

MUTUAL 16 MATTERS

JANUARY 2025

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 PaulaS330@aol.com	Paula Seebode 301-944-4759
Vice President BetsyTDavis1@gmail.com	Betsy Davis 240-383-7155
Secretary Chris@CEverettOnline.com	Chris Everett 410-428-7549
Treasurer edsubrad@aol.com	Edwin Bradley 202-641-7455
Directors: dkallston@gmail.com	Doug Allston 301-598-2557
malaundy@gmail.com	Marcia Laundy 301-598-3027
J.Looney007@comcast.net	John Looney 240-669-3530

CONTACTS

Communication Distribution Jean Jones	301-467-3387
Friends of the Park Paula Seebode	301-944-4759
Helping Hands Peter Loan & Lenny Sammarco	240-676-6074 301-598-3027
Landscaping Betsy Davis & Marcia Laundy	240-383-7155 301-598-3027
Maintenance Nancy Sprinkle	240-560-5565
Newsletter Chris Everett	410-428-7549
Social Kay Looney & Diane Rosenfield	240-669-3530 301-996-2549
Sunshine Lady Melinda Proctor	301-847-9644

SUPPORT

Sr. Property Manager Nancy Sprinkle NSprinkle@lwmc.com	240-560-5565
Mutual Assistant Michael Glick MGlick@lwmc.com	301-598-1055
LW Admin	301-598-1000
PPD	301-598-1500
Main Gate (Security)	301-598-1044
Comcast willis_gray@comcast.com	1-855-638-2855

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

FROM THE DESK OF THE PRESIDENT

There has been an increase in the number of cases of termites all over Maryland including in Mutual 16. Our units are almost fifty years old and are wood frame construction. That's just what termites love to eat.

Sometimes termites are seen swarming. Other times you can see dry, brown mud tubes along the foundation, particularly in areas with cracks or unsealed gaps. Occasionally, piles of discarded wings on window sills give them away. More often, termites can go unnoticed for extended periods and can cause extensive unseen damage.



You might want to consider having your unit inspected by a pest control expert every once in a while, not just when you're ready to sell your unit. Most inspections are free.

If termites are confirmed by an expert, the Mutual will pay to treat the *outside* of a unit. The Mutual also pays to treat outside for carpenter ants and carpenter bees. The unit owner is responsible for paying for repairs of any damage *inside* the unit. If you have a confirmed termite infestation, call me so an outside treatment can be scheduled.

AND IN OTHER NEWS... THANK YOU!

Some helpful and hearty Mutual 16 residents shoveled their neighbors' walks and driveways during the last snow event. A big THANK YOU to each of you for your strong backs and your kind hearts.

IN THIS ISSUE...

1. President's Message
2. 2024 Financials
2. Milestones

2. M16 Word Scramble

3. Meet Dee Berkholtz
4. ABM, eRating, & Florida
5. M16 First Snow 2025

5. First Mondays & Socials

5. Ice Stalactite Imagery
5. Snow-Inspired Art
6. Resources & Reminders

UNAUDITED 2024 FINANCIAL REPORT

The 2024 Financial Operations of Mutual 16 resulted in a surplus of \$9643, derived in general as follows:

REVENUES

Chiefly Condo Fees \$1,025,875

EXPENSES

Direct Mutual Expenses (80% Insurance) \$ 94,725

Electric Expense \$ 243,381

Water Expense \$ 61,975

Community Facilities
(LW Admin, Security, Comcast, etc.) \$ 279,197

Combined Mutual Operations
(LW Personnel, Accounting, Overhead) \$ 79,694

Grounds \$ 69,960

TOTAL EXPENSES \$ 828,932

Funding of the Reserves from Condo Fees \$ 187,300

SURPLUS \$ 9,643

RESERVES

The total of the General Replacement Reserve, Roof Reserve, and Maintenance Reserve increased in 2024 by **\$151,413**.

As noted, Condo Fees in the amount of **\$187,300** were added to the Reserves and interest on the invested existing Reserves added **\$63,976** to the Reserves.

Expenditures from the Reserves totaled **\$99,863** resulting in the increase to the Reserves of **\$151,413**.

ED BRADLEY



MILESTONES

HAPPY BIRTHDAY!

Melinda Proctor February 01
3414 Island Creek Court

Lenny Sammarco February 01
15407 Prince Frederick Way

Maureen O'Hara February 02
3408 Parker Creek Lane

Michael Higgs February 04
3308 Solomons Court

Dick Lawlor February 18
15500 Prince Frederick Way

IN MEMORIAM

Mohammad Akhter

January 9, 2025

late of 15505 Prince Frederick Way

JANUARY SCRAMBLE

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

Created by JANET GILBRIDE

T G U O R

○ □ □ □ □

S O I N B

□ ○ □ □ □

G I E B N

□ □ ○ □ □

C O R H G U

□ ○ □ □ □ □

O R T P U S

○ ○ □ □ □ □

BONUS WORD

CLUE: BRRR HURRY UP -----!

○ ○ ○ ○ ○ ○

See next month's Word Scramble for answers

DECEMBER ANSWERS

DNIWE
WIDEN

RDMEEU
DEMURE

CEHNI
NICHE

LWRGOE
GLOWER

ORNET
TONER

BONUS WORD

CLUE: WALKING IN A WONDERLAND

WINTER

GET TO KNOW YOUR NEIGHBORS

DEE BERKHOLTZ

15509 PRINCE FREDERICK WAY

Dee was brought up in Silver Spring. She went to Kennedy High School where she was more an athlete than a scholar. She played tennis, basketball, volleyball, and marched with drill team. In summer, she swam competitively for Manor Country Club. She went to St. Mary's College in southern Maryland where she liked to party but had a serious side. She helped organize a sleep-in at the school, protesting the fact that women had a curfew and men did not. The students spent the night outside and the curfew was rescinded. In the summers, she worked for the DC Recreation Dept. lifeguarding and teaching swimming.

She graduated with a degree in Social Science. By serendipity, freshly out of college, she got a job on the ground floor of the emerging business computer industry just as punch cards were being replaced. She spent the next 45 years working for computer manufacturers such as Wang Laboratories, Symbol Technologies, Motorola, and NCR. She started her career in technical support then migrated into sales, which was a much more lucrative position. The last 27 years of her career were spent assisting numerous Federal Government entities implement new technologies such as minicomputers, word processing, personal computers, local area networking, electronic mail, document imaging, mobile computing, and RFID.

Her husband, Pete, worked for the same company as Dee when they met at a company party in New Jersey. Sparks flew "across a crowded room." They tried a long-distance romance for two years but finally realized that seeing each other sporadically wasn't ideal. She didn't transfer to his office. He didn't move to DC. No, they both quit their jobs and moved halfway across the world to Honolulu. It was the 1970s after all. Dee was a manager at a McDonald's for about 6 months until she and Pete were able to land jobs in the computer industry.

Pete and Dee married in Hawaii in 1978. There was a destination wedding before destination weddings were a thing. Many of their family and friends travelled to Hawaii for the ceremony and party. Two of their three children were born in Hawaii and were named Noelani Kristina and Mathew Keone so they would always carry their Hawaiian heritage with them. Although they loved the Hawaiian lifestyle, the weather and most of all the kind, generous people, in 1984, they decided to move to Maryland to be near Dee's family.

In 1985, they bought a house in Kensington where they raised their family. As she continued to work full-time (selling to the Federal Government, volunteering as a Girl Scout leader and CCD instructor), her third child, Jay was born.

They first got to know Leisure World when Dee's mother, **Rita Molyneaux**, moved into Mutual 16 in 2006. When the unit next to Rita became available, Pete and Dee bought it to rent out and possibly retire there to help take care of Rita if she needed them. Unfortunately, Pete passed away in 2016. Dee continued to live in her big house in Kensington sharing it with her son and his family. Dee retired in 2018. When her M16 tenant moved out in 2019, Dee moved in. Dee feels lucky to have been next door to her mom for the next few years, especially during COVID, until Rita passed away at age 99.

Dee still owns "her mom's house" and leases it out. She agrees that it's much easier to live in Leisure World than in the 100+ year old house in Kensington. She plays pickleball and mahjong, and maintains the Pickleball Club website and associated technology. Her children and 6 grandchildren live in New Hampshire, Massachusetts, and Florida; so she spends a considerable amount of time traveling between the 3 locations. She and her children and their families spend summer vacations in Wisconsin on the family-owned island. The grandchildren are now the fifth Berkholtz generation to view the island as their favorite place to go. Who else do we know who has an island?

Dee helps her M16 neighbors in many ways. She was on the Rules Committee and she maintains the Resident Directory for us.

Her philosophy of life is: "Try to leave things better than they were before you got there." She has definitely accomplished that where Mutual 16 is concerned.



ABMs, eRATINGS, AND FLORIDA ROOMS – IT’S COMPLICATED

Mutual 16 homes have a special feature: the Florida Room. At its elemental level, the Florida Room is built on a concrete pad that is a step down from the attached unit; it has three walls of basic sliding-glass doors framed by a small border of drywall interior; and a corresponding exterior finished with vinyl siding.

Over the years, various owners have remodeled the Florida Room with various levels of enhancements. A common upgrade is installation of insulated sliding- or stationary-glass doors. Ceiling fans, heaters and/or air conditioning can extend the seasonal use of this space. Several owners have gone further.

Here’s some information from one such owner:

“One of the negative things we learned early about our Leisure World home was that the step leading into

the Florida Room was a tripping hazard that could be a cause of very serious injuries, leading us to think about eliminating this potential problem. But solving this meant raising the floor and, if we wanted to replace the very leaky sliding glass doors, that would require non-standard replacements. That got me to thinking about the next level of improvement – replacing the sliding doors with much smaller windows, a larger expanse of insulated walls, as well as insulating the raised floor, and the addition of an insulated door. When implemented, these modifications led to a significant reduction in our eRating and, therefore, a significant reduction in our condo fee, a more comfortable living area year-round which we could use to be our reading room and a place to eat our meals.”

JOE HALPIN



HAVE YOU EVER WONDERED HOW YOUR ENERGY-EFFICIENT HOME IMPROVEMENTS AFFECT YOUR MONTHLY CONDO FEE?

Each Mutual 16 unit owner’s monthly fee is recalculated annually based on a number of factors: a Leisure World amount, a Mutual 16 base amount, the square footage of your unit model’s floor plan, HVAC, windows, doors, the Florida Room configuration, and more.

This calculation is performed by the Leisure World accounting department each December to reflect new base amounts along with whatever ABMs and other improvements are on file for your unit.

It might sound obvious, but the accounting department can only factor in your home improvements if they have been recorded properly; most important are the ABMs that are on file for your unit. If you or your unit’s prior owners have not verified that your improvements are on file, it may be worth your time to do so, and retroactively file any missing ABMs that reflect such improvements.

You can verify and rectify your records in two steps:

1. Contact Ernesto Castillo (ecastillo@lwmc.com) in LW Mutual Services to find out the current eRating codes for your unit. The result Ernesto gives you will be your unit’s raw codes, and you can compare them to a master list of codes.
2. If you see a missing or incorrect eRating code from step 1, you can submit an ABM to Monica Tejada (mtejeda@lwmc.com) with the appropriate info. If the improvement was done by a prior unit owner, you will have to do some leg-work to make sure that the eRating info in your application is correct.

You can repeat step 2 as many times as necessary for each missing or incorrect code. As long as your ABMs are on file by August, they will be used in the upcoming December’s calculation.

Although this whole process may be a little messy, confusing, and possibly even frustrating, it could save you some money for the rest of the time you own your Mutual 16 unit. Ultimately, you can decide for yourself whether the time spent is worth it.

MARC KELLOGG

FIRST SNOW OF 2025 ARRIVES IN MUTUAL 16

M16 COMPLAINTS

During the recent snow, there were many complaints (compiled by **Betsy Davis**) from residents that the snow removal process did not measure up. Issues included:

1. Driveways were poorly plowed or only had a 3-foot wide path along the side.
2. No salt or chemicals on driveways.
3. Main sidewalks were plowed, not shoveled, forcing pedestrians into the street to go around snow piles.
4. Second snowfall had the same complaints; people with north-facing houses were only cleared by kind neighbors or caretakers, but *not* by McFall & Berry.

McFALL & BERRY RESPONSE

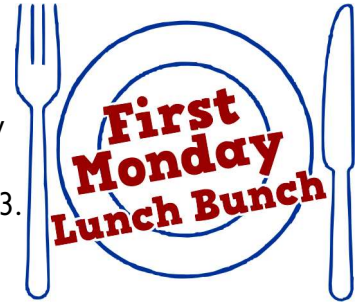
Hopefully, I can help explain a few of these issues that you are referring to. On Monday's snow event we had a little over 8 inches of accumulation. Many times we had to place snow in piles to remove the snow from the rest of the roadways. We use areas like ends of grass islands and the end of cul-de-sacs to place these piles. We most certainly shouldn't be placing them near or on top of sidewalks. On Monday's event, we should have removed all the accessible snow in the driveway pads. There may have been a few instances where a driveway was missed depending on whether cars were parked in the driveway at the time of service. If the loaders have enough access, they will remove all the snow. We also experienced high winds the next day and noticed that many of the pads were re-coated due to blowing snow drifts. The second event Friday night was much less at around 1.25 inches of accumulation. During the event, we consulted with senior Leisure World management and the Grounds Department. The decision was made to not clear the driveway pads at that time due to increased temperatures predicted. This has been standard policy as long as we have been associated with Leisure World. The decision obviously varies from storm to storm; it mainly depends on the weather. However, whether the decision is made to remove all the snow or not, McFall & Berry clears the front sidewalk and also clears a 2-3 foot path leading from the front sidewalk, down the pad, to the end of the driveway for access points for pedestrians, mail workers/delivery personnel. We are taking all complaints seriously and will consider them during our next snow event. We encourage you to communicate concerns in real time during an event to the Grounds Department so we can address problems before they become a issue, when possible. Please let me know if you have any further questions. I will be more than happy to help in any way I can.

AUSTIN ANGLES

FIRST MONDAY LUNCH BUNCH

Due to the snow, our January gathering was cancelled. So, join us on Monday, February 3. Have lunch with your neighbors and maybe make some new friends. Drop in at 11:30 AM in the Terrace Room in Clubhouse I for lunch (or brunch), scintillating conversation, and LAUGHTER. No hidden agenda, no minutes, no menu – just fun. Separate checks, of course. And if your neighbor doesn't drive – offer them a ride. Carpooling is probably a good idea. See you there!

BETSY DAVIS



MARK YOUR 2025 CALENDARS FOR MORE SOCIAL EVENTS

May 15, 1:00 PM – Pre-Annual Meeting Social (Annual Meeting, 2:00 PM); **June 13**, 5:00 PM – Happy Hour; **September 11**, 5:30 PM – Pizza Party; **December 6**, 5:30 PM – Holiday Party.

SUSAN WILLCOXON

M16 FROZEN STALACTITES

Ice "sculptures" at 3407 Island Creek. Photos by **Val Kellogg**.



SNOW-INSPIRED ROCK ART – JEAN SCHAIBLE

"Silence of First Snowfall" and "Snowy Owl"



RESOURCES

CONTRACTORS

•**Electrician**

Ethan Greene 240-388-1616

•**Garage Doors**

BBB Garage Doors LLC 301-309-9100

Billy's Garage Doors 301-367-9160

Fred C. Johnson Co. Inc. 410-792-2126

•**General Contractor**

JLS Contracting, LLC 240-793-2009

JLSContracting@gmail.com

Mike Morrow 301-613-8781

Morrow1200@me.com

Palacios Contractor, LLC 240-671-7258

Palacioscontractorllc@gmail.com

•**HVAC, Plumbing**

Jiffy Plumbing, Heating & AC

Pete Kristiansen

petethevacguy@gmail.com

240-882-8696

Robertson Plumbing Services

robertsonps@yahoo.com

301-602-4007

•**Painter**

Ralph Carter

Ralphcarter8@aol.com

301-302-1211

HANDYMEN/APPLIANCE REPAIR

Scott Davis 240-463-6134

t00lman7@yahoo.com

John Kent 301-385-8866

a1handymanjack@gmail.com

Senior Appliance Repair 571-445-2623

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

Cloverly Landscape 240-714-9531

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

POWER OUTAGE

If you have a power outage, do NOT call Pepco! **Call the Main Gate**, at **301-598-1044**. The Main Gate reports outages to Pepco. We don't have individual accounts with Pepco so Pepco has no record of your 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 needs 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, you **MUST FIRST** call **Nancy Sprinkle** at 240-560-5565 **BEFORE** calling Physical Properties (PPD) or any contractor. If Nancy is not available, call **Paula Seebode** at 301-944-4759. If you call PPD or a contractor 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.

FRIENDS OF THE PARK

Mutual 16 is home to a Leisure World landmark: the Park at the Rock. Join in to help out – call **Paula Seebode** at 301-944-4759 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 with info concerning your medications, doctors, and contacts to be notified in case of serious illness. This data is important to an emergency crew when they are called in due to a sudden illness. First responders will check your refrigerator door for the "File of Life."

ROBO-CALLS:

The M16 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 water service, an event reminder, a last-minute change to a meeting time, or even a "Silver Alert" for a missing vulnerable neighbor.

HELPING HANDS VOLUNTEER

Need help with a minor household task? Call **Lenny Sammarco** 240-535-8627, or **Peter Loan** 240-676-6074.

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 email grounds@lwmc.com or call 301-598-1314 to notify them you have yard debris for pickup.

***SUSPENDED UNTIL MARCH 3, 2025.**

COMCAST (XFINITY) 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.