



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

### Board of Directors

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

**Vice President:** Pat Hurld  
(Communications)  
716-392-9451  
hurld@comcast.net

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

**Secretary:** Ann Schindler  
516-650-3778  
schindler.ann@gmail.com

**Directors:**  
Nancy Osgood (Distribution)  
301-807-8083  
nancyosgood2018@gmail.com

Peter McPhie (Maintenance)  
202-253-9831  
pjmcp@comcast.net

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: 301-598-1044  
LW Insurance: 301-598-1091

**Property Manager:** Shanti Martin  
301-598-3989  
smartin@lwmc.com

**Mutual Assistant:** Michael Glick  
301-598-1055  
mglick@lwmc.com

**Landscaping Issues:** Ron Robinson  
843-358-8609  
rnature@aol.com

**Tidings Editor:** Sue Morrisson  
301-942-8726



### A Word From Our President

*Jane Salzano*

There is no update from our President this month. Jane is concentrating on her health. We wish her well.

### A Note from the Editor

*Pat Hurld*

Winter seems to be hanging on, but Spring is coming. Change is in the air. Soon the trees will be budding and the crocus blooming. As Spring refreshes the earth, the Annual Meeting and Election of new Directors refreshes Mutual 10.

Yes, it is time to consider your contribution to M10. You can run for election to a Board of Director position or volunteer to assist or to chair a committee. Committees may include Landscaping, Newsletter Editor, Maintenance, Hospitality, 10 Website Manager, and Photographer.

We will be electing four (4) new directors to rebuild our BOD to the bylaws level of seven (7) directors. These seven individuals will guide us through 2025. The terms of office will vary from one to 3 years (1-3). Open seats include 2 (two) terms of three (3) years each, one (1) term of two (2) years and one term of (1) one (1) year. Directors do not have assigned committees, but they are expected to participate in an area of their choosing. The officers (President, Vice-president, Secretary, and Treasurer) are chosen by the directors from among the BOD at the Annual Reorganizational meeting.

Why are we electing four directors this year? Two positions are scheduled to expire this year. The other two elected positions will replace the M10 Directors who passed away this year, John Hurld and Sue Morrisson. To run for a director position, you need to complete the application you receive in the mail and return it before the deadline of March 5, 2025.

We are hoping for a board that reflects the diversity of our mutual. Your commitment will include one meeting per month plus, on average, an additional day per week spent in your chosen area of interest. Please, seriously consider joining the team!

Let's keep M10 the Best Mutual in Leisure World! Throw your hat in the ring. Your Neighbors need you!

## Treasurer's Report

Valdon Butler  
Treasurer



Balance Sheet 2024			
12/31/2024	Actual	Budget	
Variance			
Total Income	\$ 1,767,559	\$ 1,331,557	\$
436,002			
Total expenses	\$ 1,699,299	\$ 1,329,860	\$
<369,439>			
Income / <Deficit>	\$ 68,259	\$ 1,697	\$
66,562			
Cash Investments			
Total Reserves:	\$ 1,058,618	(Total less	
operating funds)			
Balance Sheet 2023			
12/31/2023	Actual	Budget	
Variance			
Total Income	\$ 1,583,504	\$ 1,370,014	\$
213,490			
Total expenses	\$ 1,466,520	\$ 1,419,974	\$
< 46,546>			
Income / <Deficit>	\$ 116,984	\$ <49,960>	\$
166,944			
Cash Investments			
Total Reserves:	\$ 1,014,465	(Total less	
operating funds)			

In their year-end pre-audit review, finance found and corrected certain minor classifications.

January 2025 financial close will be delayed.

## Landscape Report

Ron Robinson

It is only seven weeks until Spring, neighbors! The Farmers Almanac predicts the usual mild winter for the Mid Atlantic. Averaging 2 degrees colder than in 2024 with a late February snowfall. So, I hope you are getting your money's worth out of your winter attire.



While we are all still in hibernation, I wanted to give you something to think about, and hopefully look forward to. Being a gardener, I have already started my garden seeds. They are presently outside on my patio for their hardening off process. You don't have to be as gung-ho as I am, but at the same time I encourage you to start visualizing how you are going

to kick start and maintain your own landscape and patios this fast-approaching Spring. Please keep in the back of your mind that is my job to remind you of these duties if you are not as foresighted as I am.

We have a list of recommended landscaping helpers if you indeed have a spring plan, and need assistance implementing it. If you are aware that your landscape needs rejuvenation, but aren't quite sure where to start the process feel free to reach out to me to pick my brain for ideas and suggestions. Our deer population has a "very" extensive list of their favorite menu items. I encourage you to do your homework before any purchase or investment in plant material. Most landscapers on the list service all LW, so if considering their services, act sooner rather than later. Stay safe in beautiful Mutual 10 and the surrounding areas. I look forward to seeing you around the Mutual in the course of my duties. If you have any landscaping questions, issues, etc. Please contact Ron: **Phone: 843 -368-8609**  
**Email: rrnature@aol.com**

## EPC: Emergency Preparedness Committee

### February 12, 2025 - HANDS-ONLY CPR AND AED PRESENTATION

Maryland Room, CHI at 1:00 PM.  
Free. No registration required.

After the presentation, you will be able to register for the practice hands-on training on February 15, 2025.

### February 15, 2023 - PRACTICE HANDS-ONLY CPR AND HOW TO USE AN AED

Chesapeake Room, CHII 1:00 PM

The AED is not complicated - the machine tells you exactly what to do. Space is extremely limited. **YOU MUST REGISTER FOR THIS FREE TRAINING!**

Questions? Please call the Emergency Preparedness Committee Chair, Theresa Wolfe:



## Summary of Leisure World Board of Directors Meeting: January 28, 2025

**M10 representative to LWCC:** Ann Schindler replaces Paul Eisenhaur. Thank you, Paul, for your many years' service in LWCC Board roles. Paul continues as 1st Alternate to the LWCC BOD for Mutual 10. Paul also provides essential communication services to all LW through his management of the Groups.io list serve.

### Community Report:

A new position for head of Property Management has been posted with the aim of standardizing operations and providing better customer service to mutuals & residents.

Snow removal - senior management met to review snow removal operations and clarify procedures. Please review the Snow Plan if you have any questions.

POTS lines conversion project - new lines have been installed and are active in all Trust buildings.

Bus Grant - currently reviewing with PEPCO and other vendors options on how to install infrastructure to charge an electric bus.

Olney Counseling, a needed resource for residents, is moving into office space in the medical center by February.

Trash/Recycling - Aaron Tenley is leading efforts to improve waste management aimed at more efficient and reliable collection throughout the community.

Corporate Transparency Act is currently on hold.

NEW Parking Lot - Construction has been delayed due to snow and freezing temperatures. Warfel hopes to relocate the construction fence early February to allow sidewalk access to Clubhouse 1 front entrance.

Terrace and Stein Room are now re-opened with new floors!

Transportation: two buses are out for service; check for updates on bus route status.

### Action Items:

LWCC Board authorized management to sign the proposal from Dynalectric Co. for \$200,737 to replace fire alarm system panel to bring up to current code. Funds from 2025 capital budget.

LWCC Board authorized management to sign a proposal from H&H Concrete Construction for \$737,140 to replace fuel tanks in PPD yard as required by code. Funds approved in the 2025 capital budget.

LWCC Board authorized management to sign

proposal from Sentral Service LLC for \$2,290,110 for 2025-2027 janitorial services. Funding from the Operating annual budget.

## Mutually Yours...

February Movies for the Greens, Building 3,



Community Room at 7 pm on Wednesdays. BYO drink or snack. For more information call: our Greens Coordinator, Candy Schimming (301-847-9389) or email: cansch2@gmail.com for more details about parking, access to the building, etc.

### February 12 - A Real Pain, 2024 - R

Mismatched cousins David and Benji reunite for a tour through Poland to honor their beloved grandmother, a Holocaust survivor. Soon old familial tensions begin to surface against the broader backdrop of their ancestral history. The result is a funny, solemn, and emotional road trip that flies by on two superb central performances. Stars: Kieran Culkin, Jesse Eisenberg, Jakub Gasowski

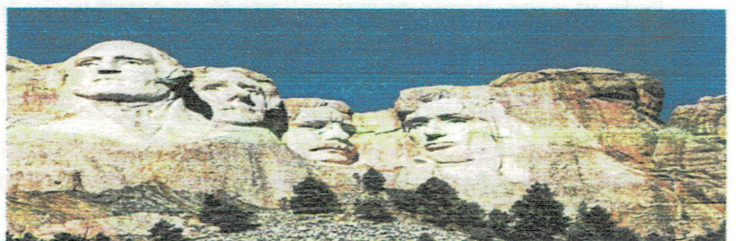
### February 19 - Will and Harper, 2024 - PG-13

(Documentary, LGBTQ+)

An intimate portrayal of friendship, transition and America. Will Ferrell and his friend of thirty years decide to go on a cross-country road trip to explore a new chapter in their relationship and re-intro- Harper to the country that she loves - this time, as herself. Stars: Will Ferrell, Harper Steele

### February 26 - The Six Triple Eight, 2024 - PG-13

The Six Triple Eight is inspired by the first and only Women's Army Corps unit of color to serve overseas in WWII. Despite facing racism and sexism -- and grueling working conditions -- they were committed to serving their country with honor and distinction. Given an extraordinary mission and united in their determination, these unsung heroes delivered hope and shattered barriers. Stars: Kerry Washington, Ebony Obsidian, Milauna Jackson



*Mutually Yours ...***LEISURE WORLD AWARD**

Some good news this week: The Washington Metropolitan Chapter of the Community Associations Institute has awarded Leisure World the "Charitable Community of the Year" for 2024.

WMCCAI is the largest CAI chapter in the nation, representing about 15,000 small, medium and large-scale community associations in the D.C. Md. and Va. area.

Congratulations to all the clubs, mutuals and individuals in this wonderful community who made this recognition possible!

**M10 Delivery Team**

Our M10 Delivery Team enjoyed lunch at the Terrace Restaurant in January. Lft to rt:: Joan Butler, Ann Ferro, Cris Rowes, Pat Hurlld, Patt Foster, Lily Regan, Sybil Brownstein, Nancy Osgood Missing: Terry Clasby

A big Thank you to the M10 Delivery Team! This group brings The Leisure World News and the Tidings to your door. What great service! Note: The Delivery Team is not gender restrictive. Come on guys! Join the team and get walking!

**CHWP**

The Club to Help the Homeless and Working Poor (CHWP) has a shared mission with the Interfaith Chapel of Leisure World to provide help for neighbors in need. Some organizations they assist include: Treehouse Child Advocacy Center (treatment and counseling for abused children), Interfaith Works, Stepping Stone Family Shelter, and Montgomery County Coalition for the Homeless. Activities include collecting books for young readers, baby and diaper

school supplies, books for young readers, baby and diaper supplies for new mothers, or coats and caps for children and adults. CHWP provides a free bag of groceries the second Tuesday of the month at Interfaith Chapel to anyone in need. They will deliver emergency groceries if the need is urgent. If you or someone you know needs food, please reach out to the LW social workers at 301-598-1581. A CHWP volunteer can deliver a bag of food also can put them in touch with other referral sources. Food donations are graciously accepted at any time. The club has a storage locker in Clubhouse II for non-perishable donations Items requested include canned soups (especially Low-sodium soups like Progresso), canned fruit in juice, canned vegetables, canned meat (tuna, salmon, sardines), and peanut butter.

I would like to suggest that M10 consider including a food drive at one of our social events. If you have food items to share for our LW neighbors in need, I will pick them up. My mobile number is 410 937 1236. Or if you want to make a monetary donation your check can be made payable to Interfaith Chapel with CHWP in the memo line and mailed or dropped off at: 3680 South Leisure World, Boulevard, Silver Spring, MD 20906. For more information about the club contact Nancy Cook ([nancyhustedcook@gmail.com](mailto:nancyhustedcook@gmail.com)) or join us a meeting on the first Tuesday of the month at 1:30 PM in the Interfaith Chapel activity room. The next meeting is Tuesday, March 4, 2025. Direct questions to Nancy or Jill Lyons ([jilltap@comcast.net](mailto:jilltap@comcast.net)).

Thank you for taking the time to learn more about the important work of the CHWP organization.

**. New Mutual 10 Phone Directory Coming!**

In conjunction with the updating of the Emergency Contact information, we will be producing a Mutual 10 Phone Directory. This will contain resident name and contact information (address, phone, email). The purpose is to help us to know who our neighbors are and be able to contact each other.

This will be an "opt out" directory, meaning that you must check a box on the form asking not to have certain information (i.e., phone or email) be listed in the directory. This will be made clear in the directions. If you don't check the "opt out" box, your information will be included in the directory.

Note that the Directory WILL NOT BE DISTRIBUTED OR SHARED beyond residents of Mutual 10.

## Summary of Mutual 10 Board of Directors Meetings: December 19, 2024 and January 23, 2025

Respectfully submitted by Ann Schindler, Secretary

As the President was unable to attend the meeting and the Vice President position is vacant, Ann Schindler, Secretary, chaired the January Board of Directors meeting.

Opening remarks: It is with great sadness that we acknowledge the loss of Mutual 10 Directors John Hurld and Sue Morrisson during the last weeks of 2024. We will miss these colleagues, friends and neighbors who gave so much of themselves to make our community better. Let us all do our best to carry on in honor of their hard work and dedication. Sue Morrisson's Memorial Service information, held on Sat. January 25th was shared in the latest edition of Tidings. By unanimous consent the Minutes from the previous Board Meeting of December 19th were approved as presented. The January 23rd agenda was approved by consent of the Board, with the following amendment: a motion was made and seconded, by the Mutual 10 Board of Directors appointing Pat Hurld to replace Sue Morrisson as a M10 Director and to assume the position of Vice President until 2026.

**Director positions:** The BOD filled two vacancies on the M10 BOD caused by the deaths of John Hurld and Sue Morrison in November and December. Nancy Osgood and Pat Hurld were voted to fill these seats until the April Annual Meeting and Elections. Pat Hurld was appointed Vice-President by the BOD. Pat also volunteered to edit the M10 Tidings.

**Relevant Information from 12/19/24 meeting:** The complete minutes are available for viewing upon request.

☐ **Parking** - Director of Security, Jim Rudnick, re-state that parking is still not allowed on Kelmescot Drive. No tickets will be issued, only warnings will be given to residents who do not obey the rules. He reiterated that it is a violation to impede traffic, especially emergency vehicles, on any LW roadway per the Montgomery County Fire Marshal. Call Security or the Main Gate to let them know if/when you anticipate visitors that need to park near your home. Please plan with your immediate neighbors to use an empty driveway or adjacent parking area. M10 needs to post signage indicating it is illegal to park on Kelmescot, with approximate costs to be researched in the coming months.

☐ **Landscaping** - At the November meeting, Austin Angles from McFall & Berry addressed the Board for a significant amount of time to review complaints about grass-cutting, leaf and tree removal etc. He expressed his concern and made it clear that M10 will be overseen by him directly and any further issues should be brought to the attention of Ron Robinson and Shanti Martin.

### Unfinished Business:

☐ **Invoice Approval** - At the 12/19/24 meeting the Board reviewed Eight (8) invoices from McFall & Berry work orders from past months, deemed satisfactorily completed, A motion was duly made and seconded by the Board, for payment, totaling \$6,004.00.

☐ **At the 01/23/25 meeting** the Board reviewed and approved by unanimous consent another five (5) invoices for work completed in 2024 by McFall & Berry, totaling \$4,100.

☐ Three McFall & Berry proposals were deferred a second time, until the spring when Ron Robinson can evaluate each situation personally.

☐ A separate insurance payout for water damage was approved for payment in the amount of \$426.

**Treasurer's Report** - Valdon Butler, see report in this newsletter. At the recommendation of Mr. Butler, the M10 Board voted to 1. close a Gateway CD and move the funds to Morgan Stanley; 2. open a separate account with Morgan Stanley and 3. move funds from Primis Bank into the Morgan Stanley account. A John Marshall account was closed and the funds moved to a BOA account. 4. During the January meeting, the BOD voted to consolidate a CD that matured on 01/04/25 into the Morgan Stanley account, currently at 4.1%. Mr. Butler will be finalizing the Year-End Treasurer's report at the next meeting in February.

### Director's Reports

**Maintenance:** Peter McPhie reported receiving calls about gate locks jammed. Residents also called about the gutters not being eaned and plumbing problems, but those have been resolved. The trail on Densmore has concrete cracking and will need to be replaced in the spring. In the last Tidings Peter covered snow removal schedules and snow shovellers.

**Hospitality-** Chris Rowse reported the winter lunch was a great success with 50 people attending. There will be a spring Happy Hour planned for Thursday, March 13th, in the CH1 Chesapeake Room, from 4-6pm. Residents, please bring simple appetizers and/or desserts to share! More details to come.

**Landscaping** - Ron Robinson has been doing an outstanding job getting in touch with McFall & Berry in November about the last clean up of leaves and fallen branches. He is already making notes on various issues that have come up in our meetings about bees, squirrel nests, aging cherry trees, bushes etc. to be more thoroughly reviewed in the spring. Ron is also proactively discussing tree replacement plans with both Aaron Tenley and Austin Angles, our McFall & Berry contact, to explore ways to save healthy trees, costs to the Mutual and do it efficiently.

### New Business:

☐ **Annual Meeting** - Shanti Martin informed the Board that the date of Thursday, April 17th has been set for Mutual Ten's Annual Meeting. The "Call for Candidates" to apply to the M10 Board of Directors will go out on February 5th, with a deadline of March 6

☐ **Mutual 10 Website** - Shanti will be contacting Paul Eisenhaur to get instructions on how to move forward on taking over the maintenance and updating the Mutual website. If you would like to help with this project, please let us know!

☐

## Summary of Mutual 10 BOD Meetings Continued

- Vacant Houses in M10 - Shanti Martin is the racking units and notifying the BOD if their dues are delinquent making HOA payments. Steps will be taken to inspect premises if concerns regarding the property are reported to Shanti.

- **Open Forum** - Alision Robinson requested that the M10 Board endorse a food drive to benefit The Club to Help the Homeless and Working Poor (CHWP) that has a shared mission with the Interfaith Chapel. A possible first effort might be to bring a non-perishable food item to the next Mutual social event coming up in March. Look

for more plans in the coming announcements.

-**The next meeting** will be on Thurs., February 23rd, 9:30 am, in the Admin. Bldg. There being no additional business, the meeting adjourned at 11:31 a.m.

= Any questions regarding this Summary, please reach out to me, or another member of the M10 Board of Directors.



## IDES OF MARCH HAPPY HOUR

March 13 Thursday 4-6 PM

Chesapeake Room, CHI

Yes, I know. The Ides of March is March 15th, so I am taking a bit of liberty with the title! M10's Ides are nothing to beware! It is a late-winter social intended to get everyone out of the house and to see your friends and neighbors! If you have new neighbors, bring them or call me with their names so that I can give them a warm M10 welcome!

*Cris Rowes, Hospitality*

## Ice and Gutters

by Diana Demeter

Mutual 10 is responsible for gutter maintenance excluding patio roof extensions and Florida rooms which are the owner's responsibility. For gutter problems, the owner should contact the Mutual 10 Project Manager and the M10 BOD Maintenance Volunteer even if you have a PPD contract. If this is an after-hours emergency, also contact the LW Main Gate. An owner knocking down ice cycles is not safe or effective. Clearing gutters of ice buildup requires professional services.

An example from January 2025: Owner was concerned that the heat pump would not work during an extreme cold spell. Over several days of extreme cold weather, ice cycles formed, dripped, and reformed at the gutter. Water dripping from ice cycles quickly froze on the heat pump below including wedges of ice on the heat pump.

An example from January 2025: The owner was concerned that the heat pump would not work during an extreme cold spell. Over several days of extreme cold weather, ice cycles formed, dripped, and reformed at the gutter. Water dripping from ice cycles quickly froze on the heat pump below including wedges of ice on the heat pump blades. From time to time, the heat pump flung out pieces of ice against the window behind the pump. The heat pump was struggling to work. M10 Project Manager had the gutter professionally cleaned of heavy ice buildup and solved the problem.

