



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

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301-942-8726  
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301-460-5588  
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#### Directors:

Cathy Kyle (Distribution)  
301-706-6477  
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Christine Petersen (Landscaping)  
757-414-3849  
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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

#### Comcast Contact:

Willis Gray (LW Customer Account Rep.): 443-370-5018 or  
willis\_gray@comcast.com

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### A Word from Our President

Jane Salzano



Welcome to 2023! There is much to look forward to this year, like watching our beautiful community change through the seasons. Right now things are lying dormant, but soon will be bursting forth with promise of renewal and rejuvenating.

While we huddle in our warm homes, there is still stuff happening in our mutual. This issue of *The Tidings* contains, as usual, much useful and important information. For example, on page 5 you will find an updated explanation of the situation with our 2023 homeowner's fees. Hopefully, this will answer your questions, but if not there is contact information included for you to use to reach the right person for answers.

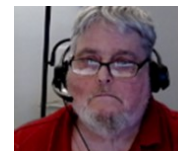
Also, there is a **separate flyer** which tells of the make-up dates for the RFID tag installation on your vehicle. It is important that you make every effort to get this tag installed during these times.

As usual, there are reports from our Vice President regarding maintenance issues and other relevant information, our Treasurer who keeps us informed of the Mutual's financial well-being, and Landscaping with some indoor plant tips. Scattered amongst these articles are special tidbits which will help keep you safe and informed.

I wish everyone a happy, healthy, and safe New Year and look forward to seeing you around the Mutual.

### Vice President's Corner

Bob Morrisson



It is now the new year and time to write "2023" on the first few checks in your checkbook. This is also a good time to make good on some of the promises you were not able to keep in 2022.

It is also time to begin planning for tax preparation, gathering your receipts and organizing the tax-related forms you will soon be receiving. Leisure World often has resources available to help with simple tax returns. →

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**RFID Make-Up Dates Flyer** (see separate sheet)

Vice President's Corner, *continued*

If you have not done so, please test your smoke alarm and any other alarms you may have. Test them at least twice a year.

If you plan to buy a PPD maintenance contract, there is still time. If you are hesitant because of recent stories of poor response times, they were usually the result of short staffing due to Covid restrictions. PPD has hired a number of people to provide better service.

**Maintenance Activities**

We opened 173 work orders for 2022. There are 20 resident requests in progress, along with 2 projects. The extremely cold weather resulted in problems with eight patio gates Christmas week, which were quickly resolved.

I try to keep residents updated with the status of their requests. Please feel free to contact me if we have not communicated about your request for a while.

**Project Updates**

**Paving Project.** Veirs Paving milled and paved the asphalt on both parts of Lindsey Lane and a section of Kelmscot Drive near Bigby Court. They sealed asphalt paving cracks on the four named courts and on Deerhurst Terrace, Ludham Drive, and Kelmscot Drive. They also repainted the yellow stripe on Kelmscot Drive.

**Roof Replacements.** A consultant will survey our roofs and make recommendations for improving their life span. They will write the specifications for the roofer to follow and they will help us establish a new roof replacement schedule.

**Siding power washing** is being planned for the spring. Please let me know if you have any special requirements.

**Electricity Reminder**

For many years the 17 Master Meter Mutuals have enjoyed heavily discounted electrical rates. The contracted company is out of business and we are paying full retail for our power until Leisure World's energy consultant finds a better rate. We do not know when that will occur so please do whatever you can to help conserve electricity.

The sun is approximately 93 million miles from the earth, or about 8½ CVS receipts. On January 4th, the earth and sun came their closest together, as normally occurs during the earth's elliptical orbit, or only 7⅞ CVS receipts. One benefit has been the energy-saving warm spell we have been enjoying.



**What is Happening?**

In the near future, two property managers, Bob Brunelle and Lee Shields, will assume most of our property management functions. The Mutual 10 Board will be working with Bob and Lee to ensure a smooth transition to the new system. We are working with Bob and Lee to help make the transition as smooth as possible.

**Why Is This Happening?**

There are 16 non-high-rise Mutuals with 1,635 units, with no dedicated property manager. A few have volunteers providing maintenance support. There will soon be one number to call, and we have been told that residents who use the Internet will be able to open and track their own service requests. Below is a breakdown of the 16 Mutuals. Note that the Montgomery Mutual co-op (898 units) has had a property management team for many years and it will not be part of the new system.

Type	Units	Mutuals
Mixed Styles	362	5, 6A, 6B, 7, 8, 11, and 12
Masonry Elevator	648	14*, 15*, 19A, and 19B
Patio Homes	625	9, 10, 13, 14*, 15*, 16, and 18
<b>Total</b>	<b>1,635</b>	*14&15 - Elevator and patio homes.

**What Will Be the End Result?**

We should see economies of scale, as the property managers leverage Leisure World's resources to obtain goods and services at favorable rates. They will now handle much of the vendor proposal and bid processes we currently manage, with a staff adept in that art.

There will soon be a centralized record-keeping system and Mutual maintenance knowledge, much of which can be lost as Directors come and go.

The role of the Mutual 10 Board will shift from that of a service provider to monitoring the services provided by others, and to planning large projects. We will be there to help with any unusual situations and to intervene if a resident feels their needs are not being met.

For many years, Mutual 10 has had an excellent reputation for taking care of its residents, and we will do whatever we can to continue that tradition.



### Treasurer's Report

Valdon Butler  
Treasurer

Our finances through November 2022 are as follows:

Income	\$ 1,226,097
Expenses	\$ 1,293,865
Excess	\$ < 67,767>
Variance from Budget	\$ < 33,018>
Reserve Balance 11/30/2022	\$ 1,021,185

Mutual 10 continues to maintain a strong balance sheet and solid cash flow. This year is going as expected, and we are financially on target. The utilities took a hit which impacted our year-to-date balances. New electrical service options are being pursued for 2023. Thank you to all residents for doing their part to help keep utility cost down. It is helping the community maintain control of cost and supporting a well-balanced operating budget.

Since LW Corporate has been very busy with several 2022 year-end accounting software upgrade/conversion projects, it has been delayed in sending updated payment information for residents' 2023 condo fees. Mutual 10 Board of Directors plan to waive any late fees resulting from this delay for January 2023. **See page 5 for more details.**

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

Many of you may have received plants for Christmas, some of which will rebloom if you try the following.

- **Amaryllis.** After an amaryllis bulb blooms and you see new growth on the bulb, cut back the spent flowers and the stalk and watch for a whole new stalk to grow with flowers. I keep mine in my sunny living room window, but any bright light will bring you success. Keep the soil slightly damp.
- **Christmas cactus.** These plants will keep on growing over winter. It can then go outside for the summer/early fall, bringing it back in before first frost. It will probably bloom around Thanksgiving.

- **Hellebores.** I have noticed one of my hellebores is full of buds. These Christmas roses will grow all winter and often bloom in February. Mutual 10 has a bed of these plants adject to the path which runs behind Bigby.

As many of you know, having house plants helps put moisture in the air and some actually clean the air. Perhaps someone who has a collection of house plants would share their success tips with me which I will put in February's newsletter.

Remember, Christmas trees will be picked up on Thursdays. Call building and grounds the day before.

I wish you all a happy healthy new year. Keep wearing those masks inside stores etc. and hope we do not have a reoccurrence of Covid this winter.

Contact me if you have any questions or concerns regarding landscaping, etc. Christine Peterson (cmpkayak@gmail.com, 757-414-3849)

### Hospitality Report

Cris Rowse  
Director



My thanks to everyone who made our holiday party a great success! Our next get-together will be the end of March. Stay tuned for details!

Our President, Jane Salzano, and myself look forward to visiting new Mutual residents and welcoming them to the community. Each new resident receives a packet of helpful information about our Mutual. If you are a new resident and have not been visited by us or received the packet, please contact me so we can arrange to come and meet you. Call 301-452-0358.

If you have any ideas on how we can promote a sense of community and neighborliness in our Mutual, please give me a call (301-452-0358). I'd love to hear from you.



### Tidings/Leisure World Newspaper Delivery

Cathy Kyle  
Director

My thanks to all for the service provided in delivering the newspaper and the Tidings. I always welcome new members for backup delivery persons. You never know when it will be needed. It has worked so well in the past. Happy New Year to all!

Contact Cathy (301-705-6477 or cbartonkyle@gmail.com) to help out.



## Summary of Mutual 10 Board of Directors Meeting December 22, 2022

Paul Eisenhaur, Secretary

**Community Report:** Crystal Castillo, LW Chief Op Officer

- Financial Reports for November unavailable due to end-of-year heavy workload.
- Income and expenses show net expenses YTD of \$286,720 unfavorable to the budget; net expenses for October \$9,831 unfavorable to budget. The negative impact on the budget is mostly in the area of revenue, not expenses.
- Property transfers for November were 29; totaling 379 for the year for transfer of resales fees of \$2.9 million.
- Gate Access RFID resident installation is about complete. Make-Up days will be scheduled in January.
- Physical construction on the new Administration building is scheduled to begin in April.
- Currently working to update the Audio-Visual systems in Clubhouse I and Clubhouse II.

**Mutual Business:**

1. Mutual income/expenses show a slight deficit to the budget.
2. Reserves are now well over \$1 million.
3. All approved invoices for the month were paid.
4. The board approved the use of a "Who Pays" list developed by VP Bob Morrisson.
5. As of the first of 2023, the mutual will have it's first property manager. The current mutual assistant will report to that person.
6. Paving and the last leaf collection of the year is complete.
7. The next mutual social is scheduled for March 23. More details to come in the Tidings.

## Summary of Leisure World Board of Directors Meeting

Paul Eisenhaur, Secretary

*[No meeting was held in December 2022]*

### **RFID Tag Install Make-Up Dates!**

The make-up dates for getting your RFID tag installed are as follows:

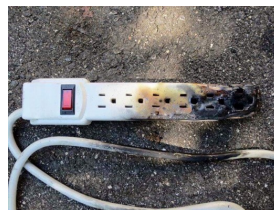
**Wednesdays**

**January 11, 18, 25, and February 1**

**9:30 am t 12:30 pm**

**Clubhouse II Lobby**

*See separate flyer for details.*



## Fire Safety Tip

Pat Hurld  
Emergency Preparedness Committee

For the holiday season, or ANYTIME. Please, please use caution, and NEVER put extension cords under carpet or rug. This photo is a good example of how dangerous this can be.



## Street and Walkway Lighting

Bob Morrisson

PPD maintains the lights for our streets and walkways. They are supposed to check all Leisure World lighting at least once a week. If you notice a lighting problem, please give PPD a week to repair it. If it is not repaired, call them at 301-598-1500 to report the problem. If there is no repair after a week of your call, please let me know.

**STREETLIGHT OUT**

**AND CAUSING STRIFE?**

**CALL PPD TO**

**LIGHT UP YOUR LIFE**

**301-598-1500**

**MUTUAL 10**



## Sidewalk Etiquette

Christine Petersen

I am concerned about the walking habits of folks in LW and in particular our Mutual so I am making the following suggestions for both etiquette and safety:

- Walking on paths in Leisure World here is a good hint from State and National parks. Walk on the right but pass on the left. As you are approaching someone to pass ,call out to warn them so you don't scare the person.
- When walking on a road like Kelmscot Drive, walk facing traffic so you can step aside onto the grass as a car approaches.



## ASSESSMENT PAYMENT UPDATE

To answer some questions from residents about 2023 monthly assessments and the coming change of the bank for payment deposits, Management shares the information below. **For any questions, email [accounting@lwmc.com](mailto:accounting@lwmc.com):**

- Management has not yet calculated the 2023 monthly assessments on a per-unit basis. Some mutuals have not finalized their budgets yet for this to be done.
- Statements will be sent out for January and February once the payment schedule by mutual by unit has been updated.
- Management anticipates that the ACH transfers will be completed within the next two weeks after all mutuals have approved their budgets and our systems have been updated. **Residents on ACH do not need to do anything to facilitate the ACH transfer.** Once the new assessment is calculated, the resident's account will be debited for the calculated amount.
- Residents who pay by check – either a bank check via “bill pay” or personal check – will need to wait until the new assessment amount is communicated. If payment is made for the wrong amount, the difference can be paid at a later date.
- Coupons will not be available until mid-February at the earliest, for payments beginning in March. The coupon books will have a new payment remittance address noted on them. Payments may be mailed to the current mailing address until residents are notified differently. The current mailing address for payment remittance is:

Leisure World of Maryland  
Accounting Department  
3701 Rossmoor Blvd, Silver Spring, MD 20906

Alternatively, residents may drop off payments at the locked mailboxes located either outside the Accounting office in Clubhouse I or outside the Administration offices. Coupon books will not be distributed until the transition to the new bank (Alliance Association Bank) is completed.

- Statements will be sent out monthly once the new assessments are calculated. This will continue until Leisure World transitions to the new bank. The statement will include where the payment should be made, so residents should pay close attention to that.
- Management encourages the mutuals to not assess late fees, interest, or penalties for their residents during this transition, but it is ultimately up to the board of the mutuals to decide.

**Questions:** For general questions, please email [accounting@lwmc.com](mailto:accounting@lwmc.com)



**January 11, 18, 25, & February 1 @ 9:30 am to 12:30 pm. Make-Up Dates for RFID sticker installation** for Mutual 10 vehicles. Clubhouse II Lobby. See separate flyer for details.

**January 26 @ 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.



### Recognizing Mutual 10 Neighbors

In an effort to familiarize all Mutual 10 residents with each other, a picture gallery has been set up on our mutual website (www.lwm10.com). To have your picture posted, please send a "head shot" (preferably digitally) to Paul Eisenhaur, paule@lwm10.com.



### Comcast Customer Service Contact

Contact Willis Gray (LW Customer Account Rep.) on 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](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.

**"Every year you make a resolution to change yourself. This year, make a resolution to be yourself."**

—Unknown

