



**Board of Directors**

**President:** Jane Salzano  
301-928-2653  
janesalzano@gmail.com

**Vice President:** Bob Morrisson  
(Maintenance)  
301-942-8726  
maintenance@lwm10.com

**Treasurer:** Valdon Butler  
301-288-7175  
newyork2some@yahoo.com

**Secretary:** Paul Eisenhaur  
301-460-5588  
paule@lwm10.com

**Directors:**

John Hurd (Landscaping) **NEW!**  
240-970-5046  
hurdjohn@gmail.com

Cathy Kyle (Distribution)  
301-706-6477  
cbartonkyle@gmail.com

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

**Important Contacts**

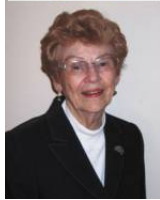
**Emergencies** (including flood, tree damage, major damage):  
Daytime: PPD—301-598-1500  
After Hours (Main Gate):  
301-598-1044  
LW Insurance (for fire, flood, major damage): 301-598-1091

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

**Tidings Editor:** Sue Morrisson  
301-942-8726  
tidings@lwm10.com

**Mutual Assistant:** Shanti Martin  
301-598-3989  
admin@lwm10.com

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



**Word From Our President**

Jane Salzano

Well, we're coming down the 2023 homestretch and getting ready for all the end-of-year celebrations, get-togethers, and time with friends and family. It's a great, but busy, time of year. I am very grateful for all who volunteer in so many ways, both big and small, but all needed and important, from those who serve on the Mutual 10 Board of Directors to those who help pull weeds to those who deliver this newsletter and those who help with our social events...and many, many more. And all of us who live here in Mutual 10 are, together, what make this one of the best, if not THE best, mutuals in Leisure World. Thank You! I look forward to what 2024 will bring and to navigating all that will entail with you.

Don't forget that on December 12th we will be having our Holiday Buffet Luncheon at The Grill in Clubhouse I. It's not too late to make your reservation. See the notice below for information on how to pay and get your check in by December 3rd.

I want to wish each of you a Happy Holiday and a Happy New Year! Hope to see you around the Mutual!

**Holiday Season Buffet Luncheon!**

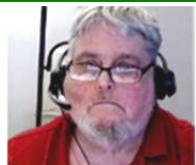
**Tuesday, December 12th**  
**12:00 Noon**  
**The Grill in Clubhouse I**  
**Cost: \$27 per person**

**Drop check in Cris Rowse's mailbox (3227 Ludham Drive) by December 3rd. Make check payable to "Leisure World Mutual 10"**

**Questions? Call Cris Rowse (301-452-0358)**

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## Vice President's Corner

Bob Morrisson

### The "Holiday Season" Is Here

Hallowe'en has come and gone and the winter marketing frenzy has only just begun, led by "Black Friday" and "Cyber Monday" sales. "Christmas" commemorates the birth of Jesus Christ in Bethlehem, and traditionally it has been a time for Christians to exchange gifts among family and friends.

During the last century Christmas morphed into a secular celebration shared by people of all religious traditions, and by people with no religious beliefs. It is now "The Holidays" or "The Holiday Season," and the phrase "Merry Christmas" is considered by some to be improper.

Our family has learned to resist the temptation to overspend during the holidays. No longer does our January credit card statement remind us that... *"I am the ghost of Christmas presents."*

Merry Christmas / Happy Holidays, one and all.

### Outside Faucets

If you have not already done so, be sure to turn off the inside valves for both outdoor faucets (hose bibbs) to help prevent a broken pipe when temperatures are below the freezing point.

### Gutter Cleaning

J&M will clean your gutters once the bulk of the leaves have fallen. If you hear noises on the roof, and if you do not see any reindeer or a sleigh, it will be J&M, not Santa.

### A Reminder!

If you arrange for a company to do work on your home, you will be responsible for paying for that service, even if it would normally be a Mutual expense.

There are some practical reasons to call before hiring someone on your own. The Mutual has a network of vendors, most of whom give us favorable pricing. Some repairs require special handling, of which many vendors are not aware. And some repairs are a Mutual responsibility, even though they may not seem so.

If you have an emergency, contact PPD during the day or the Main Gate after hours and advise them of the emergency. For other maintenance issues, contact our Property Manager. Contact information is on Page 1 of this newsletter.

You may also call our Property Manager if you have a PPD maintenance contract, and if their response to an emergency is not timely enough.

## Mutually Yours...



### M10 2023 CANASTA-THON

By Pat Hurlid

Canasta enthusiasts meet weekly on Tuesday or Wednesday at individual's homes for a friendly game of Canasta. The objective is to have fun in a no-pressure atmosphere while exercising those "little grey cells."

The Canasta-thon provides an opportunity to meet players who meet on different days. The 2023 participants met in the Norbeck Room to pit their skills, to make new friends, and to enjoy a game of cards. The prize is bragging rights until the next Canasta-thon! The improved score sheet worked well, as did rotating the partners. The link to Panera Bread did not. Next time it will be a bring your own lunch event!

Congratulations to the winners (drum roll please)!

1st place: Binky Westervelt .... 9610 points

2nd place: Alycia Ries ..... 9480 points

3rd place: Dotty Van Scoyoc ... 9470 points

All the scores were close, reflecting the high caliber of players.

## Did You Know...

*This a new column where we can all share good hints, hacks, factoids, and just about anything else. Send any submissions you have to tidings@lwm10.com.*

### So, did you know...

- ★ Wrap rubber bands around the ends of clothes hangers to prevent susceptible garments from slipping off the hangers.
- ★ Use white vinegar to disinfect cutting boards, especially those made of wood. BUT do not use vinegar on granite or marble countertops.
- ★ Baking soda is a great non-scratching cleaner. Good for counter tops, sinks, pots and pans, etc.

### "Belly Jogging"\* Corner

- ★ I saw 10 ants running across my patio and with the cold weather coming, I decided to build them a small cardboard house. I guess that makes me their landlord and them my TEN ANTS!
- ★ What's orange and sounds like a parrot....a carrot.
- ★ Junk is something you throw away three days before you need it.
- ★ So why do we park in driveways, but drive on parkways?

*\*"Belly Jogging" is a form of abdominal exercise which occurs spontaneously when a person laughs vigorously.*



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through October 2023 are as follows:

Income	\$ 1,319,012
Expenses	\$ 1,225,985
Excess	\$ 93,027
Variance from Budget	\$ 115,722
Reserve Balance 10/31/2023	\$ 1,089,013

Mutual 10 continues to maintain a strong balance sheet and solid cash flow. This year remains on target. We now have improved electrical service rates in place for 2024. Thank you to all residents for doing their part to help keep utility cost down. It helped the community maintain control of costs and supports 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](mailto:newyork2some@yahoo.com) or by phone at (301) 288-7175.



## Landscape Report

John Hurlid, Director

Most of the leaves have fallen and many huge piles were created. Since there are no little kids around to jump in them, McFall & Berry just vacuumed it all up and took them away. Having moved here from the Niagara Falls area, not having to rake leaves is one of my favorite things. A number of large trees needing attention have been identified in the mutual and removal and/or large branch trimming will continue into the winter.

The next week or so will be your last chance to get any bulbs you have into the ground so they will spring up next year. Just be sure to look for deer resistant varieties. Daffodils are one of my favorite signs of Spring when they pop their heads through the mulch. A bonus is that almost nothing eats them.

I've noticed pretty holiday decorations popping up here and there. Remember to secure them well (**don't** use nails, screws, or other destructive methods of hanging them) so you won't have to chase "over the river and through the woods" when the winter winds blow.

However you chose to observe this special season, Pat and I wish you all the best for a safe and prosperous New Year.

## 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



I am very excited about how many people have signed up for our Holiday Luncheon to be held on December 12th. ***It's not too late to get in on the action!*** Just get your check in before the **December 3rd deadline**. The cost is \$27.00 per person. Drop your check (made out to "Leisure World Mutual 10") in Cris Rowse's mailbox (3227 Ludham Drive) no later than Sunday, December 3rd. The luncheon will be on **December 12th at 12:00 PM** in The Grill at Clubhouse I. You don't want to miss this special event with our friends and neighbors.

Questions? Give Cris a call (301-452-0358).

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.

## Distribution Report

Cathy Kyle, Director



As 2023 comes to a close, I want to thank each and every person who helped with the distribution of both the *Leisure World News* and *The Kelmscot Village Tidings*. There is more to the process than walking around the mutual stuffing things in peoples mailboxes. There are those who help get the newsletters to the deliverers and those who are willing to step in to "do a route" for a regular who is unable to make a delivery. I am grateful for each of you.

I still have need for those who are willing to be a backup to fill a spot if someone is unable to make the delivery. I hope you will consider it. Call me on 301-706-6477.

**"I've learnt that you shouldn't go through life with a catcher's mitt on both hands. You need to be able to throw something back."**

—Maya Angelou

## Summary of Mutual 10 Board of Directors Meeting

November 30, 2023

Paul Eisenhour, Secretary

**Community Report:** Lee Shields, M10 Property Manager

- Administration Building: The structural frame of the entire building is complete. In the parking lot, island curb work is complete. The islands will be filled with river rock the week of Nov. 20; afterward, pedestrians will be able to use the new walkway across the parking lot.
- The Gleneagle Culvert replacement work to begin the week of November 27. Culvert repair on South Leisure World Boulevard will follow, weather permitting.
- All residents now have access to DwellingLIVE to manage their guest access.
- The Red, Green and Blue shuttle bus lines are in service, and the Mobility Van is repaired and back in service

### Mutual Business:

1. The board voted to renew the mutual's maturing CD at a rate of 5.25% for 13 months.
2. Monthly Invoices were approved.
3. Director Morrisson presented a draft clarification indicating that any work on a unit outside door is the Mutual's responsibility only if the door is original.
4. All submitted ABMs for the month were approved.
5. Gutter cleaning will be done by J&M, but not yet scheduled.
6. Roof work done for the year.. Replacement of several roofs will begin next Spring.
7. Emphasis to the residents that a direct call to a vendor for a non-emergency is the resident's financial responsibility.
8. McFall & Berry is doing leaf removal and tree trimming right now. They will hold off until Spring to do any planting.
9. Delivery problems have nothing to do with signage problems in the Mutual. This is a mapping problem that will be explored.
10. Umbrella Master Insurance thru USI increases have been driven by industry coverage of significant catastrophic incidents, not LW claims.
11. Residents who operate an electric car/vehicle should complete EV policy form available on the Mutual website.

## Summary of Leisure World Board of Directors Meeting

November 28, 2023

Paul Eisenhour, Secretary

### Management Notes:

- Administration Building: The structural frame of the entire building is complete. That will allow for building enclosure and temporary heat inside the building, allowing for interior work through the winter. In the parking lot, island curb work is complete. The islands will be filled with river rock the week of Nov. 20; afterward, pedestrians will be able to use the new walkway across the parking lot. Also, more parking spaces will be made available as construction fencing is reduced, allowing additional parking close to the restaurant and Clubhouse 1.
- Gleneagles Drive Culvert Replacement: Contract with H&H Concrete is ready to proceed, with replacement work to begin the week of Nov, 27. Through access across Gleneagles Drive will be blocked [between Sherwood and Brookside] likely at least through December, weather permitting. Culvert repair on South Leisure World Boulevard will follow, weather permitting.
- Security: Most residents now have access to DwellingLIVE to manage their guests. Director Rudnick met with members of Mutuals 16 and 18 to present the traffic engineer's recommendations for improving entry at Norbeck Gate .
- Transportation: The Red, Green and Blue shuttle bus lines are in service. The Mobility Van is repaired and back in service. A newly hired driver will work Wednesday through Sunday; duties to include Wednesday shuttle bus service to Aspen Hill and Olney and Saturday shuttle bus service.

### Action Items:

1. The LWCC Board of Directors approved the 2022 Audited Financial Statements and accompanying correspondence for the Leisure World of Maryland Trust and related entities as performed by the CPA firm of Gross Mendelsohn & Associates, dated November 2, 2023.
2. The LWCC Board of Directors approved the allocation and distribution of the cumulative operating surplus of \$503,331 as determined by the 2022 audit report to the Mutuals. This allocation shall be based on the number of units in each Mutual. Disbursement of funds shall be made during December 2023.
3. The LWCC Board of Directors approved funding the trust documents project from the contingency fund,



LW BOD Summary, continued

- recognizing that the final expense may exceed \$50,000. The BOD will be notified if expenses exceed \$100K to approve additional costs.
4. The LWCC Board of Directors approved a by-law amendment. The change would amend Article V, Section 1 by inserting as the second sentence "Election shall be by a majority of the aggregate voting power of the directors present and voting."
  5. A proposed motion to approved the 2024 membership to governance committees was postponed until the January BOD meeting. This will allow needed time to accurately compile the lists.
  6. The LWCC Board of Directors approved the establishment of an Ad Hoc Norbeck Gate Committee to review options, including leaving the gate as is, recommendations of the traffic consultant, other documentation and proposals received by management, and present recommendations to the Board for action as appropriate, with final board decisions dependent on the inclusion of the Norbeck Gate Project as part of FEP Phase II with an appropriate priority.
  7. The LWCC Board of Directors approved the Audit Committee's charter as presented.
  8. The LWCC Board of Directors approves the Communication Committee's charter as presented.

**News You Can Use...**

**Covid-19, RSV, and Flu Shots**

Covid 19, Flu, and RSV vaccines are being offered on Tuesdays in the Maryland Room, Clubhouse I.

Appointments preferred. Check the *Leisure World News* for more information.



**FREE BLOOD PRESSURE TESTING**

**Days/Time:** First and third Tuesdays of the month from 9:00 to 10:30 a.m. in Clubhouse II's Cafe Room.

**Win a Free Blood Pressure Machine!**

Enter a drawing for a free Blood Pressure machine at the Blood Pressure Clinic when you come to the free blood pressure clinic. Receive one entry every time you have your blood pressure taken! Drawings will be held in January and April 2024.

**End-of-Year Giving Thoughts**



Many people like to wait until the end of the year to see how much they have to give to charitable organizations. Most times, you know who you want to donate to, but sometimes you might need a suggestion. Below are a few good choices, all of which are tax deductible, local groups helping people in our area. All of the groups have ways to donate online through their websites.

Thank you, Cathy Kyle, for providing these great suggestions!

**Community Crisis Services, Inc. (CCSI)**

(www.ccsimd.org)

CCSI is a non-profit group which has become a one-stop calling center for information and compassionate assistance for those in crisis. Calling the Hotline is often the first step an individual makes to access the mental health services and social service organizations within the community.

**The Training Source, Inc.**

(www.thetrainingsource.org)

The Training Source, Inc. is an award winning 501(c)(3), non-profit that provides comprehensive job training programs and certifications for job seekers, youth development programs, safety-net services for families in-need and professional training for employers.

**Camp Fire Patuxent**

(campfirepatuxent.org)

Camp Fire provides a nurturing, constructive and fun environment for young people to discover their sparks—unique skills, passions, and interests—and adopt a growth mindset. They chart their own course to healthy habits, community leadership, and connection to nature in collaboration with trained, caring adults. And, in turn, Camp Fire youth give back by sharing those skills in their communities.

**Workhouse Performing Arts**

(www.workhousearts.org)

The Workhouse Arts Foundation helps to grow and support a vibrant arts center that offers engaging opportunities and inspiring experiences in visual and performing arts, education classes, historical perspective, community engagement, and personal enrichment.



**December 12 @ 12:00 Noon: Holiday Buffet Luncheon**, The Grill in Clubhouse I. Payment due Dec. 3rd. See front page for details.

**December 21 @ 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.

### 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



- **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.

