

# Maryland Mutual No. Ten

www.lwm10.com

## The Kelmscot Village Tidings

April 2, 2021

### Board of Directors

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Main Gate: 301-598-1044  
Comcast: 855-638-2855

### From the President

Peggy Salazar  
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“April hath put a spirit of youth in everything!” —William Shakespeare  
(English playwright, poet and actor – from one of his Sonnets)

The most important time of the year for Mutual 10 is our Annual Meeting which will happen on Tuesday, April 20 at 12:30 p.m. All homeowners can join either on Zoom or by phone. Instructions are on the back page of this issue of *The Tidings*. Whether you can join in or not, **ALL** homeowners need to send in their ballots and sign the envelope provided in your packet. **BY THE WAY**, in the “Instructions” page in your packet, #1. b. contains a typo. It states: “NOTE: Voting for more than (3) candidates will cause your ballot to be invalid.” That “(3)” should be a “(4)”. We all should vote for 4 candidates so that a full board membership is assured, but not more than 4.

I've been asked to remind you about the new gate arms that are going in at all of our LW entrances. **BE AWARE** that the arms **COME DOWN** after each car goes through. LW certainly doesn't want the new arms to be broken or your car to be damaged, so when stopping at the gate house, **WAIT** until the arm comes down after the car in front of you goes through **EACH TIME**.

It's time for LeRoy and me to say Goodbye to all of you. We will be on a new adventure in Florida, but will certainly miss the wonderful people we've come to know in Mutual 10. We have loved serving you in your various needs and will miss the daily connection with our community friends. It was rewarding and fun....really. We send our best to the new Board whose officers will be chosen right after the Annual Meeting. We're sure our Mutual will continue to thrive and be the best place to live in all of Leisure World - with excellent leadership!

“Parting is such sweet sorrow...”  
—William Shakespeare (from *Romeo & Juliet*)

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Hello! My name is Sue Morrisson and I am delighted to be the new editor of *The Kelmscot Village Tidings*.

My husband, Bob, and I (and our rambunctious cat, Chessie) have been happy residents of Kelmscot Village (Mutual 10) since July 2016, after leaving our Wheaton home of 40 years.

As your editor, I hope to make *The Tidings* a source of not only information about our mutual, but also a place where we can share our interests and creativity with each other. Do you write poetry? Have an interesting story from your history? Are you having a showing of your paintings, drawings, or photographs? Celebrating a special anniversary? Have a great recipe to share? There are many ways we can get to know each other, even in this time of "social distancing."

If you have any thoughts about what you would like to see in *The Tidings*, please contact me via email—[suemorrisson@eagle-wing.net](mailto:suemorrisson@eagle-wing.net) (yes, there are two s's in Morrisson), or give me a call on 301-942-8726. I look forward to hearing from you and serving our "village" in any way that can help bring us together as a strong, vital community within Leisure World.

—Sue Morrisson, editor

**Good News!** Newspaper/newsletter delivery volunteers have come forward to replace Peggy and LeRoy Salazar's routes starting in April. A big **Thank You** to Peggy and LeRoy for their great service in the community. New volunteers are always sought and welcomed. Contact me if you are interested in helping out Cathy Kyle, Director (301-706-6477; [cbartonkyle@gmail.com](mailto:cbartonkyle@gmail.com)).



### We Have New Neighbors!

Please welcome Fazil and Willa Mohamed (14652 Kelmscot Drive)! We are so glad you have joined us and hope to meet you soon!

*"There are no strangers here,  
just friends you haven't met."*

—Roald Dahl



## Treasurer's Report

Susan Ascencio  
Treasurer

Our finances through February 2021 are as follows:

Income	\$ 177,892
Expenses	\$ 207,994
Excess	\$ <30,102>
Variance from Budget	\$ 1,428
Reserve Balance as of 2/28/21	\$858,280

The beginning of the year looks strong and we are financially on target. The utilities are on target with no surprises. Mutual 10 has a strong balance sheet and good solid cash flow. We have begun the audit and tax preparation process with Gross Mendelsohn Accounting and hope to have the results shortly. Thank you to all residents for continuing their part to help keep utility costs down. It is helping the community maintain control of costs and supporting a well-balanced operating budget.

Stay safe, stay connected . . . feel free to contact me with any questions about the community finances. I can be reached via email at [seagol@hotmail.com](mailto:seagol@hotmail.com) or by phone at 703-405-1313.

## Summaries of the 3/25/21 Mutual 10 Board of Directors Meeting

and

## 3/30/21 Leisure World Board of Directors Meeting

are provided by our Secretary  
Paul Eisenhour  
and appear on pages 4 and 5 of this  
newsletter.



## Landscape Report

Christine Petersen  
Director

If you have not been outside much, try taking a walk in our own “Central Park,” between Ludham and Deerhurst. The cherry trees are (or will be shortly) in full bloom and are just beautiful.

In April, once all the trees have leafed out, the committee will walk the Mutual with the arborists from McFall and Berry looking for problems. We will take careful notes and photos for accuracy. New plantings will be done in pots around Mutual 10.

Now that it is officially Spring, every homeowner needs to check the beds around your property. Bushes need to be cut back from siding and gutters. Below is a list of landscapers we can recommend. Please make sure you have liability for workers in your in home owners insurance policy. Remember, Mutual 10 is not responsible for the garden areas around your house.

**What To Do In April.** Bushes can be planted. Vegetables like lettuce, spring onions, broccoli, and cabbage can be planted in both pots and patio gardens. If you are growing flowers from seeds, please note our last frost date is typically around Mother’s Day, so do not be in a hurry to put them outside. Remove the spent flowers of daffodils and other bulbs, but leave the leaves to die off naturally.

### Landscapers Available

- Jose Mayorga..... 301-346-5880
- Bill Bowers..... 301-831-7893
- Mark Emmell..... 301-249-3655
- Marcus..... 301-610-9721
- Carlos Gavidia..... 240-305-8813

Please feel free to call, text or email me if you have problems or need advice:

Cell: 757-414-3849

Email: [cmpkayak@gmail.com](mailto:cmpkayak@gmail.com)



## Here They Come! The Good, the Bad, and the “Ugly” of the 17-year Cicada Invasion



Sue Morrisson

Were you in the Maryland, Virginia, DC area in 2004? If so, you may have experienced the emergence of “Brood X” of the 17-year cicadas. Millions of these fascinating, but bumbling, creatures emerge from the ground, where they have been living for 17 years as nymphs, sipping sap from tree roots. For reasons unknown, in the 17th year they get a sudden urge to come up for air. They transform into rather large red-eyed creatures with wings, and fly around for four to six weeks seeking a mate. The males sing their hearts out trying to attract a mate and the females judge the quality of the song in making their choice. (X Factor anyone?)

Their emergence begins during the night in late April or early May, when the temperature of the soil reaches 64 degrees. The nymphs tunnel to the surface and crawl up any nearby vertical object, such as a plant, a car tire, a fence post, or whatever is handy. There, they shed their outer shell and emerge as full-fledged cicadas with big red eyes and beautiful iridescent wings, each of which has a W mark. Once their wings have fully dried and stiffened, they are ready for take-off.

So imagine, after 17 years of living in the dark underground as nymphs, they are now in the bright sunlight and tasked with flying to the tops of any handy tree; oaks are a particular favorite. This is when we begin to encounter some of the annoying parts of this fabulous feat of nature.

Cicadas don’t fly very well and they are not adept at avoiding obstacles in their path, such as you or your car windshield. Cicadas offer us a very aerobic experience, as people practice wild upper body and arm exercises, usually resembling windshield wipers or maybe a windmill. An umbrella can be helpful, too, especially the clear plastic dome-shaped ones.

When the cicadas have reached their chosen tree, the guys begin singing the “song of their people.” The mating song can be quite loud, even deafening, reaching up to 100 decibels. That is the equivalent of a jackhammer or a power lawn mower. The gals judge the quality of the song in choosing a mate.



“Cicada Invasion,” *continued...*

Once the mating occurs, the female makes a slit in a small outer branch of the tree and lays her eggs. Both the male and female cicadas die after the mating and laying is done. When the eggs hatch, the end of the branch dies and drops to the ground, carrying the larvae with it. These little guys then drive themselves down into the ground around the tree to begin suckling sap from the roots, until the spring of 2038 when that 17-year urge hits again.

**The Good:** Cicadas are a very good source of protein for our wildlife. Your dogs and cats will like them, too. And, if you are brave enough, you might like them in stir fries or other recipes available on the Internet. As the nymphs come up to the surface, they create holes, which alleviate ground compaction so air, water, and nutrients can reach plant roots. And mature trees get a natural pruning as the branches where the eggs are laid break off. When the cicadas die, their bodies provide a great source of nitrogen for the soil.

**The Bad:** There are a LOT of these bugs, and they will run into you and make a lot of noise during the day. Their nymph shells are stuck to everything, and when they die, their bodies litter the ground and sidewalks. Someone will have to pick up the dead branch ends. (Note that the only plants/trees they can cause harm to are saplings, which have small branches. Cicadas will not harm your garden plants, shrubs, or flowers and if they are left to decay, they will benefit the soil in your gardens.)

**The “Ugly”:** Did I mention that they are almost two inches long and have big red eyes and leave a mess of shells and dead bug bodies and branches?

I put “Ugly” in quotes because it is only our perception and emotions which make these creatures seem ugly. In reality, they are a beautiful, fascinating, and beneficial part of our world. Look at the sun reflecting off their iridescent wings, listen to their song of love, and understand that ugliness is in the eye and heart of the beholder, and thus, so is beauty.



## Summary of Mutual 10 Board of Directors Meeting Held on 3/25/21

Paul Eisenhour  
Secretary

Leisure World General Manager Report by AGM  
Crystal Castillo:

- The month of February 2021 ended with a budget deficit of \$10,900. So for the year, LW is \$17,700 over budget. Traditionally, activity in the winter is slow and this budget figure is pretty typical.
- The 2020 budget audit has been completed by the outside auditors. The LW Audit Advisory Committee will likely pass their recommendations to the Board of Directors.
- Property transfers for the community was 21 for the month of February.
- Physical improvements to Clubhouse I will include a new drop-off circle by the Terrace Room as well as a reconfiguration of the loading dock area. Construction is scheduled to begin mid-summer 2021.
- The gate access project continues. All gates have new gate arms. These arms will lower after each car passes through, so allow the arm to lower before passing through (previously, cars could “piggy-back” with the car in front of them – no more). Until the five months of testing of the access software is complete, being waved through by the gate guard will continue.
- Forgiveness of the 2020 PPP loan has been submitted to the lender, Bank of America. After 30-60 day processing, it is submitted to the government (Small Business Administration).

**Mutual Business:**

- President Salazar mentioned Sue Morrisson will handle layout and publishing of *The Tidings*. Also, there are eight candidates to fill the four open slots on the Board of Directors at the mutual’s annual meeting on April 20th. The meeting will be on Zoom; proxy ballots will be mailed out to residents shortly.
- Treasurer Ascencio reported that February and YTD finances on target with the mutual budget. Also, there are very few delinquencies reported. To minimize late fees that result from potential USPS delays, residents are encouraged to have automatic transfers set up from their bank.



Mutual 10 BOD Summary, *continued*

- Vice President Leroy Salazar reported that concrete estimates are being sought for planned mutual concrete work this year.
- The mutual board received three bids to do the needed curb striping. American Striping was chosen by resolution. They will begin work once temps are consistently over 70 degrees.
- Director Eisenhaur added to the mutual website (www.lwml0.com) a tabbed link to the Zoomed monthly board meetings. This avoids the need for a Zoom invite.
- Director Kyle reported that a few residents have volunteered to deliver the paper/newsletter.
- Director Petersen reported that the Deer-Off project to apply repellent on common element gardens and plants will happen this Spring. Additional plants will be added to the rain garden along Kelmscot Drive. Also, this is a reminder to residents that they are responsible for the gardens/plantings maintenance with six feet along the outer walls of their unit.

**Summary of Leisure World  
Board of Directors Meeting  
Held on 3/30/21**

**Paul Eisenhaur, Secretary**

- Covid vaccinations for home-bound residents are tentatively planned using the Johnson & Johnson single dose vaccine.
- LW's insurance carrier, Philadelphia Insurance, will meet this week with the LW General Manager to discuss possible rate increases due to claims and market conditions.
- Construction of Clubhouse I improvements expected to begin July/early August.
- State unemployment taxes rising significantly this year due to pandemic conditions.

**ACTION ITEMS:**

1. The LWCC BOD deferred until it's April meeting consideration of the 2020 Audit Acceptance Memo and Final Audit recommendation from the Audit Advisory Committee.
2. The LWCC BOD passed a resolution to direct management to create a Request for Proposal (RFP) for outside professional peer review of current reserve study work done by PPD. Also, the resolution calls for outside expertise on facility

3. The LWCC BOD denied a resolution by the Security and Transportation Advisory Committee (STAC) to cease the handicapped van bus service to residents. Though the cost of a needed new van is very significant for the few users, the BOD felt best to maintain this as a resident amenity, along with the fact that outside services were found to have reliability issues. However, prior to acquiring a new van, management want to investigate the pros/cons of leasing/purchasing.
4. The LWCC BOD approved a recommendation from STAC to add an addendum to the previously approved Gate Access Project, **Policies Document**: The addendum covers 1) the automated Visitor Management System for handling and tracking visit requests submitted by residents; 2) general terms and conditions for using the new system; 3) analysis and protection of data from the new system; 4) exploring options for monitoring and analyzing pedestrian traffic patterns at the three gates.
5. The LWCC BOD deferred a recommendation by the Communication Advisory Committee to make minor modifications of it's charter until the BOD's April meeting. Representation by the committee needs to be present to clarify uncertainties. In the modified charter the committee continues to have operational authority only for the Thoughts & Opinions section of the LW News. Like all advisory committees, it serves in an advisory capacity.
6. The LWCC BOD approved a recommendation by the Landscape Advisory Committee to a two-year extension option of the McFall & Berry Landscape Management contract (dated 10/11/2016) at a cost of \$1,627,081.30 (2% increase) for 2022 and \$1,659,622.93 (2% increase) for 2023.
7. The LWCC BOD approved the recommendation of the Special Personnel Committee (SPC) to retain Executive Search Firm Management Matters, LLC to assist the Board in conducting the search for candidates to fill the position of General Manager for Leisure World of Maryland for an amount not to exceed \$36,000. This amount is consistent with the proposed project budget. Funds to come from the Contingency Fund.

## Important Dates



- April 20 @ 12:30 PM:** Our M10 Annual Meeting is scheduled for Tuesday, April 20 at 12:30p.m. via Zoom (with video or phone). All Mutual 10 homeowners are encouraged to attend. Here's how to join the Zoom meeting:

**Via Computer:** Carefully type the following link in your Internet browser address bar:  
<https://tinyurl.com/LWMC-Zoom1>

**Via Phone:** Dial 301-715-8592  
 Meeting ID: 835 046 4611  
 Passcode: 3547

Attending this meeting is a great way to get to know others in our community.

- April 22 @ 9:30 AM:** Mutual 10 Board of Directors Meeting via Zoom (with video or phone). All Mutual 10 homeowners are encouraged to attend. Here's how to join the Zoom meeting:

**Via Computer:** Carefully type the following link in your Internet browser address bar:  
<https://tinyurl.com/LWMC-Zoom1>

**Via Phone:** Dial 301-715-8592  
 Meeting ID: 835 046 4611  
 Passcode: 3547

## 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? On page 10 under the heading "Pets," it states that "All dogs and cats must be registered with the Mutual Assistant. Each residence is limited to two four-legged pets. Montgomery County Ordinances regarding pets are in effect and applicable at all times. All pets must be inoculated and licensed as required by law. When outdoors, dogs and cats must be kept on a leash. Please keep pets quiet in consideration of your neighbors. For toileting purposes, animals must be kept away from buildings and walkways. The owner or lessee of the unit in which the pet resides or is visiting is responsible for removal and

proper disposal of all droppings, in accordance with Montgomery County laws. Respect for neighbors' property should be observed at all times. In the case of a complaint concerning a pet's whereabouts or actions, the Board of Directors will solicit the owner's explanation of the incident. After due consideration, the Board reserves the right to require the owner to remove the pet from the Mutual."

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. **DO NOT** leave the poop bag 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.