



MARYLAND MUTUAL TEN
WWW.LWM10.COM

THE KELMSCOT VILLAGE TIDINGS

Board of Directors

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301-452-0358
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Important Contacts

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

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301-598-1044

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A Word From Our President

Jane Salzano



On Tuesday, April 16th Mutual 10 will be holding our Annual Meeting, where we will be electing new members for our Board of Directors, hearing State of the Mutual reports, and more. This is an important meeting for all residents/owners to attend, so please mark this date on your calendar. Location and time details are in the announcement below. The Annual Meeting provides one of the best opportunities to express your thoughts about our Mutual and how it is run. The meeting will be called to order at 12:30 PM. Plan to be there no later than 12:15 in order to check in. If you cannot attend, make sure your proxy is delivered to Shanti Martin no later than 11:00 AM the day of the meeting. Every resident is encouraged to attend, but remember than only owners (resident or non-resident) may participate in the voting for members of the Board of Directors. A light lunch will be served before the start of the meeting, so do be early. Please bring a simple dessert (i.e., cookies or a finger-food dessert) to share. I hope to see you there.

Coming on May 2nd is our Spring Fling Appetizer Happy Hour. See the announcement on page 4.

NOTICE!

Maryland Mutual No. Ten, Inc.

ANNUAL MEETING

Tuesday, April 16th at 12:30 PM

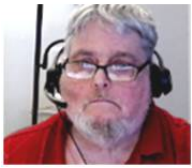
Clubhouse II (Activities Room)

All residents/owners are
encouraged to attend.

A light lunch will be served.
Bring a finger-food type dessert to share.

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Vice President's Corner

Bob Morrisson

Spring is here! Spring is the time when nature erupts in warmth, color and cheer to replace winter's cold, drab, and drear. March usually roars in like a lion and leaves like a lamb, and April showers bring May flowers. Things have been a bit different this year, with floods, wildfires, heavy snow, and tornados in different parts of the country. The things of nature are not always predictable.

Our Annual Meeting

On Tuesday, April 16th, the residents of Mutual Ten will elect several Directors, who volunteer to run the Mutual. Cris Rowse, Director of Hospitality, has planned a light lunch prior to the meeting. Please plan to attend or to give your proxy to someone if you cannot attend. Details can be found elsewhere in this newsletter. A reminder that only owner/residents can vote in the meeting, but all are invited to attend.

About Our Property Management

There are 16 condominium mutuels with single family and duplex homes, apartments, and town-homes. These range in size from 1 building with 7 units in Mutual 6A to 79 buildings (duplexes) with 158 units in our Mutual 10. Some of these Mutuels have hired property management companies but most of them, including ours, have relied on volunteers.

In January 2023 Leisure World assembled a property management team for Mutuels that requested its services, which Mutual 10 did. With a full-time property management staff, our residents can be assured of a consistent level of support even as their mutual's board members change. Lee Shields, our Property Manager, has stepped up to the plate, working hard to keep the Mutal 10 tradition of excellence alive and well.

A Personal Note

I have enjoyed serving as Director of Maintenance these past three years, allowing me to meet some wonderful people, make new friends, and learn new things. My goal has been to continue the tradition of excellence that Mutual 10 has enjoyed for so many years, and I hope I have met your expectations in that regard.

Due to health concerns, I am not seeking re-election this year. Lee Shields has taken over much of the work I used to do, for which I am very grateful. I

know I am leaving Mutual 10's property management in good hands. I will be available to assist the new Director of Maintenance as needed to help them assume their new duties.

Thanks, one and all, for your kind words of support, especially during the times I have not been as available as I would like to have been. Thanks to my wife, Sue, for her care and attention after I fractured my ankle in mid-December. And thanks to everyone who was there for us those many weeks we were both housebound.

Special thanks to Shanti Martin, our Mutual Assistant. Her able assistance with procedural matters and problem solving has been invaluable. She is always willing to go out of her way to help, and she has offered personal encouragement on many occasions.

Projects

- Roof replacement should begin once warmer weather returns.
- Roadways, curbs, and walkways will be inspected in the spring. Please let us know if you see anything needing attention.
- Electrical panel inspections are performed every five years to ensure their safety and code compliance. Planning is underway for this upcoming project.
- Siding will be power washed this spring or early summer as needed. Please let us know if yours needs to be done.

Reminder

If you lose electrical power, contact the Main Gate at 301-598-1044. Do not assume that someone else has reported the outage. Do not contact Pepco.

Please let a Board member or Shanti Martin, our Mutual Assistant, know if you have any special needs that would be impacted by a prolonged power outage.

SPRING HAS SPRUNG

IT'S TIME AGAIN

TO ELECT

DIRECTORS FOR

MUTUAL 10



Treasurer's Report

Valdon Butler
Treasurer

Our finances through February 2024 are as follows:

Income	\$ 237,491
Expenses	\$ 245,679
Excess	\$ < 8,188 >
Variance from Budget	\$ 24,383
Reserve Balance 02/29/2024	\$ 1,163,566

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

John Hurld, Director

The annual Spring Walkaround was conducted on March 25th. A McFall & Berry representative, the Leisure World landscape coordinator and I walked through the Mutual and compiled a list of items/areas that need attention. Items identified range from tree removal to enhancing drainage areas to replacing shrubs and repairing damaged lawn areas. I was impressed with how many individual yards have spring bulbs blooming and the variety of colors. The recent mulching of the road sign areas, planting beds and trees brightened up spots throughout the neighborhood. All things considered, our Kelmscot Village Mutual looks pretty good. The McFall & Berry representative even commented on how nice it was to walk along the paths in "central park" with all the trees blooming.

Mulching Info & Tips

Mulch helps retain soil moisture, and protects plants in winter. It also looks nice and reduces weeding duties. I prefer natural mulch rather than dyed/colored mulch. Most natural mulches, like double or triple shredded mulch, cedar mulch, or pine bark, are made directly from trees. Many dyed/colored mulches are often made from recycled wood - like old pallets, decks, crates, etc. These recycled bits of treated wood do not enrich the soil or add beneficial bacteria and nitrogen, as natural mulches do. Dyed mulches break down much slower than natural mulches and they can contain harmful chemicals. Since natural mulches are not dyed, they

won't fade as quickly as dyed mulches and will not need to be topped up as often. Remember, the mulch should not be piled against the house. It must be 3 to 5 inches below the siding to keep termites, ants and other such critters from damaging or even invading your home.

On a somewhat related subject: Yard waste pickups have resumed on Thursdays. For pickup you'll need to call the Grounds Department at 301-598-1314. Bags should be placed at the curb for pickup. Use only brown paper bags since yard waste is composted and reused. Remember, ONLY natural material (sticks, leaves, shrub trimmings, weeds, etc.) for this pickup. No metal or plastic please. Also, do not include any other kind of trash which may have blown into your garden areas! While Mutual 10 was pointed out as having very few problems with this, patio chair cushions, car parts and even a large bedspread have been found in bags of yard waste from other mutuals. Keep up the good work.

I am looking forward to seeing the many beautiful gardens in the area as the weather warms and plants green up and bloom. If you want help with your garden projects, you may use anyone you wish. The list below is some of the local, independent contractors who our residents have used successfully in the past.

Please don't hesitate to contact me with any landscaping questions or concerns. John Hurld (240-970-5046 or hurldjohn@gmail.com).

Landscapers

Jose Mayorga	301-346-6284
Bill Bowers	301-831-7893
Marcus Birznieks	301-610-9721
Carlos Gavida	240-305-8813



Hospitality Report

Cris Rowse, Director

Spring has sprung and events are popping up all over! To begin with, our Annual Meeting will be held on April 16 (see front page for details) and on Thursday, May 2nd we will gather for our Spring Fling (see announcement on following page for details). More to come as the summer arrives, so keep an eye out for the specifics. Looking forward to seeing you soon!

If you are a new resident and have not been visited by us or received the Mutual 10 Information Packet, please contact me so we can arrange to come and meet you. Call 301-452-0358.

Spring Fling Hors d'oeuvre Happy Hour!!

Thursday, May 2nd

4:00 to 6:00 PM

Clubhouse I, Chesapeake Room

Bring your favorite hors d'oeuvre to share.

A cash bar will be available.

Contact CrisRowse (301-452-0358) if you have any questions.

See you all there!

Mutually Yours...



New Mutual 10 Board Members to be Elected at April 16th Annual Meeting

Pending the outcome of voting at the Annual Meeting of Mutual 10, there will be several new members added to the Board of Directors. Immediately following the meeting, the Board will meet in a closed session to determine officer and committee assignments. The new Mutual 10 Board of Directors will be presented in the May issue of *The Kelmescot Village Tidings* and the contact list on page 1 will be updated.

Three current Board members are not running for re-election this term. We are so grateful for their faithful and excellent service to the residents of Mutual 10:

- **Paul Eisenhaur**, Secretary
- **Bob Morrisson**, Vice President and Chair of Maintenance
- **Cathy Kyle**, Director and Chair of Distribution (Cathy has moved to Falls Church, VA. Her three-year director term will be completed by appointment)

Thank you for your dedication and concern for the residents of Mutual 10. You are a big part of why our Mutual is considered one of the best mutuals in which to live



**“Ladybird, Ladybird Fly Away Home.
Your home is on fire and
your children are gone.”**

The origin of this old nursery rhyme is believed to date back to 16th century England and refers to the burning of hops in Autumn. Hops were an important crop for making beer. Aphids loved the plants that went into making beer and ladybugs laid their eggs in the vines where tasty aphids were in abundance. A feast was had and the beer was saved.

Ladybugs are not bugs, but a species of beetle of the family *Coccinellidae*. There are 500 different ladybugs in the USA alone. The yellow/orange colors are a warning to birds not to eat the ladybug. Most people find the beetle fun to look at, but they are actually very fierce predators munching away at aphids, mites, mealy bugs, and leafhoppers right here in Mutual 10. Scientists state a ladybug might eat 5000 aphids in a lifetime. In addition ladybugs help pollinate flowers and trees as they gather food. We can all aid the ladybug by planting colorful flowers in our patios or gardens. These cute little beetles are an ecofriendly alternative to pesticide sprays.

When the weather is just right, McFall & Berry will release 288,000 ladybugs throughout the LW Trust.

Christine Petersen

Member LW Trust Landscaping Committee

Deer Can't Eat This!

Spring is here!!! It is so nice to see the daffodils in all their various varieties and smell the pink, white and blue hyacinths . Best of all is watching the deer walk right on by. Unfortunately these varieties don't last long.

If you're looking to add some color to spruce up your gardens, there are a number of deer-resistant options. These two examples below are perennials that bloom from late spring through summer and fall. You can find more information at your favorite nursery. www.bluestoneperennials.com is a website that allows you to sort your search by many categories. For example, our area is Hardiness Zone 7A. You can also search for plants that grow in different degrees of sunlight, shade, etc.

It's amazing what is available for improving our garden areas while not improving the deer's diet.



Coneflower



Tickseed

News You Can Use...



Wednesday, April 10, 1:30 PM

Managing Chronic Pain

Presented by Dr. Anna Irwin

Maryland Room, Clubhouse I

Do you frequently suffer with back pain, headaches, or aches and pain in other parts of your body? If so, you join about 100 million other Americans who are living with chronic pain—the most common reason people go to the doctor.

The effects of living with pain are not limited to the physical sensations, but can impact your quality of life. Facing pain every day can lead to depression, loss of sleep, anxiety and your interactions with family and friends. The management of chronic pain is complex and can be challenging for primary care physicians.

Anna Irwin, DO, a pain management specialist, will talk about the causes of back and neck pain and

various approaches to treatment. She firmly believes it is important to not only treat the physical pain, but to address the impact on your quality of life.

Dr. Irwin is Board certified in Anesthesiology and Interventional Pain Management. She earned her medical degree from Philadelphia College of Osteopathic Medicine and pursued further training at Thomas Jefferson University and the University of Virginia.

Sponsored by the Leisure World Health Advisory Committee



**Saturday, April 27
10AM to 1PM**

DRUG TAKE BACK DAY

Leisure World MedStar
Clinic Parking Lot

It's Spring Cleaning Time! Are expired or unused medications cluttering up your house? Where can you safely dispose of unused drugs?

The LW Health Advisory Committee, Montgomery County Police and MedStar are sponsoring a DRUG TAKE BACK DAY from 10AM until 1PM on Saturday, April 27. We accept all medications including liquids, pills, aerosols, powders, and pain medications.

The Health Advisory Committee will continue to sponsor DRUG TAKE BACK DAYS each Spring and Fall! You can drop off your old medications at a local police precinct. Also, the CVS in Aspen Hill Shopping Center will take your unused medications.

**Thursday, May 2
9:30am - 11:30am**

HO-6 Insurance Policies for Homeowners

Maryland Room *

What is HO-6 insurance and what does it cover? How much coverage should I have? What does Leisure World's master policy cover? These and other frequently asked questions will be addressed by Jessica Knutsen, CIC, CIRMS, EBP (Vice President, USI Insurance Services) and Christa Brady, AMS, PCAM (Vice-President, USI Insurance Services).

Leisure World's Insurance Committee invites all residents to this important presentation. A light refreshments will be served.

No sign-up required, but seating is limited.



Save The Dates:

April 16 @ 12:30 PM. Mutual 10 Annual Meeting.

Activities Room in Clubhouse II.

April 25 @ 9:30 AM. Mutual 10 Board of Directors Meeting. Sullivan Room in Admin. Building. Zoom option available.

May 2 from 4:00 to 6:00 PM. "Spring Fling" Happy Hour, Chesapeake Room in Clubhouse I.

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 Eisenhour (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.

Electric Vehicle Charging

If you plan to charge an electric vehicle (EV) at your home, you must complete an "Application for EV Charger" form and submit it to the Mutual Assistant prior to charging your EV. A form is available from the Mutual Assistant. Once the EV charger has been installed you will need to pay for the power it uses at the rates stated on the form.

At this time, checks should be made payable to "Maryland Mutual No. Ten" and delivered to Shanti Martin, our Mutual Assistant, at the beginning of each month. If you have previously registered an EV and have not been paying the monthly fee, please contact Shanti and begin making payments now.



These reminders have been in place, unchanged, for a couple of years. I think it's time for a change. Below is a quick summation of the things we, as a mutual, find important to remember as we go about our busy lives. And then I've added what I think is really important, no matter where we live or who we are. That will follow this summation.

- **Pets.** Keep them on a leash, pick up their leavings, and don't let them make too much noise.
- **Wildlife.** Don't feed them.
- **Outside Decorations.** Don't attach them with screws, nails, or anything destructive.
- **Garbage/Recycling.** Put trash cans and/or recycling bins out for Monday and Thursday pickup (garbage and metal/plastic/glass). Paper/cardboard goes out for Wednesday pickup..
- **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.



One

- One tree can start a forest
 One smile can begin a friendship
 One hand can lift a soul
 One word can frame a goal
 One candle can wipe out darkness
 One laugh can conquer gloom
 One hope can raise your spirits
 One touch can show you care
 One life can make a difference,
be that One today.

—Unknown