

MARYLAND MUTUAL TEN
WWW.LWM10.COM

THE KELMSCOT VILLAGE TIDINGS

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Kevin_wilson7@comcast.com



A Word From Our President

Jane Salzano

Happy New Year to all! 2024 has arrived and already we are expecting what could be our first, and certainly not last, snow fall of the year. Makes me want to curl up with a nice book in a warm place and just hibernate. I see fewer people out walking and the animals have their warm winter coats on. But no matter what's going on outside, our Mutual is still a wonderful place to live, and I often think of what is to come this year.

Before you know it, we will be planning our Spring Fling and then our Ice Cream Social and the Fall "Happening." Our first Holiday Luncheon is sure to be a welcome repeat this year. The December 12th event was successful and so many of you attended and enjoyed the delicious repast and good company. Thank you to all who helped organize, decorate, and clean up afterwards (never anyone's favorite part, but it is important).

Our Annual Meeting is looming on the horizon and work is already being done to prepare for that important event. Keep watching the newsletter and your mail as Spring approaches for the date and other details. Among other things, there will be election of officers. Be thinking about whether you might be interested in volunteering in that capacity. Contact me if you have any questions.

I am looking forward to all this new year brings and hope that you and your loved ones stay safe and warm in these cold months. Again, I want to wish each of you a Happy New Year! Hope to see you around the Mutual!



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Vice President's Corner

Bob Morrisson

Happy New Year!

It is now 2024 and the new year is here. This is a good time to write "2024" on the first few checks in your checkbook, that is, if you still use checks. This is also a good time to re-commit to some of the resolutions you made for 2023, but did not keep, which may be similar to, or the same as, those from 2022, and 2021, and 2020...

Many thanks to Lee Shields, who has been managing the property for Mutual 10 (M10) for the past year. I work with Lee regularly with maintenance planning and oversight, but he is the go-to person when work must be done. Our 158 units keep Lee busy. M10 has the most patio homes of the seven Mutuals with that style of homes.

And many thanks to everyone who has sent cards, e-mails, and other types of encouragement this past year. It is greatly appreciated.

A whole lot of shaking going on

If you heard strange noises on January 2nd around 12:51 AM, there was a magnitude 2.3 earthquake, which was centered between Rockville and Gaithersburg. There was no shaking reported in this area but there were reports of shocks being felt in Bowie and Washington, among other areas.

I was working in the office with our cat snuggled on my desk when he suddenly sat up and jumped from the desk in a hurry, just before I heard what sounded like a fighter jet roaring over the house. After a few seconds it was quiet again. My wife, Sue, also heard it. We did not feel anything.

Maintenance contracts

The cut-off date to sign up for, or to renew, a PPD maintenance contract has passed. In the past PPD has accepted late contract requests, so call them at 301-598-1500 to learn how you can sign up. Is a contract worth the cost? Only you can decide. I have renewed mine.

Projects

Gutter cleaning should be complete. If your home has gutter issues, please contact Lee Shields, our property manager.

Roof replacement should begin once warmer weather returns.

Roadways and walkways will be inspected in the spring. Given the extensive work that was done in 2022, there should not be much work to do this year.

Electrical panel inspections are performed every five years. This is in the planning stages.

A personal note

This past year I have dealing with some mobility issues, which have become progressively difficult. For the past few months, I have not been able to attend Mutual functions or to visit people at their homes.

A few weeks ago, I lost my footing getting into the car and wound up at the hospital with a cracked fibula of the right leg, which is now in a boot splint. Please forgive me if I have failed to return a phone call or to follow up on something.

My wife, Sue, and I are working with the doctors at Kaiser to determine the nature of the problem and how best to deal with the changes in our lives. In the meantime, thanks in advance for your patience and understanding, and for your thoughts and prayers. Thanks especially to Sue for all the care and attention she has been providing. And thanks to Chessie, our cat, who has been sleeping on my bed every night following my fall.

Mutually Yours...

Chair Yoga Coming to Mutual 10



Barbara Skelley, a certified Yoga Instructor/teacher for over twenty years is starting a Chair Yoga group for Mutual Ten residents.

Chair Yoga is perfect for anyone regardless of ability, age, or physical condition, and it allows you to do yoga without getting on the floor!

Chair Yoga improves balance, strength, and flexibility in a non-judgmental setting personalized to your physical condition.

You are invited to a free introductory session Thursday, January 18th at 1:00 PM at 14552 Kelmscot Drive. Barbara will do a demonstration and answer any questions you have. You will have the opportunity to register for weekly classes to be held on Thursdays at 1:00 PM for the cost of only \$10 per session. Class is limited to eight persons.

Questions? Email Barbara at barbskel@gmail.com. Come join your neighbors and meet new friends all while improving your physical well-being.



Treasurer's Report

Valdon Butler
Treasurer

Our finances through November 2023 are as follows:

Income	\$ 1,448,566
Expenses	\$ 1,347,725
Excess	\$ 100,840
Variance from Budget	\$ 126,207
Reserve Balance 11/30/2023	\$ 997,173

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.

It was nice to see and meet fellow residents at our Christmas luncheon. It certainly boosted my Holiday spirit. ... OK ... I really enjoyed the desserts; my favorite was the chocolate brownies!

Hope that each of you and all your family enjoys a joyous HOLIDAY fellowship.

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 Hurd, Director

The 2023 season certainly brought a variety of challenges, from heavy rains early in the spring to drought conditions during the hot summer and then high, damaging winds. Through all this, Mutual 10 was able to maintain a pleasant looking environment. Thanks to all our volunteers who weeded garden areas, installed two "birdhouse" libraries, repaired signs, trimmed bushes, and piled up downed tree branches for collection. Thanks also to the individual homeowners who maintained so many lovely areas around their homes. We have a great variety of colors and shapes to look forward to in the spring.

The last of the leaf blowing is going on as I write this article and no stubborn leaves seem to be hanging on to branches. The yards should look good through the winter. There has been significant tree trimming and some total removals this fall. There is still more work needed in this area.

As I drove around the Mutual, I noticed some very creative and colorful holiday decorations. A few pictures are shown on page 5. Remember that all outside decorations need to be packed away by

January 15th. Also any evergreen Christmas trees or wreaths need to be placed near the street for pick up.

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

Our much-anticipated Holiday Luncheon was a resounding success!

There were over 50 people in attendance and the food and company was delightful! We will be sure to do this again this year during the holiday season.

Even though we are in the dead of winter, we are already thinking about spring and summer and our social event calendar for those seasons. Keep watching this space for announcements in the coming months.

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

There is more to the process of distributing the *Leisure World News* and *The Kelmescot Village Tidings* 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.

NEW YEAR'S RESOLUTIONS

- 2020: I will get my weight down below 180 pounds.
- 2021: I will follow my new diet religiously until I get below 200 pounds.
- 2022: I will develop a realistic attitude about my weight.
- 2023: I will work out 3 days a week.
- 2024: I will try to drive past a gym at least once a week.

Summary of Mutual 10 Board of Directors Meeting December 21, 2023

Paul Eisenhour, Secretary

Community Report: Lee Shields, M10 Property Manager

- The Administration Building construction is on schedule; the outer shell is complete, thus allowing internal work through the winter months.
- Gleneagles Drive is now closed to through-traffic for a few months for extensive work on the culvert. Access to and from adjoining residences is certainly allowed, albeit inconvenient.
- The DwellingLive automated guest pass system is now available to all residents. If there are issues logging on or navigating, please call the mutual office for help.
- A committee of residents has been constituted to study options that would improve traffic flow at the Norbeck gate.

Mutual Business:

1. As 2023 is close to the end, Mutual income has increased over the past year, resulting in reserves over \$1 million.
2. Holiday bonuses were approved for LWMC staff who service Mutual 10.
3. All monthly invoices were paid.
4. Approval of Rules and Regulations updates was made (minor changes), as well as the "Who Pays" list. The changes focus mostly on exterior door replacement and special circumstances.
5. For now, electric vehicle owners must self-report ownership of an electric car to the Mutual.
6. All ABMs for the month were approved (though in some instances notification may be given for a permit for certain work).
7. Gutter cleaning is ongoing by J&M.
8. 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.
9. Tree removal or thinning is largely done.
10. Fall leaf cleaning/blowing is complete.
11. Any resident who wishes to be on the Robo-call list, please send an email request to paule@lwm10.com (Please indicate if a cell phone number).

Summary of Leisure World Board of Directors Meeting [December 2023]

Paul Eisenhour, Secretary

[There was no meeting of the Leisure World Board of Directors in December. The next meeting will be held at the end of January.]

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.

Leisure World's Social Work Department

The Social Work Department of Leisure World comprises accredited and experienced licensed clinical social workers. The services they provide are free and available to all Leisure World residents and their families. The Social Workers are available to assist with, but are not limited to, the following:

- Assistance in obtaining in-home care for help with activities of daily living
- Assistance in identifying more supportive living options, which may include assisted living, group homes and skilled nursing facilities
- Psychosocial assessments to address physical, cognitive, emotional and social health needs
- Medicare and Medicaid counseling
- Home assessments for homebound seniors to help identify needs and make appropriate referrals.

Contact Susan Montgomery, LCSW-C 301-598-1581
smontgomery@lwmc.com.

Did You Know...

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 attached to this newsletter. 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.

New Gate Guest Access Procedures

You can now clear your guests for entry to Leisure World from your computer, tablet, or smartphone using DwellingLIVE. You can still call the Main Gate if you do not have computer access.

DwellingLIVE allows you to clear temporary guests and up to eight permanent guests per year. You can create a party list for a one-time event. You can also restrict access for a person or a vehicle.

Guests can receive a pass electronically or at the gate, and you can be notified when they arrive.

You should have received an e-mail invitation from DwellingLIVE to create an account. If you did not receive one, please contact Shanti Martin, our Mutual Assistant, or Lee Shields, our Property Manager.

Belly Jogging*

The most popular guy in Leisure World is the retired carpenter. He still has all his tools, and they really come in handy opening pill bottles.

Mahatma Gandhi, as everyone knows, walked barefoot most of the time, which produced an impressive set of calluses on his feet. He also ate very little, which made him rather frail, and with his odd diet, he suffered from bad breath. This made him a—ready?—super-callused fragile mystic hexed by halitosis.

Someone ripped the 5th month out my new 2024 calendar! I'm disMayed!

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

Holiday Decorations Around the Mutual





REMINDER

January 25 @ 9:30 AM. Mutual 10 Board of Directors Meeting. Sullivan Room in Admin. Building. Zoom option available. Please contact our Mutual Assistant, Shanti Martin (contact info on page 1), or 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 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.

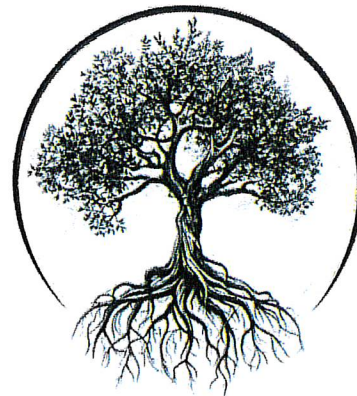
Comcast Customer Service Contact

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



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 'em on a leash, pick up their leavings, and don't let them make too much noise.
- **Wildlife.** Don't feed 'em.
- **Outside Decorations.** Don't attach 'em. Don't drill holes, use nails, screws, glue, etc.
- **Garbage/Recycling.** Put 'em out for Monday and Thursday pickup (garbage and metal/plastic/glass) and 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 pickup. 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

Electric Vehicle Charging Stations

August 27, 2022

Introduction

Mutual 10 has 158 homes, each with a private garage. Several residents have expressed interest in installing a charger in their garage to charge their electric vehicle (EV).

On March 4, 2022, The Electric Vehicle Charger Subcommittee of the Energy Advisory and Technology Advisory Committees provided guidance for installing Electric Vehicle Charging Stations (EVCS) within Leisure World. The portions applicable to Mutual 10 are incorporated below.

Insurance Issues

It is strongly recommended that unit owners considering installation of an EVCS check with the appropriate insurance carriers for any requirements and restrictions they may have. Issues that need to be discussed include whether the EVCS is covered under the building insurance and/or under the owner’s automobile and liability insurance, and/or under the owner’s condominium insurance.

EV Charging in Garage Homes

Level 1 or Level 2 charging outlets may be installed in garages at the owner’s expense, provided the project meets the following criteria:

- An Application for Building Modification (ABM) must be submitted and approved by PPD and the Mutual Board.
- Work is completed by a licensed electrician with experience installing EVCS systems.
- Applicable permits are acquired, electrical codes are adhered to, and manufacturer’s requirements are followed.
- Installation includes a dedicated circuit for the EVCS with a single receptacle.
 - The EVCS or the receptacle has ground fault (GFCI) protection.
 - If the outlet is to be mounted outdoors, the ABM must address the type of weatherproof hardware to be installed.
 - If the siding must be modified, and how the electrician will coordinate their activities with the Mutual’s siding contractor.
- The resident has submitted an Application for EV Charger form.

The Mutual Board has established the monthly fees, below, to reimburse the Mutual for EV charging costs. These rates are subject to change at any time:

<i>Battery EV</i>	15.00	Fully battery powered EV
<i>Plug-in Hybrid</i>	7.50	Hybrid gas / electric EV

Unauthorized Charging

If it is determined that a unit has an unauthorized charger, the Mutual Board will determine any fees and penalties to be assessed. If the owner does not wish to install an EVCS outlet in accordance with current Board policy, they must refrain from further charging. Any damage caused by unauthorized charging will be the responsibility of the unit owner.



Application for EV Charger

I would like to install an Electric Vehicle (EV) Charger in my garage. I have complied with the following requirements:

1. I have informed my insurance carrier that I will be charging an electric vehicle in my garage, and they have explained any implications this may have on my coverage.
2. I have an Application for Building Modification (ABM) that is approved by the Mutual 10 Board.
3. Electrical work has been / will be completed by a licensed electrician in accordance with current codes and with required permits.
4. The dedicated outlet or EV charger has ground fault (GFCI) protection.
5. I agree to pay for the power consumed, as established by the Mutual Board.
6. I will notify Mutual 10 if I replace or dispose of the EV(s) that I have registered.

Mutual 10 – EV Charger Registration		
Owner Information	Phone	Notes
Owner	Home	Signature and date signed.
E-Mail	Cell	
Owner	Home	Signature and date signed.
E-Mail	Cell	
Vehicle Make / Model	Vehicle Type	Charger Type
Make (1)	<input type="checkbox"/> Plug-in hybrid <input type="checkbox"/> All electric	<input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 Model
Make (2)	<input type="checkbox"/> Plug-in hybrid <input type="checkbox"/> All electric	<input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 Model
Mutual Use		
Received / /	Approved / /	Owner Notified / /

Per Resolution 22-29 dated 08/25/2022

