

Maryland Mutual Ten
www.lwm10.com

The Kelmscot Village Tidings



Board of Directors

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

Vice President: Bob Morrisson
301-942-8726
maintenance@lwm10.com

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

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

Directors:

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

Christine Petersen (Landscaping)
757-414-3849
cmpkayak@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

Comcast Contact:

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

Maintenance:

Bob Morrisson
301-942-8726
301-980-9131 (Cell)
Maintenance@lwm10.com

Tidings Editor:

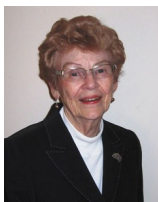
Sue Morrisson
301-942-8726
tidings@lwm10.com

Mutual Assistant:

Shanti Martin
301-598-3989
admin@lwm10.com

A Word from Our President

Jane Salzano



While the trees haven't yet started turning their colors, there is no doubt that Fall is here. It was almost like someone flipped a switch and Summer, with its temperatures in the 90s and high humidity was gone and the cool, crisp air of October arrived. We even got a little bit of Hurricane Ian, but nothing much came of it except some gray, drizzly days with a little wind. Our friends in Florida were not so lucky and we hope that they are able to get back on their feet quickly. We are thinking of those who have lost loved ones and friends, as well as their homes and livelihoods.

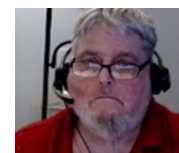
Our mutual is getting ready for the coming winter and the special holidays that come with it. We will be having two social events before 2022 ends—a Fall/Halloween Happy Hour on October 27th and a Holiday Lunch on December 13. Details for the Fall/Halloween event are on page 5. More information about the Holiday Lunch will be in the November *Tidings*.

As always, this issue of *The Tidings* is packed with interesting and useful articles which are well worth reading. You'll notice that we've made a change in the typeface which will hopefully make it easier to read. Let us know what you think.

See you around the Mutual!

Vice President's Corner

Bob Morrisson



Soon it will be autumn and the leaves will become a rainbow of colors. This will be a great time for leaf peepers to enjoy our countryside. There are plenty of opportunities in Maryland, which are described at the Visit Maryland tourism site—visitmaryland.org

It is time to have your heating system inspected and the filters replaced. If you have a service contract with PPD they should contact you to set up a time, otherwise you should call your HVAC company.

Some residents have commented about the gray color of the concrete that was poured this summer. Mike Veirs, who oversaw this work, explained that colors will vary from batch to batch, and that adding colorant to the concrete mix does not always produce a

In This Issue:

From the President (pg. 1)	Golf/Greens Cmte. (pg. 3)	Fire Symposium (pg. 5)
Vice Pres. Corner (pg. 1)	M10 BOD Summary (pg. 4)	Fall Happy Hour (pg. 5)
Saving Electricity (pg. 2)	LW BOD Summary (pg. 4)	Save the Date (pg. 5)
Treasurer's Report (pg. 2)	M10 Websites (pg. 5)	Dates/Reminders (pg. 6)
Landscap3 Report (pg. 3)	M10 BOD Sum. (pg. 4)	Symposium Flyer (pg. 7)

Vice President’s Corner, *continued*

good result. Over the years different companies have replaced concrete and there are differences in the colors and the textures of those slabs.

Maintenance Activities:

As of October 1st, we have opened 132 work orders in 2022. We currently have 22 resident requests in progress, along with four projects. 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.

- **Gutters** will be cleaned once the leaves have fallen. Our roofer will make pre-emptive repairs if they see a problem. This process has greatly reduced the number of roof leaks and costly interior repairs.
- **Roof replacements** are planned for the fall or spring. Our roofer is inspecting all roofs and we will work with them to replace the roofs that are most in need.
- **Dryer vent cleaning** is planned for 1/3 of our units this winter or in the spring.
- **Asphalt roadways** are being inspected so they can be sealed to prevent damage this winter.



You Light Up My Life

Bob Morrisson

Since 1986, commercials for Motel 6 have concluded with the phrase, “I’m Tom Bodett for Motel 6, and we’ll leave the light on for you.” Hopefully, Motel 6 has switched to energy efficient LED lighting, and Tom Bodett has convinced them to turn that light off when it is not needed. The chart below shows the cost for leaving that light on.

Electricity is sold by the kilowatt hour, or 1,000 watts per hour. A 10 watt device running for 100 hours will be charged for one kilowatt hour.

The Cost Of Using A Light Bulb						
Cost Per Kilowatt Hour	Cost Per Week			Cost Per Year		
	Hours Used Per Day			Hours Used Per Day		
	8	15	24	8	15	24
60 Watt Equivalent LED				Watts Used: 9		
10.0¢	\$0.05	\$0.09	\$0.15	\$2.62	\$4.91	\$7.86
12.5¢	\$0.06	\$0.12	\$0.19	\$3.28	\$6.14	\$9.83
15.0¢	\$0.08	\$0.14	\$0.23	\$3.93	\$7.37	\$11.79
75 Watt Equivalent LED				Watts Used: 11		
10.0¢	\$0.06	\$0.12	\$0.18	\$3.20	\$6.01	\$9.61
12.5¢	\$0.08	\$0.14	\$0.23	\$4.00	\$7.51	\$12.01
15.0¢	\$0.09	\$0.17	\$0.28	\$4.80	\$9.01	\$14.41
100 Watt Equivalent LED				Watts Used: 14		
10.0¢	\$0.08	\$0.15	\$0.24	\$4.08	\$7.64	\$12.23
12.5¢	\$0.10	\$0.18	\$0.29	\$5.10	\$9.56	\$15.29
15.0¢	\$0.12	\$0.22	\$0.35	\$6.12	\$11.47	\$18.35

There are several ways to conserve energy by using lights only when you need them. Indoors, if you leave a room and do not plan to return for a while, turn out the lights. For outdoor lights, there are several things you can do.

- **Simple** – Turn outdoor lights on at dusk and turn them off when you retire at night.
- **Better** – Install a photo cell between the lamp socket and the bulb, These are inexpensive but they can be tricky to adjust, especially on a covered porch.
- **Best** – Have an electrician install a separate photo cell, or a new fixture with a built-in photo cell.
- **Alternative** – Have an electrician install a motion sensing lamp with a photo cell that only lights the area if it senses motion at night. These can be annoying to your neighbors when the local fauna roam the area at night, causing the light to switch on and off.
- **Exotic** – A smart switch uses a time source to turn the lights on and off at night, according to a schedule you program with a cell phone app. You can also turn them on and off manually with the app. Most of probably do not need these devices. Whatever method you choose, you will help reduce the electricity costs for our Mutual.



Treasurer’s Report

Valdon Butler
Treasurer

Our finances through August 2022 are as follows:

Income	\$ 925,968
Expenses	\$1,006,630
Excess	\$ <80,662>
Variance from Budget	\$ <46,353>
Reserve Balance 08/31/2022	\$ 966,429

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. I can be reached at newyork2some@yahoo.com or by phone at (301) 288-7175.



Landscape Report

Christine Petersen
Director

I realize many of you moved to Leisure World to escape chores like taking care of a garden. However, since you chose to live in Mutual 10 you must enjoy having garden beds surrounding your home.

This has been a difficult year for gardens, due to weather causing weeds to be as prolific as plantings. BUT climatologists predict these weather patterns are the new normal.

Walking last week I took photos to illustrate what is not acceptable according to Mutual 10 landscaping rules. These include a very dead bush (1) and grass gone wild and thistles (2). Grass seeds dropped this fall will lie quietly only to sprout again next spring and the long runners of thistles will also multiply.

Some residents have asked if the patches of green stuff on the bark of a tree (4) is a sign of trouble. It is lichen, a combination of fungus and algae, which does no harm and adds interest to the bark of trees.

The board asked to take a photo of an attractive garden. This was not easy as the gardens reflect residents' tastes in vegetation so I include two pictures (4 and 5).

Looking ahead, we will have 2 or 3 leaf pickups this fall. If you do not want the leaves blown off your

beds, buy some road reflectors and stick one in each bed. The workmen recognize this. Last pickup for garden waste is normally the Monday after Thanksgiving. I will have the exact date next month.

Please contact me if you have any questions or concerns: 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 will no longer serve on the Golf and Greens Committee after the December meeting, having served 4 years. This committee meets on the 1st Friday of the month from Mar. to Nov.

If you are interested in being a part of this committee, you have until October 14th to submit a letter of interest.. More information is available on the Leisure World website (residents.lwmc.com – register to get access; the information on committees is under "Governance") and in the Leisure World News.



1



2



3



4



5

Summary of Mutual 10 Board of Directors Meeting September 22, 2022

Paul Eisenhaur, Secretary

Summary of Leisure World Board of Directors Meeting September 28, 2022

Paul Eisenhaur, Secretary

- Community Report:** Given by Assistant GM Melissa Pelaez
- Net operating expenses in at this point in the year are significantly over budget (an unfavorable position) in part due reduced revenue both from PPD and clubhouse operations. Use of clubhouse facilities has not rebounded from the Covid impact as was expected.
 - There were 31 property transfers in August, and the total transfers amount has surpassed the amount at this time last year.
 - RFID installation has been completed for the first high-rise mutual. The remaining high-rises are being scheduled. Low-rise mutuals likely won't be scheduled until after Thanksgiving.
 - Clubhouse 1 improvements are mostly complete. PPD is currently planning the installation of a curb cut ramp.
 - The LW 2023 budget is expected to be voted on at the BOD meeting in late September. This represents the Trust portion of monthly condo fees. Once the LW budget is approved, it will be passed to the mutuals for their calculation of the remainder of the condo fee.
 - The new Administration Bldg construction is to have final permit consideration by the county on October 6. The hope is that physical construction will begin by year's end.
 - The LW electricity consulting contract for wholesale pricing is being negotiated with Shell North America. The contracted rates should be in place soon.
- Financials were unfavorable with a YTD budget of \$357k. Corrections of past budgeting practices as well as low revenues account for this.
- Property transfers show a very positive trend in unit resales and contributions to the Resales Fund.
 - New Property Management/Accounting Software. Sync to replace current Jenark system to meet many more LW needs. The installation and functioning is scheduled to be complete by the first of 2023.
 - RFID: Installation for those in high-rises is ongoing; low-rises to follow, hopefully after Thanksgiving, and completed by year's end. Mutuals and residents will be given plenty of notice.
 - Clubhouse 1 Circular Drive curb cut is still in planning stage, but is expected to begin soon.
 - Administration Building: Montgomery County has set November 3rd for a public hearing.
 - A 10-year Medstar contract has been negotiated and is going through a legal review; hopefully, it will be complete by Oct 2022.
 - LW General Manager introduced two new Senior Staff employees:
Business Mgr/Facilities for PPD: John Zuk.
 He has decades of property management experience.
Security Manager: Jim Rudnik
 Montgomery County Police Department officer for decades

Mutual Business:

1. Mutual expenses in July exceeded revenue due to concrete work. The needed funds were taken from Mutual Reserves.
 2. All monthly invoices were approved to be paid.
 3. Electric Vehicle charging and fee collecting is still being researched. Mutual charges go to accounting once property owner fees are collected; this is the issue.
 4. The problem of tree root mitigation is increasing in the mutual. This will likely continue as a problem, so the board approved up to \$10k to explore options to remedy the problem.
 5. Roof Replacement: Many small "fixes" done; a thorough needs assessment of all roofs to be done soon.
 6. Siding power-wash likely to be a 3-year rollout.
 7. Asphalt street crack tar patches needed to avoid repaving.
 8. Tree removal throughout mutual mostly done, except smaller trees.
 9. During a walk-thru of mutual grounds, it was noted that there are a lot of dead shrubs along the sides of units. Owners are requested to tend to this as is required.
- ACTION:**
1. The LWCC BOD approved a resolution that the name of the Education & Recreation Advisory Committee be changed to the Lifestyles Advisory Committee (LSAC).
 2. The LWCC BOD postponed proposed charter and amendments for the Insurance Advisory Committee until it's October meeting. Though voting on issues was recorded, procedural rules on handling voting abstentions needs to be legally confirmed.
 3. The LWCC BOD approved the appointment of a working group to review the rules, procedures, and guidelines and prepare recommendations pertaining to the operation of the Board and to report by April 2023. The working group will consist of Colette Trohan (Chair), David Polinsky, Barbara Cronin, and Robert Yates.
 4. The LWCC BOD approved a Budget & Finance Advisory Committee recommendation to authorize \$800,000 of the 2023 Resales Fee or one-third (1/3) of
 5. the Resales Fee, whichever is greater, be included in Replacement Reserves for budget year 2023. This follows the Board of Directors acceptance of the 2022 DMA Reserve Study.



LW BOD Summary, continued

6. The LWCC BOD approved a Budget & Finance Advisory Committee recommendation to direct that interest income to remain in the account which generates the income. The current policy places all interest income in the operating budget. All reserve accounts (Equipment, Facilities Replacement, Facilities Enhancement, Facilities Maintenance, Snow/Storm, Contingency, and Salary) should now retain their interest income.
7. Approval of the 2023 LW Budget: This process started essentially in early summer once the Consumer Price Index was set to allow for a capped framework. LWMC is annually tasked to build the budget, however, the BOD and Budget & Finance Advisory Committee input is provided throughout the process (the BOD has final approval). This year's process was changed to incorporate best accounting practices. Once the proposed budget was presented to the BOD for approval, the Budget and Finance made two recommendations to consider as amendments, and both were approved:
 - a. The LWCC BOD approved eliminating the Lifestyle Director position from the 2023 Budget. Though the potential value of this position was recognized, BOD sentiment was to hold off hiring until the climate of high prices and inflation have stabilized.
 - b. The LWCC BOD approved reducing the 2023 Contingency Reserve contribution by \$55,000 in order to fund tree removal budgeted for 2023 on the Golf Course budget line item.
8. The LWCC BOD passed a resolution to authorize the LWMC's General Manager to contract with H&H Concrete, Inc. for the Gleneagles Drive culvert replacement project to address necessary storm water management repairs. The construction bid cost provided by H&H Concrete at \$659,000 and an additional 10% contingency of \$66,000 totals \$725,000. Funds are to be provided from the Replacement Reserve account .



**Fire Safety Symposium
October 13th**

Pat Hurd

On Thursday, October 13, from 10:00 a.m. to 1:00 p.m., Montgomery County Fire and Rescue Service (MCFRS) and Leisure World business units and advisory committees will host an October Fire Safety Symposium with guest speakers, fire trucks and crews, safety handouts, and refreshments at the Clubhouse II Auditorium.

There's more information on the special flyer at the end of this newsletter.

Fall/Halloween Happy Hour

Thursday, October 27
4:00—6:00 PM
Chesapeake Room, Clubhouse I
Bring an appetizer to share

Costumes are optional,
but would be fun!

Questions?
Call Cris Rowse
Director of Hospitality
301-452-0358



*Save the Date—Thursday, December 13th!
Mutual 10 Holiday Lunch.*

Details in next issue of *The Tidings*.



October 27 @ 9:30 AM. Mutual 10 Board of Directors Meeting. Sullivan Room in Admin. Building. Zoom option available. Please contact one of the directors.

October 13 @ 10:00 AM. Fire Symposium in Auditorium of Clubhouse II.

October 27 @ 4:00 PM. Fall/Halloween Happy Hour. Chesapeake Room in Clubhouse I.

December 13 @ 12:00 PM. Holiday Lunch. Grill in Clubhouse I.

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.



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 Eisenhour, paule@lwm10.com.



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. For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855.

**"Autumn shows us
how beautiful it is
to let things go."**

—Anon.

REMINDER

- **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) 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.

FIRE SAFETY SYMPOSIUM

Thursday, October 13, 10:00 a.m. – 1:00 p.m.

Clubhouse II Auditorium

In Person and by Zoom (Link to be announced)

Speakers include:



Brian Geraci, Maryland State Fire Marshal

**Jennifer Williams, Underwriters Laboratory,
Fire Safety Research Institute**



**Fire Chief Scott Goldstein,
Montgomery County Fire and Rescue Service**

**James Resnick, Montgomery
County Fire and Rescue Service**



The event is free, and all LW residents are encouraged to bring family and guests from outside Leisure World.

**Sponsored by the LW Emergency Preparedness Advisory Committee and
Montgomery County Fire and Rescue Service**