEE CHAIRS

Communications Distribution	Virginia Rehbehn 301-438-0949
Landscaping	Doug Allston 301-598-2557
Maintenance	John Looney 240-669-3530
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Security & Transportation — Main Gate	301-598-1044
Comcast	1-855-638-2855 willis_gray@comcast.com

Mutual 16 — Leisure World, Silver Spring, MD 20906 ■ www.lwm16.com

FROM THE DESK OF THE PRESIDENT

I think we would all agree it has been a long winter, but Spring is here and that means it is time for our Annual Meeting. The meeting will be held on May 19th at 2PM. Circumstances allowing, we will resume our custom of having a “Meet and Greet” hour prior to the meeting in the Norbeck Room of Clubhouse 2. Our Social Committee will provide coffee and sweets for the occasion.

You should receive your proxy in the mail during the week of April 18th. Even if you intend to come to the meeting, please return the proxy as instructed. If you have not received your proxy by April 25th, please call **Kelly Rivera** at 598-1031. To be counted, proxies must be returned prior to the meeting on May 19th.

We are indeed fortunate to have four residents running for election. They are (in alphabetical order): **Ed Bradley** (our current Treasurer), **Bob Bridgeman**, **Ellen Darr**, and **Art Popper**. Current Vice President **Bob Horton** has decided not to continue on the BOD, thus creating a vacancy. We thank him for his years of service! We will also take nominations from the floor at the meeting.

The “Open Forum” at the end of the meeting is a great time to ask your Board Members questions about the Mutual or to ask the representatives of management any questions or comments you might have.

Remember, your vote counts. Our Mutual is only as good as the Board Members we elect!

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SMART COOKIES APRIL RECIPE

JUDITE FERNANDES'
GLAZED LEMON COOKIES



INGREDIENTS

- 1¾ cups flour
 - ½ teaspoon baking soda
 - ½ teaspoon salt
 - 1 tablespoon lemon zest (about 1 small lemon)
 - ½ cup unsalted butter
 - 1 cup sugar
 - 1 egg
 - 1 teaspoon vanilla
 - 2 tablespoons lemon juice
- Glaze**
- 2 cups powdered sugar
 - 2 tablespoons lemon zest
 - ⅓ cup lemon juice

DIRECTIONS

- Preheat oven to 350° F.
- Prepare cookie sheet with non-stick spray or parchment paper, set aside.
- In medium bowl, whisk flour, baking soda, salt and lemon zest.
- In large mixing bowl, beat butter for a few seconds, add sugar, and mix until light and fluffy. Add in egg, vanilla, and lemon juice. Mix until fully combined.
- Continue mixing while adding dry ingredients. Mix until fully combined.
- Drop cookie dough by spoonful onto prepared cookie sheet. Bake until light golden on edges, approx. 12-14 minutes. Remove from oven, let cool on cookie sheet about 5 minutes, and then remove to continue cooling on wire rack.
- Once cooled, prepare glaze by whisking powdered sugar, lemon juice, and lemon zest together until well combined. Spoon on top of cookies. Allow to dry, glaze will harden.
- Store cookies in airtight container at room temperature. Enjoy!

M16 FREE DRYER VENT CLEANING APRIL 18 – 29

Air Quality Technology Inc. will be going door-to-door April 18 – 29 to clean dryer vents. They will need to go on your roof and inside your house to accomplish their task. If they come to your unit when you are not home, they will leave their business card and you have until April 29 to call and schedule your appointment. For appointments called in after April 29, unit owners will be responsible for payment. The Mutual will pay for the cleaning of your dryer during the 2 weeks scheduled and any appointments made prior to April 29 even if the appointment is after April 29.



BEFORE AFTER

The schedule is as follows:

April 18 – 22
Parker Creek Lane,
Solomons Court, and
Prince Frederick Way from
15401 up to 15529

April 25 – 29
The remainder of
Prince Frederick Way plus
St Leonards Court and
Island Creek Court

You'll see a Air Quality Technology truck in the community during those two weeks. Their name is on the truck. If you are going to be out of town or away as they make their way to your home, either call them at 301-956-7254 or 240-423-2498. Make the appointment before Friday April 29.

MILESTONES

HAPPY BIRTHDAY

Barbara Axelrod 3311 Solomons Court	April 01
Doug Allston 15519 Prince Frederick Way	April 13
Bob Bridgeman 3413 Saint Leonards Court	April 15
Bernard Repeta 3319 Solomons Court	April 16
John Looney 15411 Prince Frederick Way	April 21
Norm Stant 3407 Island Creek Court	April 24
John Fajnor 15504 Prince Frederick Way	April 26

THANK YOU!

♥ Thank you to **Jean Kitsoulis** and **Harry Geehreg** for the donation of books to the Little Library. Their gifts will keep the Little Library full for a while. Check it out!

PAULA SEEBODE

♥ Thanks for one neighbor's good deed! While walking her dog one morning, the dog pooped on my lawn. She wasn't from my cul-de-sac and was caught without a poop bag. She marked it with a tissue, returned home, then drove back to take care of it. That's when I saw her and we chatted. It was more than most would have done, so I commend her publicly.

SANDY GREER

M16 WORD SCRAMBLE

Rearrange letters on each line to form a word, then use the circled letters on each line to form the BONUS WORD. **JANET GILBRIDE**

M L E B A
□ □ ○ □ □

R H E S O
□ □ ○ □ □

P E S O M I
□ ○ □ □ □ □

R I M T B E
□ □ □ □ ○ □

U S R C E O
○ □ ○ □ □ □

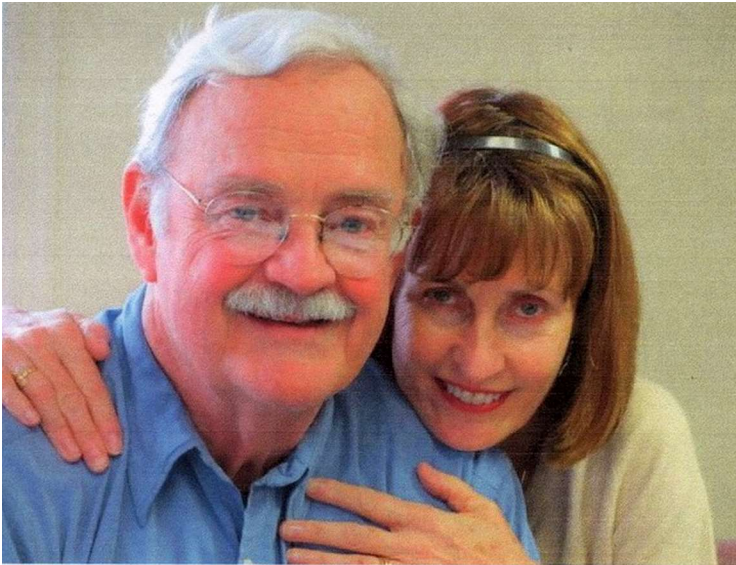
BONUS WORD CLUE: When an object falls apart, it ...
○ ○ ○ ○ ○ ○ ○ ○

See next month's Word Scramble for answers

GET TO KNOW YOUR NEIGHBORS

DICK AND MARY LAWLOR

15500 PRINCE FREDERICK WAY



Mary grew up in Vermont, Dick in Connecticut. They both went to college in Massachusetts: she to Smith College, he to Holy Cross. They met while working at their summer jobs in Boston. He was a lifeguard at a country club; she was a nanny bringing the children to the pool that Dick guarded. The sparks flew when Dick tried to enforce the bathing cap rule and Mary would have none of it. They were an unlikely pair. She protested the war in Vietnam, and he joined the army.

Apparently, love conquers all. Dick graduated in 1968 with a degree in Economics. He planned to go to law school but at the height of the Vietnam War, there was no student deferment for that, so he went to the Army Officer Candidate School in Fort Benning, Georgia. Mary continued at Smith, graduating in 1969, with a degree in Medical Management. During their courtship, she taught him to ski – but not without incident. There is a story of the beginner trying his best but bringing down a host of veteran skiers into a tangled pile in the snow.

They married in 1969 and were stationed in Germany. Dick was a lieutenant in charge of the Personnel Office of his battalion and Mary worked at the USO teaching soldiers to type. Their son, Rick, was born there. During their deployment, they traveled throughout Europe: skiing in the Alps, Apennines, and Pyrenees and touring other non-mountainous places.

When they returned to the US, Dick went to law school at Catholic University while working for a law firm. Mary went to University of Maryland for an education degree while running her own business, a day care center and kindergarten. Busy, busy people.

They lived in Riverdale, New Carrollton, and Silver Spring. Eventually, Dick started his own law firm and Mary went to work for Johns Hopkins, managing 10 divisions of medical specialties and implementing new office technologies. Later, she traveled all over the US for Cigna. She once saw Joe Theismann coming out of an elevator. Not impressed with celebrity, she just says “He was shorter than I thought.”

Mary retired four years ago, Dick is still working as an attorney. He now does mostly wills, estates, and trusts. Dick likes golf. He has played at Spyglass Hill Golf Course in California, and is a past President of Manor Country Club.

They moved to Leisure World when Mary’s muscular dystrophy made stairs problematic. Real dog lovers, the Lawlors have always had a dog. These days, you can often see Dick walking Rex, the big yellow lab, not to be confused with Ernie, who lives across the street.

Walk along with them and you can kill two birds with one stone – discuss estate planning while you get your exercise.

SUMMARY: SPECIAL MEETING ABOUT INSURANCE 3/31/2022

The Mutual 16 Board of Directors called a special meeting on March 31st to discuss the Mutual's property and other insurances. Over thirty residents attended via Zoom.

Jeff Rice, an experienced homeowner's association insurance broker with Associated Insurance Management, LLC, presented a proposal from Greater New York Mutual Insurance Company. This proposal would replace Mutual 16's insurance coverage under the Leisure World Master policy. Mr. Rice presented a comparison between the current Leisure World Master insurance policy and the proposed Greater New York Mutual Insurance Company policy:

- The Leisure World Master policy (StarStone Specialty) is issued by an A-minus rated company. The issuer of the proposed policy (Greater New York Mutual Insurance Company) is an A-plus rated company.
- The premiums for the Greater New York Mutual Insurance Company insurance policies are substantially less than the premiums for the Leisure World Master policy.
- The Mutual's deductible for the Leisure World Master policy is \$50,000. The deductible with the Greater New York Mutual Insurance Company is \$10,000.
- These benefits come at no loss of coverage for Mutual 16.

In answer to residents' questions, Jeff Rice stated:

- That switching the Mutual's insurance company will have no impact on individuals' insurance (HO-6);
- That according to the Maryland Condominium Act, Improvements and Betterments are not covered by any Commercial Policies; and
- That switching to Greater New York Mutual Insurance Company policies will not lower the monthly HOA fees at this time (during 2022.)

Melissa Pelaez and **Crystal Castillo** from LW management, reported that there are portions of liability that Mutual 16 will be responsible for under the Leisure World Master policy as well a responsibility for a portion of LWCC Board of Directors D&O (Directors & Officers) policy. They could not provide exact figures at this time.

Four resolutions were passed unanimously by the Board:

- To accept the proposal from Great New York Mutual Insurance company;
- To remove Mutual 16 from the Leisure World Master insurance program;
- To cancel our separate Fidelity Bond Policy; and
- To ban charcoal grilling as that would adversely affect the new insurance coverage per Rule 3.3 of the Mutual 16 Rules.

CHARCOAL GRILLS ARE NOW BANNED IN MUTUAL 16

As of April 1, 2022, the use of charcoal grills anywhere in Mutual 16 is banned.

This ban is required by our new property insurance company.

The use of a charcoal grill within Mutual 16 could jeopardize our future insurance coverage.

MARCH 13



MARCH SCENES FROM THE PARK AT THE ROCK: CAME IN LIKE A LION, WENT OUT LIKE A LAMB

Thanks to **Sherry Rubin, Janet Gilbride, Doris O'Donnell, Erin O'Grady** and several anonymous donors for monetary contributions to help keep up the park. Special thanks to **Marcia Laundry** for a donation in memory of former resident, **Rhoda Lang** who, long ago with several neighbors, had bake sales to raise money to help beautify the Park at the Rock.

MARCH 30



RESOURCES

CONTRACTORS

HVAC, Plumbing

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

Electrician

Chris Blucher 240-462-7221

General Contractor

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

Painter

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

HANDYMEN

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

John Kent 301-385-8866
a1handymanjack@gmail.com

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

GARDENING SERVICES

Jane Zimmerman 301-219-8745
(Leisure World Resident)
jpzimmer7@gmail.com

Gloria Sherman 301-980-2867
(Leisure World Resident)

REC Lawn Russ Cooper 301-614-2938

Bill Bowers 301-831-7893

Jose Mayorga 301-346-5880

Mark Emmel 301-249-3655

Carlos Mendoza 301-624-9769

Cooper 301-473-2191

Jovy's 301-537-9156

M16 CONNECTIONS

HELPING HANDS

Bob Bridgeman 301-740-6724
brdgmn63@gmail.com

SUNSHINE LADY

Melinda Proctor 301-847-9644
mefoxp@gmail.com

WELCOMING COMMITTEE

Kay Looney 240-669-3530
kayvlo@comcast.net

POWER OUTAGE

Please remember 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.

REMINDERS

LITTLE LIBRARY AT 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 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, contact **Melinda Proctor** at 301-847-9644 or mefoxp@gmail.com.

SHOULD THE MUTUAL PAY FOR IT?

If you need work done in your home and 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 **Joan Allston** 301-598-2557. If you call PPD directly, you will be responsible for any charges incurred unless it is an emergency situation. For Emergencies after hours, call the Main Gate 301-598-1044.

"HELPING HANDS" VOLUNTEERS

If you need some help with a minor household task, contact **Bob Bridgeman** at 301-740-6724 or brdgmn63@gmail.com.

"FILE OF LIFE"

Do you have a red vinyl "File of Life" magnetically attached to your fridge door? If not, get a red vinyl document sleeve online or at an office supply store (e.g., Staples). Keep it updated with info concerning medications, doctors, and contacts to be notified in case of serious illness. This info is very important to an emergency crew when they are called in due to a sudden illness. The rescue crew will check your refrigerator door for the "File of Life."

ROBO-CALLS:

The Mutual 16 President directs the robo-call system to alert residents about immediate situations in the mutual. It may be a notice about a repair that affects residents' water service, a last-minute change to a meeting time, or even a "silver alert" for a missing vulnerable neighbor.

Ellen Darr manages the robo-call directory. To remove your listing, or switch it from land-line to mobile, contact ellenmdarr@gmail.com

TRASH SCHEDULE

Here's the schedule for garbage and recycling pickups, with specific requirements for each.

Note: garbage and recycling containers may be put out the night before their pickup days.

- **GARBAGE:** Pickup days are **Tuesday** and **Friday**. Be sure your garbage can is tightly covered.
- **GLASS/METAL/PLASTIC RECYCLING:** Pickup days are **Tuesday** and **Friday**. Recycling should be in the appropriate blue container. If you need a blue container, you can get one from PPD.
- **PAPER/CARDBOARD RECYCLING:** Pickup day is on **Wednesday** only. Paper/cardboard should be placed in a blue recycling container. Large boxes may be set out separately. Secure properly so paper doesn't fly around when it's windy.

- **YARD DEBRIS: BY REQUEST ONLY** on **Monday** and **Thursday**. Contact the Grounds Department 301-598-1314 to notify them you have yard debris for pickup. Use tall brown paper recycling bags. Phone calls are preferred, but you may also email grounds@lwmc.com.

COMCAST CUSTOMER SERVICE

For routine service (if you need a technician, etc.) call LW Comcast Bulk 1-855-638-2855. For urgent issues (no TV or Internet), call Comcast Rep Willis Gray directly at 443-370-5018.