

## Maryland Mutual Ten

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301-452-0358  
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**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

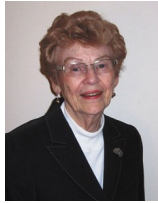
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**A Word from Our President**

Jane Salzano



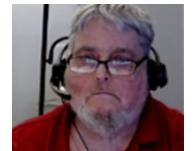
Do you ever wonder what your Mutual Ten Board of Directors do to keep themselves busy? In addition to fielding calls about needs for repairs or about why the bark is falling off a tree, or delivering the Leisure World Newspaper and *The Kelmescot Village Tidings*, or planning social events, such as Margaritaville, we are now working on revising the Mutual Ten By-Laws. Next, as soon as we receive the proposed budget amounts from Leisure World we will work on preparing the Mutual Ten 2023 Budget. Never a dull moment!

This issue of *The Tidings* features everything from concrete to cats, from money (Treasurer's Report) to Margaritaville (August 25th), and more. So take a moment to sit in the shade (or air conditioning), sip some iced tea, and enjoy this month's *Tidings*.

See you around the Mutual (or on our website).

**Vice President's Corner**

Bob Morrisson



*"Some months have their doggy days / But this one is the doggiest  
So why go wasting clever rhymes / on stupid months like August?"* —Anon.

The "Dog Days" refer to the time with Sirius, the dog star, appears to rise alongside the sun, meaning these are the hottest days of the year. Hopefully the weather will much cooler on October 29th, which is National Cat Day.

As of August 4th, we have opened 106 work orders in 2022. There are 29 in progress, of which 6 are projects such as concrete replacement (see special article on page 2).

I would like to thank Tom Biery and Mark Herro for their work as part of the Mutual 10 Maintenance Team. Tom has a black belt in patio gate repair. Both he and Mark have visited several residents to assess their maintenance concerns. And thanks to Nancy Osgood and Sim Shanks for delivering special flyers to your homes.

Some maintenance was deferred due to the Covid pandemic, and recent shortages have delayed a number of repairs and projects. The volume of projects, and a number of special situations has caused some work orders to languish. Please accept my apology for not resolving them as quickly as both you and I might like.

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**Vice President's Corner**, *continued*

The good news is that most of the projects have been completed and several issues have been resolved, so things are starting to return to normal.

**Electricity Update.** Leisure World has been searching for a new electric power broker to help us return to a discounted rate. The more energy you can save now, the better it will be for our HOA fees next year.

**Help Us to Help You.** Mutual 10 maintains a list of each unit that includes contact information for residents, information for people designated as emergency contacts, and pets. Your personal information is used by the Mutual and not shared with other residents or outside of Mutual 10. If you have not done so, please submit an Emergency Contact Form. They available from the Mutual Assistant or a Mutual 10 Board member. We will soon be distributing them to homes for which we have no current records.

**New to Mutual 10?**

Are you new to Mutual 10 (Kelmscot Village)? We'd love to get to know you. Please contact Cris Rowse (301-452-0358). Cris will make sure you receive useful information about our Mutual.

If you have questions or concerns, please call one of our Board directors listed on the left side of the first page of this newsletter.

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

—Roald Dahl

**LW News and Tidings  
Delivery Persons Needed.**

We are at a point where having more backup is highly desirable. Please consider giving to your community, get a little exercise, give a little time and enjoy the sense of contributing. Contact me for more details. Cathy Kyle, 301-706-6477.

**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](http://www.lwm10.com)). To have your picture posted, please send a "head shot" (preferably digitally) to Paul Eisenhour, [paule@lwm10.com](mailto:paule@lwm10.com).

**Getting to Know Your Neighbors!**

By Jane Salzano

While driving through Kelmscot Village on July 4th, I came across a gathering in the 14530 to 14545 Court. I party crashed and found John and Pat Hurld had organized this holiday get-together for their court. I had a fudgesicle and enjoyed the company.

What a wonderful way to get to know your neighbors! Cris Rowse and I would like to encourage more such gatherings.



**Editor's Note:** Joan Kavounis' Greek Lasagna was a highlight of the block party. Pat Hurld submitted Joan's recipe below to share with all.

**Greek Lasagna** (Joan Kavounis)**Ingredients:**

1 Lb. lean ground beef	3 Tbsp. oregano
1 15 oz can tomato sauce	3 tsp. sugar
1 tsp garlic powder	1 box large shells, al dente
¼ tsp onion powder	2 pkg. sliced Mozzarella cheese
5 chopped mint leaves	12 slices Provolone cheese
3 Tbsp. cinnamon	½ medium onion, chopped

**Bechamel Sauce:**

¾ stick butter	3 beaten eggs
4 Tbsp. Flour	2 cups milk
pinch of salt	

**Oven: 325, Deep 8 ½ x 11" pan.** Brown ground beef and onion on high heat in large skillet. Lower heat to medium. Add tomato sauce and spices, salt/pepper to taste. Simmer about 10 min. Place ½ of the cooked shells on bottom of 8 ½ x 11 pan. Cover with Mozzarella cheese. Top with sauce. Add another layer of cheese. Add remaining shells. Top with remaining Mozzarella and all of the Provolone. If **not** using Bechamel sauce, cover with foil. Punch hole in foil at corners and small slit in the center of the foil. Bake 25 min.

**Note:** If using a deep pan you can add the layer of Bechamel sauce. Beat milk and eggs together. Melt butter in sauce pan over medium heat. Gradually stir in flour and salt. Slowly mix in milk and egg mixture, stirring constantly until it thickens. It will take a while. Spread over the top of last layer. Bake at 350 for 40 minutes. **Do not cover with foil.**



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through Jun 2022 are as follows:

Income	\$ 642,465
Expenses	\$ 694,809
Excess	\$ < 52,344>
Variance from Budget	\$ < 4,331>
Reserve Balance 05/31/2022	\$ 1,013,919

Mutual 10 continues to maintain a strong balance sheet and solid cash flow. The beginning of the year is as expected, and we are financially on target. The utilities took a hit which impacted our Year-to-date balances, but that is not unusual for this time of year. 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.

Stay safe, stay connected . . . feel free to contact me with any questions about the community finances: newyork2some@yahoo.com or (301) 288-7175.

## Landscape Report

Christine Petersen  
Director

In the past few weeks, I have had McFall & Berry cut down some dead trees in the Mutual. The smaller ones I am hoping to replace in September or early October, depending on weather and price of trees. We have been very lucky that many of the recent damaging storms have occurred to the south of us.

### Reminders:

- If your annuals in pots are looking a bit tired you can deadhead the flowers and feed the plants with a product I like called Miracle Gro. Also, we have a doe and her two fawns hanging around Kelmscot Drive eating shrubs and flowers. I use a product called Bobbex, but any deer-off spray works.
- As well as keeping everything green, the hot weather has increased crabgrass and thistle growth, so some of the garden strips around houses need weeding again.

**Landscape Committee Help Needed!** In talking to the President of Mutual 9, I found out there are six members on their the Landscaping Committee. Right now, we have only one—me, with help, as needed, from two volunteers. To be on this committee you do not have to be an expert in trees, bushes, and grass; you do need to have a care for the community you have chosen to live in and be willing give a few hours of volunteering during Spring, Summer, and Fall. We do not meet as a committee every month, but we do walks with Aaron Tenley, the arborist and a member of the staff at McFall & Berry, to see what work needs to be done. In order to save money, some of us

have weeded, watered new plantings, and planted bulbs. If we have no volunteers, then we have to pay for that to be done.

Our new general manager, Bob Kimble, would like to restrict the term limits of committee leaders to 2 years. One of the best ways to achieve this is to have co-chairs. As of next Spring (2023) I will have served three years as chair of the Landscape Committee and two years as a co-chair. Thus, my service to Mutual 10 will be over. Please let me know if you are interested in helping out with the Landscape Committee. My contact information is below.

**Note:** I will be on vacation in the middle of August during which time if there is an emergency, such as a downed tree, please contact Buildings and Grounds or Bob Morrisson.

Please do not hesitate to contact me by either phone or email if you need garden or landscaping advice.

Christine Petersen, Landscaping Chair,  
cmpkayak@gmail.com, cell 757-414-3849

## Landscapers Available

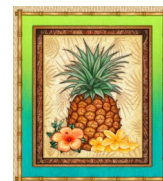
Jose Mayorga	301-346-5880
Bill Bowers	301-831-7893
Marcus Birznieks	301-610-9721
Carlos Gavida	240-305-8813



## Golf and Greens Committee

Christine Petersen

The committee is pleased to report the renovation of the front nine holes on the golf course have been completed. The contractor, McDonald, did a great job allowing golfers to continue to play during renovation. The First Tee Tournament, held on Monday July 25th, was a great success. Fifty children and five professional golfers enjoyed playing on our course. Funds for their lunch were raised by individual golf club members.



## Hospitality Report

Cris Rowse  
Director

**Special Update to Our August Margaritaville Event!** We will have a DJ “spinning the platters” at our Margaritaville Event! And it’s none other than our own Bob Kimble, Leisure World General Manager! So come on out and enjoy a laid-back summery time at Margaritaville. You might even want to cut a rug or two! See the details on page 5 of this newsletter.

Also, don’t forget that our first-ever **Canastathon** will be held Friday, August 12th, starting at noon in the Potomac Room of Clubhouse I. Call Pat Hurld (716-392-9451) by August 9th to RSVP.

Hope to see you soon!

## Summary of Mutual 10 Board of Directors Meeting July 28, 2022

Paul Eisenhaur, Secretary

### Community Report Given by Asst. GM Melissa Pelaez:

- Net operating expenses in at this point in the year are over budget in part due to the initial expense of the RFID tags for residents.
- There were 51 property transfers in May, and the total transfers (and resales contribution) are ahead from this point last year. This can be attributed in part to the increased transfer fee.
- The LW Trust Replacement Reserve first draft has been completed and delivered to LW. Impact on the 2023 budget is being calculated right now for final budget approval in September. The LW budget is capped using the area Consumer Price Index.
- Construction on Clubhouse I improvements is almost complete. Though the circular drive cement is all poured, it needs days to cure before opening to cars.
- The Gate Access began the rollout in July to LW residents. The rollout will be gradual—one mutual at a time, beginning with the high-rise mutuals. Residents scheduled will be well informed beforehand.
- The new Admin. Building construction is to have final permit consideration by the county in September. Physical construction may begin by year's end.

### Mutual Business:

1. Mutual reserves are healthy, at over one million dollars.
2. Monthly invoices reviewed and those accepted approved.
3. The significant inflationary conditions are a concern for the budget forecast, especially in the areas of insurance and electricity.
4. Scheduled concrete work throughout the mutual is due to start within a couple of weeks.
5. Still developing a form for a monthly charge for EV chargers in individual units. This would also require an ABM. Until then, a flat monthly fee will be imposed.
6. A board subcommittee has been reviewing Bylaws for needed changes, including a change in the required annual meeting quota of residents. Any action on a smoking ban will not proceed.
7. Power washing is in progress, although there have been weather delays.
8. McFall & Berry continue to be attentive of dead tree removal.
9. The mutual's next social is a Margaritaville happy hour on August 25th from 4-6pm, Clubhouse I Chesapeake Room.

## Summary of Leisure World Board of Directors Meeting July 26, 2022

Paul Eisenhaur, Secretary

- PPD income has been a major cause of a unfavorable YTD operating budget position.

- Property transfer contributions are ahead of last year's pace (due in part to the increase of the transfer fee).
- Clubhouse I renovations are nearing completion; now just waiting the days needed for the concrete to cure.
- New administration building – all permits submitted; September date expected for county consideration.
- Gate Update - RFID installation is moving forward and has started with our first full Mutual, Vantage Point East. We have issued 139 RFIDs to date (high rise buildings are scheduled first). All residents are expected to have RFID's by summer's end.
- Medstar Contract Update – talks continue next week between the LW GM and Medstar.
- Budget update/schedule – department input complete; personnel salary adjustments research being considered.
- Finance/Property Management Software update – currently using Jenark system; staff giving input on needs/requirements now; mutual president input soon – then selection. Looked at 7-8 vendors initially (focusing on 2 currently).
- DMA's Replacement Reserve draft report was reviewed and revised by PPD facility management staff. The revised study was provided to the Leisure World Board of Directors, and Executive Committee members, and made available to LW residents on 6/17/22 and 6/19/22. BOD action to fund the reserve contribution will involve finances from the PPP.
- Energy – looking for new consultant for wholesale market rates (LW has been paying higher rates since June) for electricity.

### ACTION:

1. The LWCC BOD approved the insurance policy for 2022-2023 with a total premium not to exceed \$3,250,000 as was recommended by the Insurance Advisory Committee. Various providers will cover three groups of mutuals with different policy provisions. All policy years begin on August 1. Importantly, the BOD instructed Management to make available loan amounts required of the four mutuals require to pay the full year premium immediately. Other mutuals will pay the premium in installments.
2. The LWCC BOD approved a resolution by the Special Strategic Plan Cmte to Enhance the Effectiveness of LW Advisory Committees. Approved in this three-part resolution was :
  - #1 authorizes the chair of the board to appoint a chair-designate for the advisory and special committees. Such chair-designates, upon the approval by the board shall serve as the chair of their committees beginning on January 1, 2023 for a term of two years.
  - #2 authorizes the chair-designates of committees to recruit members and advisors for committee service in 2023 and to make such recommendations to the board chair in time for subsequent approval by the board at its November 2022 meeting. The recommended committee membership shall reflect both the talent and diversity of thought and experiences in the Leisure World community.
  - #3 authorizes the Special Strategic Planning Committee to identify all relevant rules, bylaws, or other

**LW BOD Summary, continued**

official documents that need updating to accomplish committee modernization. The SSPC will report to the board by June 1, 2023 on recommendations for changes in processes or procedures that should be used for 2024 based on lessons learned from the first year of committee modernization. The schedule for updates to rules and bylaws described shall be determined following the June 2023 report.

3. Proposed resolutions from the Insurance AC regarding its charter/policy were postponed until next month.
4. The LWCC BOD approved a resolution by the Education & Recreation AC to make needed renovations of the Clubhouse II locker rooms at a cost not to exceed \$80,000. Funds to come from Replacement Reserves. Of note, these (mostly safety issue) renovations were scheduled to be done next year, but it was felt that the need was immediate.
5. A proposed resolution regarding personal identifiers not to allow logos, political statements, etc was postponed until the August BOD mtg.

### The Wandering Cat

So you may know how cats have a way of appearing in odd places at odd times. Well, Kelmscot Village, former home of Bella the dog, now has a "wandering cat."



He/she seems to frequent the Deerhurst/Lindsey area, but may have a larger territory. He/she is described by resident who has had visits as a mostly black with some white, long-haired cat, who seems to be well fed (but may not be the case once you get beneath all that fur).

If you know where the cat lives or have further information, please contact Sue Morrisson (*Tidings* editor) at tidings@lwm10.com or call 301-942-8726.



**Extra! Extra! Read All About It!** Bob Kimble, DJ Extraordinaire, will be spinning beachy-type platters for our Margaritaville-themed get-together on August 25th!

Wear your favorite comfy flower shirt or mumu (or whatever you like), and flip-flops, if you desire, and relax with a cool Margarita (or other drink of your choice) from the cash bar. You may even want to "cut a rug" to some of the cool tunes DJ Bob will be playing for us.

- When:** Thursday, August 25th  
**Time:** 4:00-6:00 PM  
**Place:** Chesapeake Room in Clubhouse I  
**Bring:** An appetizer to share  
**Drinks:** Order from the cash bar  
**Questions?** Call Cris Rowse (301-452-0358)



**If you've lost your shaker of salt, you may find it here. If not, you'll still have fun looking for it and your time won't be wasted.**

## Maintenance Notes

Bob Morrisson

**Why am I seeing red...** and blue and orange paint and pin flags around my home? Veirs Paving will be replacing concrete next week. They contacted "Miss Utility" to identify buried utility lines near their work areas before they dig up the road. The colors are red (electric) blue (potable water) and orange (communications). A Miss Utility marking does not mean your driveway will have concrete work done. A day before concrete work is to commence, Veirs Paving will spray paint or leave cones on driveways. They will also place cones or barriers at an affected court entrance to signify it will be closed the next day.

### Project Updates:

- Concrete replacement will begin around August 8th, with many locations being done concurrently. Please see the flyer that was hand delivered to you earlier this week. A tentative schedule is on page 7 this newsletter.
- Personal paving - If you submitted an ABM form to have personal paving work done, and if you have not received notification of its approval, please contact me ASAP.
- Gutter cleaning is finished but roof inspections continue. Please let me know if there are any issues with your gutters and downspouts.
- Patio power washing is in progress. Several weather-related problems have put this project behind schedule. If your patio walls are dirty, and if they have not been washed by August 20, please contact me.

Bob Morrisson, M10 Vice President  
 Maintenance@lwm10.com; 301-942-8726 (H); 301-980-9131 (C)





**August 12 @ 12:00 PM:** Canastathon! Potomac Room in Clubhouse I. Contact Pat Hurld (716-392-9451) by August 9th if you are coming.

**August 25 @ 9:30 AM.** Mutual 10 Board of Directors Meeting. Sullivan Room of the Administration Building. A Zoom option is available. Please contact one of the directors.

**August 25 @ 4:00 PM:** Margaritaville! Chesapeake Room in Clubhouse I. Special DJ Bob Kimble will be there!

## Stay Informed About Urgent Leisure World and Mutual 10 Matters

Leisure World and Mutual 10 occasionally use an auto-dial recorded message to convey important and urgent information to mutual residents. If you wish to be added to the LW/M10 call list, please email Paul Eisenhour (paule@lwm10.com) with the desired contact phone number.



### Mutual 10 Website: [www.lwm10.com](http://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, archives of Mutual newsletters/monthly meeting 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

If you are experiencing something serious (TV or Internet), contact Willis Gray (LW Customer Account Rep.) on 443-370-5018 or [willis\\_gray@comcast.com](mailto: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. **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.

**"To be happy is a choice.  
To experience pure joy in the midst  
of your circumstances**



**is a gift."  
—slm**

## 2022 Concrete Paving Timetable



Concrete replacement is scheduled to **begin on or after August 8th**. Weather and logistics issues may disrupt the schedule.

Veirs Paving is supposed to mark areas to be serviced the next day. If your driveway is has cones or bright paint on it, your vehicle(s) must be moved to the street by 7:30 AM.

Miss Utility has marked many driveways with red, blue, and orange paint and pin flags to show where utility lines are located. This does not mean your concrete is being replaced.

Note: 14500 Elmhan has been added to the schedule.

Personal paving will be scheduled with each resident that requested it. It is not indicated on this map.

**BROKEN PAVING  
ON YOUR STREET?  
MIKE VEIRS  
WILL REPLACE IT  
WITH NEW CONCRETE  
MUTUAL 10**