



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

### Board of Directors

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301-928-2653  
janesalzano@gmail.com

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(Maintenance)  
301-942-8726  
maintenance@lwm10.com

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301-288-7175  
newyork2some@yahoo.com

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301-460-5588  
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301-706-6477  
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757-414-3849  
cmpkayak@gmail.com

Cris Rowse (Hospitality)  
301-452-0358  
crisrowse@gmail.com

### Important Contacts

**Emergencies** (including flood, tree damage, major damage):

Daytime: PPD—301-598-1500

After Hours (Main Gate):

301-598-1044

LW Insurance (for fire, flood, major damage): 301-598-1091

**Property Manager:** Lee Shields  
301-366-8001  
LShields@lwmc.com

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301-942-8726  
tidings@lwm10.com

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301-598-3989  
admin@lwm10.com

**Comcast Contact: (New Contact)**  
Kevin Wilson  
410-610-9425  
Kevin\_wilson7@comcast.com

## NOTICE!

### Maryland Mutual No. Ten, Inc. ANNUAL MEETING

Tuesday, April 11th at 12:30 PM

Clubhouse II (Activities Room)

All residents/owners are encouraged to attend.

*A light lunch will be served.*

NOTE: If you cannot attend, please arrange to either have a Mutual friend or neighbor bring your completed and signed Proxy ballot to the meeting or drop it off at the Administration Building lobby in the special box BEFORE April 11th. If you need a Proxy ballot, please call Shanti Martin at 301-598-3989.

Looking forward to see you there!

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## A Word from Our President

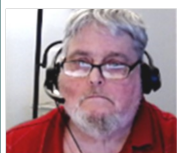
Jane Salzano

Welcome to April, a month where there is lots of “whether” – whether or not it will rain, whether or not it will be 80 degrees or 50 degrees during the day, maybe even whether or not it might even snow! But an important “whether” for April is whether or not you will attend our Mutual’s **Annual Meeting on April 11 at 12:30 PM in the Activities Room of Clubhouse II.** We will be gathering to elect a new member to our Board of Directors to fill Christine Petersen’s expired term. We will hear about the State of Our Mutual, as well as enjoy a time of fellowship along with a free light lunch. Please make sure you have either mailed or delivered your proxy ballot **before** the meeting if you are unable to attend in person.

I want to express my thanks and appreciation for our outgoing Director and Landscape Committee Chair, Christine Petersen. Our Mutual is one of the most beautiful mutuals in Leisure World due to Christine’s care, knowledge, and diligence. **Thank you, Christine!** I know we will still see you on your walk-about.

Looking forward to seeing you face-to-face at our Annual Meeting and as we spend more time in the beautiful outdoor areas of our Mutual. A special treat starting this month is our newly installed outdoor libraries. See the separate article on page 4 for details about location, etc.

See you around the Mutual!



## Vice President’s Corner

Bob Morrisson

It has been relatively quiet in Mutual 10 this past month. Our Mutual is especially beautiful as the cherry trees are coming into full bloom. The birds are chirping, the ducks and geese are returning from their annual migration, and all is right with the world. As summer approaches, this is a good time to arrange to have your garden attended to. Read the Landscaping Report on page 3 for helpful hints and recommendations.

Lee Shields, our property manager, has been doing a great job keeping up with things, including working to resolve a triathlon of water leaks on “Kelmescot Alley,” which is the long court between Elmhan Court and the south end of Ludham Drive.

### Kudos:

Thanks to Christine Petersen and Shanti Martin for printing and delivering the notices for the WSSC water outage on March 30th. We had little advance notice and Christine offered to help when she heard what was happening. Christine also volunteered to distribute flyers for a water outage on Deerhurst Terrace.

Thanks also to Nancy Osgood for arranging to have the Rules and Regulations packet delivered last week.

### Reserve Study:

All 29 Leisure World Mutuals review their maintenance reserves from time to time to ensure money is available for infrastructure maintenance. Having a maintenance schedule can help prevent repairs without the need for special assessments. Our reserve study is currently underway.

For example, we have 79 buildings. With a main roof lifetime expectancy of 20 years, we would need to replace 4 roofs a year. If a roof cost \$25,000 then we would need to have \$100,000 set aside each year.

In reality, things are more complicated. We have three types of roofs, each with a different replacement cost. Nineteen are flat mansard roofs, with a higher replacement cost and a shorter lifespan than the more common gable roof. When you consider the rate of inflation and many other factors, you may begin to understand the complexity of establishing maintenance reserves.

Your Board is working closely with a consultant to perform this study. Their report will provide an inventory of known maintenance items, their expected lifespans, their replacement costs, and allowances for inflation. If a parameter changes, it will update all of the projected costs.

### Spring Cleaning:

Gutter cleaning will begin shortly, once the bulk of the blossoms and the pollen have gone away. We are still working on plans for power washing patio walls and gates (but not the floors), and some or all of our main siding. I will keep you informed as our plans are formulated.

### Comcast Contact Change:

We have a new Comcast representative, Kevin Wilson. His contact information is below, and also on the front page of *The Tidings* each month. Call Kevin for issues affecting you and your neighbors: 410-610-9425 or email kevin\_wilson7@comcast.com. For other Comcast issues, call 855-638-2855 or email comcast\_leisureworld@comcast.com



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through January 2023 are as follows:

Income	\$ 116,348
Expenses	\$ 138,795
Excess	\$ <22,447>
Variance from Budget	\$ 11,327
Reserve Balance 01/31/2023	\$ 993,002

First of year financial reports have been delayed by completion of LW Corporate's 2022 upgrades to finance/accounting systems. LWCC is still trying to get back onto timely production of 2023 reports.

Stay safe, stay connected . . . feel free to contact me with any questions about the community finances. I can be reached at newyork2some@yahoo.com or by phone at (301) 288-7175.



## Landscape Report

Christine Petersen  
Director

By the time your read this report I will have met with the Director of Grounds and a group from McFall & Berry for our Spring walk through. We inspect all the common areas of Mutual 10, looking at trees, vegetation, and grassy areas. We compile a list of needs, such as pruning and possible tree and bush replacement.

The Leisure World contract for seeding and weed control has been signed. We saved money by only covering 5,000 acres instead of 10,000. No need to reseed areas around the perimeter fence. Weed control is done according to Maryland's law against the use of pesticides which harm the environment. So learn to live with weedy grass areas. They are green, too.

I have seen some landscapers out working or giving estimates on work to be done on flower beds around homes. Just as a reminder, nothing should touch the siding or grow above the roofline. Mulch should be pulled away from the siding. Dead plants must be removed. Remember, if your beds are continue to be full of weeds, the Mutual will hire a landscaper and bill you for the work to clean them out.

I have listed some deer resistant plants you can add to your gardens if you are looking for some color in your shade or part sun gardens. A *Panicum Hydrangea Bobo* will have lovely white flowers fading

to pink and *Henry's Garnet Sweetspire* will have little white flower in summer and brilliant red leaves in the fall. It is also a scented plant.

Our cherry trees in Central park are blossoming in Central Park, the large area between Deerhurst and Kelmscot. If you find it hard to walk ,park your car near of the courts on Kelmscot and walk a few yards to see how lovely it is. No need to go downtown DC.

I am happy to advise on plantings, bug pests, and other problems in your garden. Please call, text, or email me. Christine Petersen 757-14-3849 (cmpkayak@gmail.com).

## Landscapers

Jose Mayorga	301-346-5880
Bill Bowers	301-831-7893
Marcus Birznieks	301-610-9721
Carlos Gavida	204-305-8813



## Hospitality Report

Cris Rowse  
Director

Our March Spring Fling was a great time together, with over 30 in attendance (we missed YOU!). Donald Siegal provided smooth guitar background music which set the stage for easy listening and easy conversations. As always, the food was yummy.

Make sure you plan to attend our upcoming Annual Meeting on April 11 at 12:30 PM in the Activities Room of Clubhouse II. We are hoping for a full house and being able to greet those of you we don't see too often. There will be a FREE light lunch served before the meeting, so come a little early to eat and greet!

Our next social gathering will be in July sometime. We are thinking about having an Ice Cream Social, but plans are still up in the air. Keep watching this space for details as the time draws near.

Our President, Jane Salzano, and myself look forward to visiting new Mutual residents and welcoming them to the community. Each new resident receives a packet of helpful information about our Mutual. If you are a new resident and have not been visited by us or received the packet, please contact me so we can arrange to come and meet you. Call 301-452-0358.

If you have any ideas on how we can promote a sense of community and neighborliness in our Mutual, please give me a call (301-452-0358). I'd love to hear from you.

## Mutually Yours...

### Thank you, Christine Petersen!

This month, April 2023, marks the end of Christine Petersen's five-year term on the Board of Directors of Mutual 10. During that time, she has served as our Landscaping Chair, as well as ably participated in other Board activities as needed.

So much of the beauty that surrounds us on a daily basis is the result of the knowledge, care, and just plain hard work of Christine and those who volunteer along side her.

During her tenure, Christine has overseen the planting, pruning, removal, and replacement of many of the Mutual's trees and bushes. She maintained and enhanced the Mutual rain gardens, and worked hand-in-hand with companies and groups working to keep Leisure World's green spaces healthy and beautiful. On a regular basis, Christine would walk around the entire Mutual and take note of issues with common areas as well as individual gardens around our homes. Many of us have been on the receiving end of a "Christine-Gram" suggesting that there are more weeds than bushes in our gardens.

When asked what was her favorite part of what she did, Christine responded that "Planting Christinetrees to beautify Mutual 10 is a really neat part of being landscape chair. The most gratifying part of the job is when the tree blooms the following year and a resident calls to say how much they are enjoying the new tree."

If you happen to meet Christine on one of her walk-about, please take a moment to stop and let her know how much you appreciate what she has done to make our homeland full of beauty and peace.



### Joan Kavounis Honored at Bullis School Gala

Mutual 10 resident, Joan Kavounis, was honored as Co-chair Emeritus at the 42nd annual Bullis School Gala. Tired of trying to raise money one hot dog at a time, Joan came up with the idea of a mega fundraiser: the Bullis Gala. Joan served as a co-chair for the two remaining years of her son's high school years. From its humble beginning in 1981 when about \$8,000 was raised, the 2023 Gala raised



over \$250,000 to support the refurbishment of the cafeteria, scholarships, faculty professional development, and other programs integral to the success of the school.

Amazed at how the Gala has evolved, Joan marveled "We used pen and paper to enter our bids (for the silent auction) now you use your phone!" Bullis is a private, co-ed, college preparatory day school for students in kindergarten through grade 12.

[Submitted by Pat Hurld]

### The Kelmscot Village Open-Air Libraries Are Open!

We are excited to announce that our new Open Air Libraries are now built, installed, and open for your reading pleasure! There are two libraries which have been installed along the walking path which goes through Kelmscot Village:

- On the path near Densmore Court next to the bench.
- On the path off Bigsby Court next to the bench there.

The libraries have been stocked with good books that have been read and enjoyed. When you borrow a book, bring one you have already read to replace the borrowed book. That way the libraries stay stocked with good books and we can share our favorite books with others.



Thanks to Cris Rowse and Jane Salzano for spearheading this project and arranging to have the libraries built, decorated, stocked, and installed. We are especially grateful to John Hurld (see photo to left) for building these "libraries," Peter McPhee for helping John install them, and to Donna Leonard for her beautiful decorations.

We hope you enjoy our new libraries and meet some "new friends" in the books you find there.



*"You can get lost in any library,  
no matter the size.  
But the more lost you are,  
the more things you'll find."*

—Millie Florence

## News You Can Use:

### Help the Homeless and Working Poor

April 11 from 1-3 pm  
Interfaith Chapel

The Club to Help the Homeless and Working Poor (CHWP) will be hosting a grocery "Give and Take" initiative for our friends and neighbors in need. This event will be held Tuesday, April 11th at the Interfaith Chapel from 1:00 pm to 3:00 pm (while supplies last). Those needing a helping hand will be given a bag of food as they drive through the portico at the front of the Chapel. No need to get out of your car. Bags will be placed in your car and/or donations taken by participating volunteers.

If you would like to help us help our Leisure World neighbors, CHWP will be accepting donations of non-perishable, non-expired and unopened items. Donations accepted only during the scheduled time.

### Coffee Talk With General Manager Bob Kimble

April 12 from 8-9:30 am  
Crystal Ballroom  
Clubhouse I Crystal Ballroom

Have an informal chat with general manager Bob Kimble while enjoying complimentary refreshments. Free, but registration is required at the Lifestyle office in either clubhouse.

### Leisure World Health Committee Healthy Chats: Can You Hear Me?

April 25 from 10-11 am  
Maryland Room  
Clubhouse I



Having difficulty hearing the TV? Frequently asking friends and family members to repeat? You may be a candidate for hearing aids or OTC (over the counter) devices. Colleen Zenczak, an audiologist at Johns Hopkins Medicine, will discuss how to navigate the process of obtaining hearing aids. She will answer your questions and discuss how to determine if you could benefit from hearing aids, how to get your hearing tested and the pros and cons of prescription hearing aids versus over the counter hearing aids.

## Did You Know...

### Yes, Maryland, There are Some Plants Our Dear Deer Don't Like!

Many of our Mutual deer are fond of some of our bushes and plants that grow around our homes. It can be a challenge to keep our gardens from looking like a horde of locusts have taken up residence. However, the Maryland Department of Natural Resources has suggested some options for plants that are less appetizing and still provide some beautiful enhancements to our properties.



#### Deer Resistant Plants to Grow in Maryland\*

- **Native Plants:** American beautyberry, Red Chokeberry, American elderberry, Red Oiser Dogwood, Sweet pepper bush, Spice bush, Inkberry, Wax Myrtle
- **Non-Native Plants:** Andromeda, Beauty bush, Common Lilac, Junipers all different colors and sizes
- **Ferns and Flowers for Shade:** Lady Fern, Painted fern, Royal Fern; Bleeding Heart, Foam Flower, Jack-in -the-Pulpit, Toad Flax
- **Plants for Sunny Areas:** Black-Eyed Susan, Echinacea, Golden Ragwort, Lavender, Threadleaf Coreopsis, Oak Leaf Hydrangea, Lambs ear, Grasses, Little Blue stem, Sea oats, Switch grass

\*Since deer can't read, this listing is not foolproof.

[Submitted by Christine Petersen]

### They Are Comcast Pedestals!

Throughout our Mutual you will see a number of green cable pedestals, each of which brings Comcast's signal to a group of homes. If a pedestal becomes damaged, the service to those homes can degrade over time or it can fail.



Please report damaged pedestals to Bob Morrisson (301-942-8726 or maintenance@lwm10.com), not to Comcast. I will need to know the problem, the pedestal location, and nearby landmarks. If possible, include pictures showing a close-up of the problem and nearby landmarks such as a house number, a street sign, etc. I will submit your information in a standard format to Comcast.

## Summary of Mutual 10 Board of Directors Meeting

March 23, 2023

Paul Eisenhour, Secretary

### Community Report:

- February financials not yet available.
- The General Manager's Townhall meeting re the restaurant contract was held March 15. The PowerPoint presentation is now on the resident website under "Governance."
- Ground-breaking has begun on the new Administration Building. Completion is scheduled for August 2024. Expect that parking spaces in the current parking lot will be limited.
- Clubhouse II auditorium sound system upgrade is ongoing.
- Upgrading of the phone system is in progress. Researching service company providers.
- The Gleneagles Drive Culvert Storm Water Management Project onset is currently delayed due to the need to relocate PEPCO electric wiring. Timing is uncertain.

### Mutual Business:

1. Financial Reports for February are unavailable.
2. All approved invoices for the month were paid.
3. Now on the Mutual 10 website is the updated "Rules and Regulations" (2/2023), the "Who Pays" list, the "Electric Vehicle Charging Station Procedures," and the "POD Placement Procedures."
4. Researching roofing companies for quality/cost.
5. The Mutual 10 Annual Meeting will be held on Tuesday April 11 at 12:30 in the Clubhouse II Activities Room.
6. Draft Reserve Study - presentation given by DMA Associates.
  - Variable inflation rate based on Consumer Price Index for the last 30 years.
  - Storm water management funds to come from reserves.
  - All roof type replacement in one category as construction material is the same.
  - It was decided to revisit the final draft as changes need to be incorporated, i.e., need to remove street and post lights (they are Trust responsibility); add signage (brown court number signs) .

## Summary of Leisure World Board of Directors Meeting

March 28, 2023

Paul Eisenhour, Secretary

- February financials not yet available.
- A top management priority is correct reporting delays of financials for LWMC and the mutuals.
- The CINC Accounting software transition of mutual accounting expected to begin in April.
- The General Manager's Townhall meeting re the restaurant contract was held March 15. The PowerPoint presentation is now on the resident website under "Governance."
- Ground breaking has begun on the new Administration Building. Completion is scheduled for August 2024. Expect that parking spaces in the current parking lot will be limited.
- Clubhouse II auditorium sound system upgrade is ongoing.
- Upgrading of the LWMC phone system in progress.
- The Gleneagles Drive Culvert Storm Water Management Project onset is currently delayed due to the need to relocate PEPCO electric wiring. Timing is uncertain.
- RFID make-up days are Wednesday, April 5th, from 4:00 pm - 7:00 pm and Saturday, April 15th from 9:30 am- 12:30 pm in Clubhouse II. To sign up for an appointment, contact Karen Arevalo at 301-598-1329 or karevalo@lwmc.com.
- Floor Repairs in the Terrace room to be performed by Warfel Construction Company under warrantee.
- White coating on outdoor pool should be complete by Memorial Day.

### ACTION Items:

1. The LWCC BOD designated the Technology Committee and Strategic Planning as standing committees.
2. The LWCC BOD postponed until next month a motion to allow certain identifiers used by any visitor/participant in online meetings. This delay is to allow for legal review of the motion's wording.
3. The LWCC BOD passed a resolution to approve the Government Affairs Committee charter.
4. The LWCC BOD approved a resolution to add a new Section 4.0 to the board standing rules titled "Financial." This language was originally adopted by the board in 2017. It has been reformatted to fit into the board standing rules and been reviewed by the Budget and Finance Committee prior to bringing it to the board. This was mostly just using the wording of existing rules.

The regular BOD mtg was adjourned to go into a closed Executive Session.



**April 15 from 9:30 am to 12:30 pm: RFID Make-up Date.** Clubhouse II. To sign up for an appointment, contact Karen Arevalo at 301-598-1329 or karevalo@lwmc.com.

**April:11 @ 12:30 PM: Mutual 10 Annual Meeting.** Activities Room of Clubhouse II. Free lunch!.

**April 27 @ 9:30 AM. Mutual 10 Board of Directors Meeting.** Sullivan Room in Admin. Building. Zoom option available. Please contact one of the directors.

## Ways to Stay Informed About Urgent Leisure World and Mutual 10 Matters

**Robo Calls:** Leisure World and Mutual 10 occasionally use an auto-dial recorded message to convey important and urgent information to mutual residents. Email Paul Eisenhaur (paule@lwm10.com) to be added to the list. Include the desired contact phone number.

**Leisure World Management Emails:** To receive information/notifications from Leisure World management, go to your profile on the Mutual 10 website (www.lwm10.com). Go to residents.lwmc.com and sign up near the bottom of the Sign-Up page.



## NEW! Comcast Customer Service Contact

Our new Comcast representative is Kevin Wilson. Call Kevin for issues affecting you and your neighbors: 410-610-9425 or email kevin\_wilson7@comcast.com. For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855 or email comcast\_leisureworld@comcast.com



"When older people say, 'Enjoy them while they are young,' they are talking about your knees and hips, not your kids."

[Submitted by Cathy Kyle]

## REMINDER

- **So You Have a Dog or Cat?** Did you know that Mutual 10 has a book of "Rules" (available on our website [www.lwm10.com](http://www.lwm10.com)) which clearly outlines your responsibility as a pet owner? The short and sweet of it is your dogs and/or cats must be registered with the mutual, **must be on a leash** when outside your home/patio, they should be kept quiet and under your control, and their "gifts" **should be scooped** up, placed in a bag, and disposed of in your **home** trash receptacle, NOT somewhere else in the community.
- **"But the Birds/Squirrels/Deer/Chipmunks/Etc. Look So Hungry!"** Despite our compassionate desire to feed the Leisure World wildlife, the Mutual 10 Rule Book has very clear guidance: "It is forbidden to feed wildlife within Leisure World of Maryland. This includes, but is not limited to, deer, geese, birds, squirrels and chipmunks." Cute as they are, our wildlife does very well on their own.
- **Outside Decorations Reminder.** Remember, **nothing** may be attached to siding (including the siding on the house inside your patio) or to the fencing/gate (you may use **plastic** wreath hangers). Gates and their hardware should not be altered. Violations will cost you the pricey bill from the siding/fencing company to fix the holes/damage. (Note that **all** gates, fencing and siding are owned and maintained by M10.)
- **About Your Home Garbage/Recycle Pickup Days:** Below is the schedule for garbage and recycling pickups, along with specific requirements for each. (Note that garbage and recycling containers may be put out the night before their pickup days.)
  - **Garbage.** Pickup days are **Monday** and **Thursday**. Please be sure your garbage can is tightly covered (crows are very clever).
  - **Glass/Metal/Plastic Recycling.** Pickup days are **Monday** and **Thursday**. Recycling should be in the appropriate blue container. If you need a blue container, you can get one from PPD.
  - **Paper/Cardboard Recycling.** Pickup is on **Wednesday only**. Paper/cardboard should be placed in a blue recycling container. Large boxes may be set out separately. Please secure properly so paper doesn't fly around when windy.
  - **Yard Debris.** **BY REQUEST ONLY** on **Monday** and **Thursday**. Call the Grounds Department (301-598-1314) to notify them you have yard debris for pick-up. Use the tall, brown paper yard-recycling bags and place them near the street.

## Courtesy Rules of the Visually Impaired

We all know a little understanding and sensitivity go a long way in life so it doesn't matter if an individual can see and others can't. By observing these rules, you can do a good deed and literally help blind and low vision individuals find their way.



- **Canes** enable the blind to navigate their environment in a safe and independent manner. We've come to recognize the white, reflective cane as an alert to others, but it also provides vital information to blind individuals who may use canes of different lengths, weights, and tips depending on walking surfaces. If you believe someone needs your help, please ask. You may also be asked to offer your arm or elbow, which is very helpful in providing them direction and comfort. Avoid startling blind individuals by tugging on their arm or cane hand unexpectedly.
- **Communicate** calmly and clearly if you want to warn a blind or visually impaired individual who's in imminent danger. Use specific language such as "there's a large pothole right in front of you," or "the sidewalk in front of you is blocked for construction" instead of "watch out!" Also, use directional language such as "to your left" or "directly behind you" instead of "it's over here." Remember that using directions in relation to other things doesn't work for someone who can't see those other things.
- **Identify** yourself when approaching someone who's blind or entering a room with them. Even if the individual has met you before, he or she may not recognize your voice. In a group setting, address the individual by name so they know when you're talking to them. And inform them when you leave, so they don't keep talking to an empty room.
- **Don't** pet or distract a working guide dog. These dogs undergo intensive training, and their full attention and discipline is essential to keeping their owners safe. Distracting guide dogs, even momentarily, can create unintended dangers.
- **Understand** that low vision affects individuals in unique ways. Some may have limited sight and find nonvisual techniques and tools, like a white cane, useful. Every individual will rely on the techniques that work best for them.
- **Yield** the right-of-way to pedestrians using a white cane or guide dog – it's the law. Only the blind may legally carry white canes. Anticipate that they may pause at intersections to study traffic patterns, to know when to cross, and to keep a straight line as they move forward.

More than anything, we want people to feel comfortable around us. My name is Larry Cohen – I'm blind and work with the Leisure World Lions Vision Support Group to provide assistive technology and support guidance to others. For questions, please email me at [topops@aol.com](mailto:topops@aol.com) or call (908) 770-9111.

[Submitted by Carmela Beverly, Greens II. **Note:** Larry is my friend and neighbor who was recently hit by a car in a LW crosswalk, injuring his right arm and fracturing a rib. (He also contracted Covid during his hospital stay.) Larry's just received a monetary award from the Leisure World Foundation for his work.]