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301-598-3989
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301-942-8726
tidings@lwm10

Important Numbers

M10 Maint. 301-942-8726
LW Admin. 301-598-1000
LW Security 301-598-1355
Main Gate 301-598-1044
Comcast 855-638-2855



A Word from Our President

Jane Salzano

Meet and Greet
August 25 at 10:30 am

The Mutual 10 Hospitality Committee cordially invites you to meet and greet your Mutual 10 Officers and Board of Directors on Wednesday, August 25th, from 10:30 am to 12:00 noon in the Chesapeake Room, Clubhouse 1. Refreshments will be served, along with good conversation and fellowship. Looking forward to meeting you!

**IMPORTANT NOTICE!
Homeowner's Insurance Policy**

Mutual 10 is a "condominium," which is a form of ownership. Generally speaking, Mutual 10 is responsible for everything except the interior of your home, its contents, your patio, and your garden space. The Leisure World "Master Insurance Policy" covers major losses with a deductible, which will increase to \$10,000 on August 1, 2021. Homeowners should have a policy, sometimes called "HO-6", which covers the deductible.

Contact your insurance agent as soon as possible to review your coverage. Ask if the policy covers relocation and housing if you are displaced. Advise them that Mutual 10 has aluminum wiring and that if it is the cause of a loss, the deductible will increase to \$25,000.

Please contact our master policy company if you have any questions.
Cindy Watkins (USI Insurance)
800-200-5149
cindy.watkins@usi.com



Concrete Updates

Bob Morrisson
Vice President

Concrete Project

Brothers Paving will notify us when they can resume their work. Their concrete suppliers are facing delays obtaining materials so job scheduling has become complicated.

Brothers will place red cones in work areas the night before work will be done.

If you find cones on your parking pad or your driveway, your vehicles must be moved from the area by 7:00 AM the next morning. Vehicles left in the garage could be stranded at least a week.

Nine residents have requested paving work to be done at their expense. By now, Brothers Paving should have met with you to discuss your plans and the method of payment. If you have not been contacted yet, please let me know as soon as possible. Email to Maintenance@LM10 is best. You may also call 301-942-8726.

Concrete Thinking

Some residents have asked if Mutual 10 will repair a garage floor or a patio. The answer is usually "no." The list of Mutual 10 responsibilities includes "Sidewalks and concrete leading to front doors," and "Original patio surface."

We do not maintain modified patios and we do not maintain garage floors. A structural crack in an original patio slab, or cracks in a garage floor that interfere with garage door operation, will be reviewed on an individual basis.

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August Musings

August usually brings to mind heat and humidity, along with a sit-back-and-do-nothing attitude. As I was thinking about August, it also occurred to me that it is the only month (to my knowledge) that doesn't have a "Hallmark-worthy" holiday! Every other month has at

least one nationally-recognized and/or celebrated holiday, but not August.

So what are some of the things that people have decided should be celebrated in August? How about National Chocolate Chip Cookie Day (August 4th), or National Underwear Day (August 5th), or Lazy Day (August 10th). There are some interesting ones like International Cat Day (August 8th) and International Hangover Day (1st Saturday in August—seems like this one should be January 1st). One of my favorites is Sneak Some Zucchini onto Your Neighbor's Porch Day (August 8th). Needless to say, August is lacking a bit in the Hallmark moment department. However, I did notice some more outstanding days, like Women's Equality Day (August 26th) and U.S. Coast Guard Day (August 4th).

The dog days of August have also inspired some creative poetry, such as the one below (attributed to a long-lost issue of *Mad Magazine*):

Some months have their doggy days
But this one is the doggiest.
So why go wasting clever rhymes
On stupid months like August?

I'm not sure that August qualifies as a "stupid" month, though. Many wonderful people were born in August. It is also a month of harvest for many fruits and vegetables. Can't beat that!

If you have any thoughts about what you would like to see in *The Tidings*, please contact me via email (tidings@lwml0) 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

Newsletter Delivery!



We are very fortunate to have excellent newspaper/Tidings delivery volunteers doing our paper delivery. We are well covered at present and I will be doing a status check with anyone who has volunteered in the past and not been called upon. Your willingness to volunteer is greatly appreciated. — Cathy Kyle, Director (301-706-6477; cbartonkyle@gmail.com).



New to Mutual 10?

Are you new to Mutual 10 (Kelmscot Village)? We'd love to get to know you. We are re-establishing our Hospitality Committee after a year and a half of "social distancing" and would like to know who you are. Come to the August 25th "Meet and Greet" event and get to know who your neighbors are. Feel free to contact Cris Rowse (301-452-0358 or crisrowse@gmail.com).

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

—Roald Dahl



What's Cooking In Kelmscot Village!

This month's recipe is a refreshing Mediterranean salad which is easy to make and perfect for the hot days ahead. The recipe is submitted by Sue Morrisson (who doubles as the *Tidings* editor ;-)) and was adapted slightly from a *Grit* magazine recipe. It is very refreshing and makes enough for a couple of meals and/or side dishes. Enjoy!

Mediterranean Cucumber/Tomato Salad

Ingredients:

10-15 Cherry tomatoes, quartered
1/2 medium sweet onion, thinly sliced
3 tablespoons extra-virgin olive oil
1 1/2 tablespoons fresh lemon juice
1 tablespoon oregano or mint leaves
1/2 cup Kalamata olives, pitted
5 ounces feta cheese, crumbled
5 Persian cucumbers, quartered length-wise & sliced
Salt and freshly ground black pepper, to taste

Directions:

In a large bowl, combine the tomatoes, onion, oil, lemon juice, oregano, olives, and cheese. Cover and set aside at room temperature, and allow mixture to marinate for 30 minutes to 2 hours. Just before serving, add the cucumbers to a salad bowl. Add the marinated tomato mixture, and gently toss to combine. Add salt and pepper to taste. Delicious served with hummus and pita bread. (Note that remaining salad should be refrigerated. It will generate some liquid, which can be poured off before serving.)

Notes: The original recipe called for chopped large tomatoes and regular cucumbers, but I used what I had on hand and really liked the crunchiness of the little Persian cucumbers, which usually come 5 to a pack.

If you would like to submit a recipe for publication, please send it to tidings@lwml0.com. If you can include any history regarding the recipe, that would be wonderful!



Treasurer's Report

Valdon Butler
Treasurer

Our finances through June 2021 are as follows:

Income	\$ 619,123
Expenses	\$ 614,807
Excess	\$ 4,316
Variance from Budget	\$ 25,067
Reserve Balance 6/30/21	\$ 865,805

Through mid-year is as expected and we are financially on target. Mutual 10 maintains a strong balance sheet and solid cash flow. We should be receiving the final annual audit. It be available for anyone interested.

Thank you to all residents for continuing their part to help keep utility cost down. It is helping the community maintain control of cost 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 at newyork2some@yahoo.com or by phone at (301) 288-7175.



Landscape Report

Christine Petersen
Director

I would like to thank the following people for offering to volunteer as members of this committee: Mark Herro, Marcia Harrad, and Petraine Johnson. Mark is taking care of the small azalea garden with the bench off Kelmscot Drive. At the same time, new resident Martha Shafer is watering the plants on either side of the bus stop bench.

Throughout the month of August, you can keep deadheading flowers and cutting back on perennials to encourage new flowering. Watch out for Japanese beetles on roses. Just pick them off and drown them in soapy water. If you have a tomato plant in your patio planter showing bite marks in the fruit, it's probably a squirrel looking more for moisture rather than food. Best to cover the plant with netting.

Mosquitos breed in water so get rid of any water in saucers under pots and in watering cans on your patio.

While plants have been flourishing, weeds are continuing to grow as well. Best time to weed is after

a rain. I have found 30% Home and Garden Vinegar works well as a spray.

If you have any concerns , gardening hints, do not hesitate to call me or use the new email address:

Christine Petersen 757-414-3849 or
Landscaping@lwml0.com

Landscapers Available

Bill Bowers	301-831-7893
Marcus	301-610-9721
Jose Mayorga	301-346-5880
Sergio Vazquez	301-8078762

Summary of Mutual 10 Board of Directors Meeting Held on 7/22/21

Paul Eisenhour
Secretary

GM Report Given by Assistant GM Crystal Castillo:

- Year-to-date net operating expenses were \$27,500 under budget (a good place to be at this time of year)
- Property transfers for the community were 66 for the month of May, which totaled \$322,000 in transfer fees. This is a LW record for monthly unit sales.
- Gate Access testing using a group of about fifteen cars has begun and is ongoing. Keep up-to-date on progress via LWNews.
- Due to the county permitting process, work on Clubhouse I improvements will begin in August.
- The LW 2022 budget development has begun with the reported area CPI. The detail process will be finalized in September 2021.
- The acquisition/renewal of the LW Master Insurance policy is soon to be finalized with a start date of August 1, 2021. Industry and community impacts have significantly affected the deductible the homeowner is responsible for. Currently, the deductible is \$5000; it will increase to \$10,000 with the new policy. That means it is essential that each homeowner contact their property insurance carrier for adequate coverage on their deductible. The typical homeowner policy (HO-6 or equivalent) offers coverage for the Master Insurance deductible.

Mutual Business:

- Residents should be aware that the Mutual 10 website includes downloadable forms for Application for Building form (ABM), E-ratings, and insurance certificate requests.
- Mutual finance review showed healthy finances relative to the mutual budget.



Mutual 10 BOD Minutes, *continued*

- A discussion noted that Mutual 10 has a dedicated storage unit in the basement of Clubhouse 2 for hospitality and other mutual related items.
- Residents should keep in mind that parking pad “wing” additions are their responsibility and require an ABM.
- The board discussed the mutual smoking ban as has been discussed throughout LW. It was decided that at this time a ban won’t happen.
- Director Petersen will be on vacation for a few weeks. In her absence, she has recruited resident helpers for any landscaping issues.
- Director Eisenhour mentioned that the mutual website has a posting of the next month’s agenda (posted a few days prior) as well as a link to the mutual meeting via Zoom.
- There was a suggestion to place a bench on the “Central Park” area of Mutual 10. This bench would be dedicated to the late Dora Pugliese.
- Planned concrete work has been completed; some miscellaneous work remains.

Summary of Leisure World July 27, 2021 Board of Directors Meeting

Paul Eisenhour
Secretary

- Comcast Club I office reopening the week after Labor Day.
- Gate access testing in progress with small beta group of selected residents.
- Insurance renewal of Master Policy for LW (blanket policy for all mutuals in the past) should be finalized later this week only with approval of BOD. Of certainty is that the policy will not include coverage for betterments and improvements (LW premium increase already programmed into LW budget).
- Medstar contract renewal “talks” have begun.
- Reserve Study RFP for LW facilities will be drafted by LWMC and the PPD Advisory Committee to include scope of work.
- Comcast increase will be \$1.75/unit in 2022; all utilities (cable included) are not counted towards the budget cap.
- Electric vehicle report of Trust property installation will be presented at next month’s BOD meeting.
- Mutual 13 fence work (including part of Mutual 15) has begun by the state at the boundary between residences and Georgia Ave. Anticipate 6-8 weeks for the state to install at the state’s expense.

Action Items:

1. The LWCC BOD approved a number of resolutions aimed at aligning budget proposals from both LWMC and the LW Budget & Finance Advisory Committee. The proposals deal with contributions to the Snow/Storm fund, Contingency Fund, Facilities Maintenance Reserve, Facilities Replacement Reserve, and labor issues.
2. [Personal comment: the significant shortfall in the Replacement Reserve is the key reason for the impending resale fee increase effort; the effort is a fiduciary response to maintaining adequate reserves for the LW facilities. With a mandatory fully funded reserve about to become law, the only other source to fund this are monthly condo fees. Paul E.]
3. The LWCC BOD has officially recognized “Juneteenth” as a holiday for all of LWMC.
4. The LWCC Board of Directors, in accordance with the previously approved GM Transition budget, authorizes the use of Contingency Funds for the selection of the new General Manager. The LWCC Chair is authorized to approve payments for selection interview expenses, legal expenses, and moving expenses when countersigned by the LWCC Executive Secretary. The total amount of these expenses is \$40,000 from the Contingency Fund. NOTE: the total money was approved; this is permission for funds to be spent.
5. The Insurance Advisory AC will meet with the LW Insurance broker 7/28 to present final proposal policy coverage. On 7/29, both high-rise and low-rise governance (low-rise represented by the 3M Group) will be presented the final proposal for input. On 3/29pm, the BOD will meet in a special meeting to make a final decision of the policy. (NOTE: the short timeline is due to policy expiration on 7/30; this process has been ongoing for a while, but industry and community claims resulted in significant challenges)



Mutual Minutiae

Mutual 10 was established in 1971 and is one of 29 Mutuals within Leisure World, each of which is a separate legal entity.

Mutual 1 was established 1968 and later became Montgomery Mutuals 1-4. Twenty seven Mutuals are condominiums. Montgomery Mutual is a co-operative with 898 units. The Regency (M25) is wholly owned.

Leisure World Mutual 1 opened its doors in 1968. From there we have grown to a community of 5,660 homes and around 8,000 residents. Does anyone else remember when the globe was in the middle of what is now Georgia Avenue, and when it rotated?

And in 2023, Leisure World will turn 55 years old! A significant milestone that should be celebrated since it will finally have reached the age it advertises for

Requesting Maintenance

Bob Morrisson
Vice President



If you have a problem in your home that may be a Mutual responsibility, please send e-mail or call so we can open a work order and follow up on your request. My contact information:

Bob Morrisson
301-942-8726 Landline (primary)
301-980-9131 Cell phone (alternate)
Maintenance@LWM10.com Email

Please feel free to contact me if you are not certain how a situation should be handled. Please restrict non-emergency phone calls to the times listed below.

Weekdays 10:00 AM to 6:00 PM, and 8:00 PM to 10:00 PM.
Saturday 12:00 noon to 10:00 PM.
Sunday 1:00 PM to 7:00 PM.

If there is an emergency, and if I am not available, please contact any Mutual 10 Officer or Director at the numbers listed on the front page of this newsletter. For medical or fire emergency, call 911. If there is a fire, try to notify the main gate at 301-598-1044 as well.

If the emergency is endangering your home (fallen tree, for example) and no Officer or Director is available, contact the main gate at 301-598-1044.

EMERGENCY Preparedness



Leisure World Emergency Preparedness Advisory Committee Mid-Year Report, June 2021

The Emergency Preparedness Advisory Committee (EPAC) advises the LWCC Board of Directors, Management, Mutuels, and residents on matters relating to preparedness for, and prevention of, emergencies. EPAC interacts with first responders and emergency management officials in Montgomery County and the State, to bring current emergency preparedness and prevention advice and recommendations to Leisure World leaders and residents.

After a recent fatal fire here in Leisure World, officials from Montgomery County Fire and Rescue Service, and the Offices of County and State Fire Marshals, were asked what LW could do to improve fire safety within the community. They recommended that LW ban smoking in all buildings because smoking is often a source of fires through improperly disposed of smoking materials.

EPAC, along with the Health Advisory Committee (HAC), developed two resolutions for the LW Board of Directors, recommending that smoking be banned: 1) in and on all Trust properties, and 2) in Mutual residences. These resolutions were submitted to the LWCC BOD Executive Committee, which recommended that the LW BOD not approve the first, which was deemed unenforceable, but approve the second – to encourage LW Mutuels to ban smoking in all units, as well as common areas. However, at the LW BOD meeting, both resolutions were voted down.

EPAC has developed a short video presentation entitled, "Are You Ready?" to be shown on Leisure World TV Channel 974. This video will both (a) alert residents to the need for their Mutuels to have an Emergency Plan that shows how to safely evacuate their apartments or homes in case of a fire and how to react in the event of a crime or a severe-weather emergency and (b) show residents how to develop and implement a personal emergency plan for themselves and all members of their household.

EPAC will also be reaching out to Mutual Boards of Directors and Mutual managements to review their Emergency Plans for completeness or to help them develop a plan if they do not have one.



August 25 @ 10:30 AM: Meet and Greet time with the Mutual 10 Officers and Board Members. ALL are invited. Refreshments will be served. Meet in the Chesapeake Room of Clubhouse 1.

August 26 @ 9:30 AM: The Mutual 10 Board of Directors Meeting will be held in person this month in the Sullivan Room of the Administration Building. You can still attend via Zoom. All Mutual 10 homeowners are encouraged to attend. Here's how to join via Zoom:

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

Beware of "Special Offers"

Mutual 10 is responsible for exterior maintenance. We have contractors that provide maintenance services on a regular basis.

Residents are reminded that roofing, siding, gutters, paving, and landscaping in common areas are a Mutual responsibility. Do not engage any contractor to maintain them. Residents may hire contractors to maintain their gardens, patios, and building interiors.

If you receive an advertising flyer, a phone call, or a knock at the door offering a free inspection or a service, it is best to refuse that offer.



Mutual 10 Website:
www.lwm10.com

For those of you who use the internet, please know that the Mutual 10 external website is a very quick way to access needed info about mutual operations. You'll find links to LW Amenities, Mutual 10 Rules, mutual archives of newsletters/monthly mtg minutes, picture gallery of residents as well as links to 'Maintenance: Who Pays', Zoom connection to monthly meetings, M10 Emergency Preparedness Plan, Comcast FAQ's, and more



Comcast Customer Service Contact

Willis Gray is Leisure World's Customer Account Representative for Comcast. If you are experiencing something serious (TV or Internet), contact Mr. Gray directly (443-370-5018 or willis_gray@comcast.com). For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855.

- 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) 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. 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.

IMPORTANT CORRECTION TO CONTACT INFORMATION FOR CINDY WATKINS OF USI INSURANCE!

The box below is a corrected reprint of the information printed on page 1 of the August *Kelmscot Village Tidings* Newsletter. Please note that the original phone number (an 800 number) printed for Cindy Watkins of USI Insurance does not work. The article below contains her correct contact information. Please call one of those numbers if you have any questions about the new deductible for the Leisure World master insurance plan.

THANK YOU!

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Please contact our master policy company if you have any questions.

Cindy Watkins (USI Insurance)
610-897-4421 or 267-446-1322 (cell)
cindy.watkins@usi.com