

Regular Meeting - Board of Directors  
Council of Unit Owners  
Mutual 19B - Condominium of Rossmoor, Inc.

October 26, 2016  
Sullivan Room - 1:00 P.M.

AGENDA

1. Call to Order (Gervais, Damsky, Dunn, Mastrorocco, Lederman)
2. Approval of The Agenda
3. General Manager's Report- Tim Coursen
4. Approval of Minutes of September 28,2016 Meeting
5. Leisure World Board of Directors Report
6. Treasurer's Report- Jack Dunn
  - A. Invoices for Payment-
    - (1) Invoice# 91331 (Attachment # 1)
    - (2) Invoice# 92535 (Attachment # 2)
    - (3) Invoice# 87611 (Attachment # 3)
    - (4) Invoice# 82503 (Attachment # 4)
  - B. CD Renewals
7. Unfinished Business - Update Reports
  - A. PPD Items- Richard Lederman
  - B. McFall Berry Items
  - C. Insurance Claim 2016 List
  - D. Dog Complaint
  - E. "Who Pays" list
  - F. Insurance Claim Process- (Attachment # 5)
  - G. PPD Requests Procedure
  - H. ABM - Samang Ruabruam, #94-3J, (Attachment # 6)

8. New Business

A. Bldg. #88 Landscape, Drainage and Gutter issues – Approve Proposal

B. ABM- Sandra Broadhurst, #92-1E, (Attachment # 7)

C. 2017 Budget Approval

9. Advisory Committee Reports & Nominations

10. Building Representatives

11. Unit Owners

12. Open Forum

13. Adjournment

14. Next Regular Meeting – November 30, 2016, Sullivan Room, 1:00 p.m.

15. Next Agenda Meeting – November 23, 2016, Sullivan Room, 1:00 p.m.

REGULAR MEETING – BOARD OF DIRECTORS  
COUNCIL OF UNIT OWNERS MUTUAL 19B –  
CONDOMINIUM OF ROSSMOOR, INC.

September 28, 2016

SULLIVAN ROOM – 1:00 P.M.

A regular meeting of the Board of Directors of the Council of Unit Owners of Mutual 19B – Condominium of Rossmoor, Inc., was held in the Sullivan Room on Wednesday, September 28, 2016 at 1:00 p.m.

Directors Present: Larry Damsky, Vice President; Rita Mastrorocco, Secretary; and Richard Lederman, Director.

Management: Tim Coursen, Assistant General Manager; Roberta Carter, Mutual Assistant

Absent: John Gervais, President; John Dunn, Treasurer

Visitors: Bill Finley, Catherine Hogan, Sid Lazar, Charles Middleton, Jude Howard, Marion Rosenburg, Ann Kyber, Romeo Fagiolo, Kina Merdinian, Sherry Weber, Connie Costa, Elizabeth Zawislanski

1. Call to Order – Mr. Damsky called the meeting to order at 1:00 p.m.
2. Approval of the Agenda – The agenda was approved as presented.
3. General Manager’s Report – The General Manager’s Report was presented by Mr. Coursen. All questions and comments were responded to by Mr. Coursen.
4. Approval of Minutes of August 31, 2016 – The minutes of the regular meeting held on August 31, 2016 were approved as presented.
5. Leisure World Board of Directors Report – Mr. Damsky’s report included:
  - A. The Board discussed the approval of the site plan for the new Administration Building and the changes made to Clubhouse I.
  - B. Medstar has issued a letter of intent for changes in the amount of space at the medical center.
  - C. Approval of the cleaning of the pond, starting in November.
6. Treasurer’s Report – Mr. Damsky stated that there is a continuing surplus. There are three delinquent units; one 120 days and the others are in arrears by one month.
  - A. CD due from Synchrony Bank on 9/3/16: Mr. Damsky reported that we are still awaiting a decision from the bank regarding the CD.
  - B. Invoices – There were four invoices presented at the board meeting: Invoice # 91331; Invoice # 92535; Invoice # 87611 and Invoice # 89370, were not approved. Board members wanted clarification of each, and will be discussed at the October Board meeting.
7. Unfinished Business-
  - A. PPD Items- Mr. Lederman
    - 1) Window Cleaning- Completed.

- 2) Painting Exterior and Trash Doors- Painting of the tops and bottoms has not been completed.
- 3) Dryer Vent Cleaning- Mr. Lederman stated that the dryer vent cleanings have been scheduled and PPD has the schedule posted in each building.
- 4) Gutter Cleanings- Mr. Lederman stated that a follow up is in process to get the gutters cleaned.
- 5) PPD Proposal; painting of front door benches- Mr. Lederman reported that PPD sent over a proposal cost of \$ 2,604.00. The board agreed to gather detail information of the procedure and to readdress the proposal at the next board meeting.
- 6) Stair treads at Bldg. 93, Bldg. 94, and Bldg. 88- Ms. Carter reported that she has been working with three different companies on the best estimate and has met with Mr. Dunn and a representative from Carpet & Vacuum.
- 7) Removal of Pepco logs near Bldg. 91, termites, and drainage problems- Mr. Lederman stated that he has been in contact with Mr. Avery and that Orkin will come out and treat the infested area.

Upon motion duly made, the Board agreed:

To approve the Proposal from Orkin cost of \$1298.00 for the spot treatment to infested area of Bldg. 91. And to make arrangements with Mr. Tenley and unit owners to have access to their units for termite inspection.

**Resolution #27, 9/28/16**

- 8) Termite Inspection- Bldg. #91- Mr. Lederman stated that he will arrange with Mr. Tenley and unit owners to have access to inspect their units for termites as well.
- B. McFall Berry- Ms. Howard reported that there is nothing to report.
  - C. 2016 Insurance Claim Listing- Mr. Damsky stated that the Board will readdress the insurance claim listing at the October Board meeting.
  - D. Dog Complaint- Mr. Lederman stated that Mr. Gervais is working with the owner to get the dog registered and certified as a service dog.
  - E. "Who Pays List"- Mr. Damsky stated that the Board will update the list and present it at the October Board meeting.
  - F. Insurance Claim Process- Mr. Lederman stated that the process is being finalized and forwarded to Mr. Coursen.
  - G. PPD Requests Procedure- Mr. Lederman reported that a process is in place of drafting an official document on the proper procedures when interacting with PPD, residents and the Mutual Assistant.
8. New Business-

- A. ABM- Elvio Soto, 15210 Elkridge Way (91-2B)- Mr. Soto submitted an ABM to remove and replace 3 windows. All board members approved the ABM with the provision that Mr. Soto get three resident signatures.

Upon motion duly made, the Board agreed,

To approve an ABM request from Mr. Elvio Soto; 15210 Elkridge Way (91-2B) for the removal and replacement of 3 windows. American Windows & Siding, Inc. will perform service.

**Resolution #28, 9/28/16**

- B. ABM- Samang Ruabruam, 15211 Elkridge Way (94-3J)- Ms. Ruabruam submitted an ABM to update interior space. All board members agreed not to approve ABM, will be discussed at the next board meeting.

- C. ABM- Mr. & Mrs. Richard Lederman, 15311 Beaverbrook Court (90-2F) – Mr. Lederman submitted an ABM to remodel kitchen counter tops and flooring. All Board members approved the ABM form.

Upon motion duly made, the Board agreed,

To approve the ABM request from Mr. Richard Lederman; 15311 Beaverbrook Court (90-2F) for the remodeling of kitchen counter tops and flooring. Carpet & Things (DBA Floor Max) will perform service.

**Resolution #29, 9/28/16**

- D. ABM- Peter & Elizabeth Zawislanski, 15211 Elkridge Way (94-1A) – Ms. Zawislanski submitted an ABM to remodel the guest bathroom. All board members approved the ABM form.

Upon motion duly made, the Board agreed,

To approve the ABM request from Mrs. Elizabeth Zawislanski; 15211 Elkridge Way (94-1A) for the remodeling of the guest bathroom. Panda Kitchen & Bath will perform service.

**Resolution #30, 9/28/16**

- E. Bldg. #88 Landscape, Drainage and Gutter issues- The Board agreed to discuss these matters in depth at the October Board meeting.

- F. 15310 Beaverbrook Court- Condo fee; Ms. Saunders- Ms. Saunders submitted a letter to the board explaining the concern of the late fee applied to her account due to miscommunication.

Upon motion duly made, the Board agreed:

To waive the late fee charges for the month of September 2016 Condo fee for the address of 15310 Beaverbrook Ct., Bldg. 92 Unit 2-E.

**Resolution #31, 9/28/16**

9. Advisory Committee Reports & Nominations – Mr. Damsky stated that the deadline to reapply or join an advisory committee is October 28, 2016.
10. Building Representatives – Reports were presented from the Building Representatives present at the meeting.
11. Unit Owners-

- 1) Mr. Lazar's report included: A. "Fire Stop"; a product will stop the spread of a fire in the kitchens. B. The service contracts will be mailed out in October.
- 2) Ms. Howard's report included: A. Grounds did a great job getting ready for the 50<sup>th</sup> Anniversary. B. Crab grass in the Community is still a problem. C. Two new trees have been planted on Beaverbrook Court and on Elkridge Way. D. Landscaping in progress at Bldg. 94 and Bldg. 88.
- 3) Ms. Mastrococco's report included: A. There will be a redecoration of the Clubhouse Grille and the terrace room with new artwork. B. The Clubhouse Grille was open in time for the 50<sup>th</sup> Anniversary.
- 4) Mr. Fagiolo's report included: A. The 2017 Budget was approved. B. Discussion on ways to increase income.
- 5) Mr. Damisky's report included: A. Approval of the site planning for the Administration Building. B. S & T Committee has selected a bus company; contract will be submitted to LWCC Board for approval.

12. Open Forum- None

13. Adjournment- The meeting adjourned at 4:10 p.m.

14. Next Regular Meeting- October 26, 2016, Sullivan Room, 1:00 p.m.

15. Next Agenda Meeting- October 19, Sullivan Room, 1:00 p.m.

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Rita Mastrococco, Secretary



M19B COUNCIL OF UNIT OWNERS MUTUAL #19B  
Mutual Revenue And Expense Statement  
09/30/2016

3701 Rossmoor Blvd.  
Silver Spring MD 20906

CURRENT PERIOD ACTUAL	MONTHLY BUDGET	VARIANCE		YTD ACTUAL	BUDGET	VARIANCE
0	167	167	01 Activities	300	1,503	1,203
0	208	208	Bad Debt	0	1,872	1,872
0	375	375	TOTAL OTHER EXPENSES	300	3,375	3,075
0	0	0	RESERVE EXPENSES	43,440	0	(43,440)
0	0	0	05 RR Painting	1,013	0	(1,013)
0	0	0	17 RR Decorating	19,194	0	(19,194)
0	0	0	19 RR Flooring	19,820	0	(19,820)
0	0	0	20 RR Other	4,520	0	(4,520)
541	0	(541)	31 RR Carpentry	4,450	0	(4,450)
249	0	(249)	03 MR Electrical	5,123	0	(5,123)
44	0	(44)	05 MR Plumbing	1,325	0	(1,325)
0	0	0	08 MR HVAC	2,287	0	(2,287)
0	0	0	09 MR Gutters	190	0	(190)
0	0	0	10 MR Other	8,741	0	(8,741)
190	0	(190)	12 MR Building Maint	515	0	(515)
0	0	0	20 MR Dryer Vents	278	0	(278)
0	0	0	21 MR Elevators	184	0	(184)
0	0	0	24 MR Doors & Windows	101	0	(101)
0	0	0	26 MR Caulking	2,806	0	(2,806)
399	0	(399)	30 MR Ceiling Repairs	1,189	0	(1,189)
0	0	0	01 ILR Insurance/Legal			
1,423	0	(1,423)	TOTAL RESERVE EXPENSES	115,174	0	(115,174)
25,468	37,340	11,872	TOTAL OPERATING EXPENSES	427,120	322,821	(104,299)
6,259	6,258	(1)	COMMUNITY FACILITIES	56,987	56,322	(665)
2,233	2,474	241	10 Administration	21,886	22,266	380
2,382	2,050	(332)	20 Education & Recreation	19,355	18,450	(905)
0	(122)	(122)	21 Club House II	0	(1,098)	(1,098)
223	229	6	22 LW News	2,159	2,061	(98)
(521)	(536)	(15)	25 Food Service	(4,243)	(4,824)	(581)
0	128	128	30 Medical Center	1,489	1,152	(337)
1,298	1,298	0	40 PPD Management	11,680	11,680	0
1,675	1,655	(20)	41 Grounds	14,963	14,895	(68)
6,402	6,195	(207)	43 Trash	56,501	55,755	(746)
1,042	1,025	(17)	58 TV	9,380	9,225	(155)
558	641	83	60 Transportation	4,839	5,769	930
596	4,179	159	61 Supplemental Trans	37,779	37,611	(168)
819	544	(52)	65 Security	5,397	4,896	(501)
	819	0	70 Street Lights	6,663	7,371	708





**MUTUAL 19B**  
**CASH INVESTMENTS**  
 September 30, 2016

	INSTITUTION	YIELD RATE	PAR VALUE	MATURITY DATE	REPLACEMENT RESERVE	MAINTENANCE RESERVE	INS DEDUCTIBLE RESERVE	OTHER	TOTAL
<b>UNALLOCATED FUNDS:</b>									
	BANK OF AMERICA							163,328.65	163,328.65
<b>ALLOCATED FUNDS:</b>									
<b>MONEY MARKETS</b>									
	ACCESS NATIONAL BANK	1.09%			143,886.11	80,168.22	13,210.29		237,264.62
	CAPITAL ONE BANK	0.30%			137,413.86	221.91			137,635.77
100003	B OF I FEDERAL BANK	0.80%			243,109.87				243,109.87
100016	CONGRESSIONAL BANK	0.70%			129,069.23	45,452.44	6,026.35		180,548.02
<b>CERTIFICATES OF DEPOSIT</b>									
100014	FIRST INTERNET BANK OF INDIANA	1.00%	150,000.00	11/07/2016	151,735.48				151,735.48
100015	CALIFORNIA FIRST NATIONAL BANK	1.15%	150,000.00	11/13/2016	152,984.43				152,984.43
100012	SYNCHRONY BANK	1.20%	50,000.00	01/21/2017	51,326.57				51,326.57
100013	SONABANK*	1.00%	100,003.29	07/18/2017	100,003.29				100,003.29
100011	SONABANK	1.25%	103,356.60	08/08/2017	103,469.35				103,469.35
100017	EVER BANK		100,696.94		100,696.94				100,696.94
	DUE TO FROM:				1,331.00	(189.58)	0.00	(1,141.42)	
<b>TOTAL</b>					<b>1,315,026.13</b>	<b>125,652.99</b>	<b>19,236.64</b>	<b>162,187.23</b>	<b>1,622,102.99</b>

\*One free withdrawal penalty after the first year

## **GENERAL MANAGER'S REPORT**

October 2016

### **COMMUNITY TOPICS**

1. Finances —

Financial statements will be published by Friday, October 14<sup>th</sup>. Based on preliminary information, management estimates that operations for the month of September will be at or slightly below budget.

In the month of September, there were 37 property transfers, generating approximately \$148,000 in contributions.

2. Bank Lease —

Bank of America has elected not to extend their lease in the Administration Building. Bank of America will cease operations effective 11/15/16. Residents are reminded to empty safe deposit boxes this week.

The General Manager has been authorized by the Board of Directors to negotiate with a successor bank to occupy the space vacated by Bank of America. Presently, negotiations are under way with Sandy Spring Bank to provide banking services in the Leisure World Community.

3. Comcast Open House —

On October 25, 2016, from 2:00 to 4:00 in the Ballroom of Clubhouse I, Comcast will be hosting an Open House. The purpose of the Open House is to provide residents with information on Comcast services available. In addition, customer service representatives will be available to assist residents with questions regarding monthly billing. Additional details will be published in the Leisure World News.

4. Flu Shot Clinic Schedule —

Flu shots will be available at the Clubhouse I Ballroom, from 8:30 a.m. to 12:30 p.m., on the following dates:

Thursday, October 13  
Friday, October 21  
Monday, October 31  
Wednesday, November 9

Vaccines are provided at no cost to individuals with traditional Medicare Part B as their primary insurance. Please bring your Medicare card, insurance card, and a photo ID.

5. New Resident Orientation —

The next New Resident Orientation will be held on Wednesday, November 9<sup>th</sup>, at 3:00 p.m. in the Ballroom of Clubhouse I. Presentations will be made by members of the Leisure World of Maryland Corporation management team, members of health care services, and groups and organizations.

6. Advisory Committee Nominations —

Nominations for membership on the 2017 Advisory Committees are due by October 28<sup>th</sup>. Mutual Presidents are reminded to fill out the form provided and return it to Monica Tejada.

7. Leisure World News Survey —

The Leisure World News Advisory Committee is doing an informal survey of residents to learn more about what residents want from the newspaper. The questionnaire will be in future issues of the Leisure World News and distributed through Mutuals. However, the easiest way to respond is through the on-line version of the survey. The link to the survey is <https://www.surveymonkey.com/r/LWNAC>.

In addition, the survey can be found on the Leisure World website at [www.lwmc.com](http://www.lwmc.com).

8. Community Shredding Day —

Community Shredding Day will be held on Saturday, October 15<sup>th</sup>, from 10:00 a.m. to 1:00 p.m., in the Administration parking lot.

## PROPERTY INSURANCE CLAIM PROCESS FOR MUTUAL 19B MUTUAL ASSISTANT

Follow these steps as soon as you become aware of an incident triggering a property insurance claim, whether through personal knowledge or a report from building staff, Security, PPD, the LWMC Insurance Administrator, a resident, etc.:

1. **Notify the Insurance Administrator.** If this was not your original source of information, it is your responsibility to inform the Insurance Administrator. This must take place within two business days from the time the incident is reported.
2. **Send a preliminary notification letter to the owner** of the unit from which the damage ensued (damaging unit) with a copy to the Mutual President. Inform the damaging unit owner of the incident and the potential liability for costs up to the \$5,000 deductible allowed under the Maryland Condominium Act. (SEE EXAMPLE LETTER #1.) This must take place within two business days from the time the incident is reported.
3. **Send Assessment Letter** to the damaging unit owner after remediation work is completed requesting payment. (SEE EXAMPLE LETTER #2.) This must take place within two business days from the time all of the invoices have been received from the contractor(s).
  - a. Mutual Assistant or Mutual Representative signs letter.
  - b. Make the following copies of the letter.
    - i. Original goes to damaging owner with return envelope.
    - ii. One copy goes to the Mutual Assistant's file (use a tickler to follow-up in 60 days).
    - iii. One copy goes to the Mutual Accountant.
    - iv. One copy goes to the Insurance Administrator.
    - v. One copy goes to the Mutual President
  - c. If payment is not received within 60 days, send a second request letter. Follow-up until collected.
4. **Once the Assessment Letter has been sent, prepare a draft resolution for Mutual Board approval.** The resolution can be approved by the Mutual Board **ONLY AFTER** the Assessment Letter has been sent.

The (mutual name) Board of Directors approves payment to LWMC in the amount of \$ \_\_\_\_\_ as reimbursement of the property insurance claim deductible related to (brief description of incident). The owner of unit # \_\_\_\_\_ shall be assessed the cost of this claim in accordance with the Bylaws.

5. **Mutual to reimburse LWMC.**
  - a. The Insurance Administrator closes out the claim and sends all paper work to the Trust Accountant.
  - b. Trust Accountant pays all invoices and sends copies of the closed claim to the Mutual Accountant to reimburse the Trust.
  - c. Mutual Accountant sends copies of the closed claim to the Mutual Assistant to process payment to the Trust.
  - d. Mutual Management retains copies of all records regarding the incident for three (3) years or up the legal requirement.
6. **Process reimbursement check immediately.** Make two copies of the check.
  - a. Send original check along with a copy of the Assessment Letter and Board Resolution to the Mutual Accountant
  - b. One copy goes to the Mutual Assistant's file
  - c. One copy goes to the Insurance Administrator.

Attachment #5  
(301192)

Date

Name of Owner  
Address and unit #  
City & State, Zip Code

RE: Address and unit # (if unit is being rented)

Dear (Name of Owner):

On (date of occurrence), property damage appears to have originated from your unit. (**Summarize incident:** The [washer, HVAC unit, toilet, etc.] in your unit due to [state why it happened -- a broken supply line]). A&A Restoration was called into the building to remediate the damage.

A property insurance claim has been opened. Costs, less any amounts covered by insurance, for the (clean up/repair) work associated with this insurance claim are your responsibility. Please note that the LWMC Umbrella Insurance Policy covers costs after a \$5,000 deductible. As the unit owner, you are responsible for that \$5,000 deductible.

Once the claim has been closed, the Leisure World Insurance Administrator, Susan Galbraith, will forward copies of the claim to my office. A letter informing you of any amounts owed will be sent to you by (Mutual name) Board through my office. Once you receive the letter, you will have thirty days in which to mail a check in that amount to the Association Office. You may want to notify your insurance company of a potential claim.

If you have any questions regarding any of the above, please contact me at (phone number). You may also call the Leisure World Insurance Administrator, Susan Galbraith at 301-598-1091. We will be glad to assist you in any way we can.

Sincerely,  
Mutual Assistant

cc: Unit file  
Renter (if unit is being rented)  
Mutual President

EXAMPLE LETTER #2

*Date*

*Name of Owner*  
*Address & unit #*  
*City & State, Zip Code*

RE: *Unit address and unit # (if unit is being rented)*

Dear *(Name of Owner)*:

At the *(Mutual name)* Board of Directors meeting on *(date)*, the Board of Directors has determined that the insurance claim in the amount of *\$(cost of claim)* is your responsibility. In accordance with the Maryland Condominium Act, the Board of Directors hereby requests reimbursement of *\$(cost of claim)*.

Please submit a check to this office in the amount of *\$(cost of claim)* payable to *(Mutual name)* within 30 days of the date of this letter. Failure to remit payment will result in the Board of Directors taking further action and may result in these charges being assessed against your unit. We suggest that you submit this claim to your homeowner's insurance company. Copies of the insurance claim are attached for your records. If you need additional or detail copies, please contact Susan Galbraith, Leisure World Insurance Administrator, at 301-598-1091.

Thank you for your cooperation in this matter. Please call me if you have any questions.

Sincerely,  
Name of Property Manager/Mutual Assistant

Cc: Unit File  
Renter *(if unit is being rented)*  
Susan Galbraith, Insurance Administrator  
Mutual Accountant  
Mutual President

Procedure for Requests for Physical Properties Department (PPD) Service to Mutual and/or Common Area.

1. Only a Building Representative or a Board Member may contact Mutual Assistant to request service.
2. Mutual Assistant is authorized to approve service request, but is encouraged to contact the Mutual President with any questions or concerns.
3. Mutual Assistant e-mails PPD with the request with a cc to the Mutual Board Member assigned to oversee this service.
4. The request from Mutual Assistant to PPD should include the following information:
  - 4.1. Mutual
  - 4.2. Building or Area
  - 4.3. Name of Building Representative who approved the charge
  - 4.4. Specific work request
5. PPD e-mails the Work Order number to Mutual Assistant with a cc to the Mutual Board Member assigned to oversee this service.
6. The Mutual Board Member assigned to oversee this service will maintain active communication with the Mutual Assistant and PPD to ensure follow up of this service.