

## Maryland Mutual Ten

*The Kelmscot Village Tidings***Board of Directors**

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**Important Contacts**

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After Hours (Main Gate):  
301-598-1044

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**A Word from Our President**

Jane Salzano



August is typically a month of vacations and escape from the heat. Here in Mutual 10, we enjoyed two special activities: Our first-ever Canastathon on August 12th (see Pat Hurd's article on page 2) and our Margaritaville event on August 25th (see Cris Rowse's report on page 3). Both of these events were enjoyed by many M10 residents and we look forward to what the fall might bring. Stay tuned!

This issue of *The Tidings* features important information about being prepared for emergencies (page 5), an upcoming Pepco Audit (page 2), and many more articles which are well worth taking the time to read. So grab your favorite fall drink and relax with this month's *Tidings*.

See you around the Mutual!

**Vice President's Corner**

Bob Morrisson



As you enjoy your Labor Day activities this weekend, please remember what is being commemorated. The labor movement resulted in the elimination of 12 hour work days, deplorable and unsafe working conditions, and child labor. It spawned labor unions, most of which have apprentice programs for unskilled people who are not afraid of hard work. While a discussion of labor unions can become a bit lively, there is no question that the labor movement has benefitted all of us.

**Maintenance Activities:**

As of September 1st, we have opened 118 work orders in 2022. We currently have 24 resident requests in progress, along with three special projects.

This has been a busy summer, with several projects completed and more in the planning stages. Thanks, one and all, for your patience as some of this work was delayed by weather, manpower issues, and product shortages. Your comments and suggestions about the work that was done will be appreciated.

Projects completed this summer include:

- Gutters have been cleaned. Our roofer inspected all roofs and made a number of pre-emptive repairs. This has greatly reduced the number of roof leaks and costly interior repairs.
- Patio power washing was done on an as-needed basis. If your patio was missed, please let me know so I can have it washed.

**In This Issue:**

From the President (pg. 1)	Treasurer's Report (pg. 3)	LW BOD Sum. (pg. 4)
Vice Pres. Corner (pg. 1)	Landscaping Report (pg. 3)	M10 Websites (pg. 5)
From the Editor (pg. 2)	Hospitality Report (pg. 3)	EPAC Articles (pg. 5)
Seeing Red (pg. 2)	Canastathon Report (pg. 3)	Dates/Reminders (pg. )
Pepco Audit (pg. 2)	M10 BOD Sum. (pg. 4)	



## Is It September Already?

Wasn't it just May? Weren't we just celebrating the new flowers sharing their beautiful blooms with us? Now we are falling head-long into the last few months of the year, with it's cooler temperatures and shorter days. The leaves on the trees are beginning to look a bit tired and getting ready to begin the process of exchanging their green shades for the reds, oranges, and yellows of fall. Thoughts of pumpkins and warm spiced cider are beginning to take the place of iced tea and cool salads. Even though in the Maryland area we don't experience true fall until October, somehow the beginning of September seems to start the change in us, even if it is still 85 degrees outside.

Spring usually brings a sense of renewal, of freshness and the vibrancy and energy of youth. To me, fall brings a feeling of maturity, of harvest and a desire to slow down and scuff my feet through the dry leaves. Fall is a time of preparation, but not busy-ness. Yes, the holidays can be busy and full, but the world around us is preparing for rest. And out of that rest comes the refreshing newness of spring.

I feel a sense of excitement as I anticipate the fall months. One of my favorite styles of cooking is to make hearty soups and stews in my cast iron Dutch oven. (I tried it once this summer and did not enjoy the resulting sauna that was created in my kitchen/dining room area.) There's just something comforting about sitting down to a steaming bowl of hearty soup and a hunk of crusty bread on a crisp Fall evening.

I'm so grateful to live in an area where the trees are abundant, the wildlife is allowed to share our village, and that I have a good, warm home to come back to after being out in the cool, fresh air. If I have my act together, there will be a pot of stew in the oven filling the house with it's enticing aroma. One thing is for sure, my hungry husband and always "starving" cat will anxious to sit down and enjoy our meal together.

I do hope that this season will be a time of getting to know each other better and enjoying the beautiful mutual in which we live. I am also pretty sure that Cris Rowse, our Director of Hospitality, has some exciting and fun events up her sleeve for these coming months, so keep an eye/ear out for announcements.



## 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.

## Vice President's Corner, *continued*

- Concrete was replaced for about 32 units, seven courts, and two driveways. This was an ambitious project that was completed in eight days by A. B. Veirs paving. Upcoming projects include siding power washing, roof replacement, dryer vent cleaning, and asphalt roadway sealing.

Other than that, not much has been happening in Kelmscot Village.

**AFTER-HOURS HELP**  
**COMES TO YOUR DOOR**  
**CALL THE MAIN GATE**  
**AT 301-598**  
**TEN FORTY FOUR**  
**MUTUAL 10**



## Why am I *still* seeing red...

... and blue and orange around my home?

Veirs Paving has completed their paving work so the colored pin flags left by "Miss Utility" may be removed. The paint will soon fade.



## Pepco Power Audit

Pepco will conduct a power audit for the 17 Master Meter Mutuals, which includes Mutual 10. If we achieve a desired level of power reduction Pepco will pay a substantial rebate, which will help offset next year's electric costs.

**Date** Wednesday, September 7th.  
**Times** From approximately 2:15 PM to 4:00 PM.  
 During the auditing period please do not use your oven or your clothes dryer, and please set your A/C thermostat to 78 degrees or higher.



## 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



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through July 2022 are as follows:

Income	\$ 734,829
Expenses	\$ 790,187
Excess	\$ < 55,358 >
Variance from Budget	\$ < 20,069 >
Reserve Balance 07/31/2022	\$ 1,039,590

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

On a recent walk around Mutual 10, I noticed a lot of very tired looking bushes. Like every other plant they have a life, and some I see need to be replaced preferably with deer proof bushes. Here are a list of plants to discourage deer:

- **Evergreens:** azalea, holly, globe arborvitae, Japanese yews, false cypress, cedar, camellia & my favorite viburnum. Some flower in Spring or Fall and some have berries to feed the birds.
- **Deciduous:** Rose of Sharon blooms all summer, salvia, dwarf burning bush, buddleia (butterfly bush). These all help butterflies, many of which are endangered.

Last night I saw 4 does and five or six fawns on Kelmscot feasting on garden strips.

Weeds are an issue all summer long. One bed on Ludham was completely clear of weeds on August 12th and today thistles have again invaded this garden.

Our rules state the garden strip around the property is the responsibility of the owner. It should be kept weed free. Shrubs and flowers should be planted two feet from the walls. The height of all plants should be below the gutters. Climbing plants must be secured to a trellis. Beds should be mulched and the mulch should be pulled away from the foundation. No trees in the garden or the patio.

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



## Hospitality Report

Cris Rowse  
Director

Our two August events—the Canastathon on August 12th and Margaritaville on August 25th—were a great success and enjoyed by all who attended. The Margaritaville gathering was greatly enhanced by not only the delicious appetizers brought by residents, but by the music provided by Leisure World's own DJ, Bob Kimble (aka Leisure World General Manager). We danced to the great tunes and much laughter ensued. Thank you to all who helped make these events a success. We are looking forward to whatever the fall/winter season may bring.

Hope to see you soon!



## MUTUAL 10 CANASTATHON

Pat Hurd

In the Fall of 2021, four individuals formed a group of Canasta players. Quickly outgrowing the capacity of most Mutual 10 dwellings, we divided into Tuesday and Wednesday groups. The impetus for the Canastathon was the desire of members to meet with old friends and to meet new members.

The first-ever Mutual 10 Canastathon was held on August 12 in the Potomac Room of Clubhouse I. Fourteen participants played three one-hour games in a round-robin format, which allowed everyone a chance to play with different partners.

Cumulative scores ranged from a low of 3775 to a high of 7260 points. A few players began before the opening bell and there was confusion as to how points should be tallied, making it difficult to judge the final scores. But it was all part of the fun of playing with such a large group.

We play in individual homes most of the time. The group uses simplified Canasta rules found at the Bicycle Cards website. We are a fun, easy-going group, so come join your neighbors! Beginners welcome! Contact either: Pat Hurd (716-392-9451, hurld@comcast.net) or Jane Salzano (301-928-2653 janesalzano@gmail.com).

## Summary of Mutual 10 Board of Directors Meeting August 25, 2022

Paul Eisenhaur, Secretary

Community Report Given by Chief Operating Officer  
Crystal Castillo:

- Net operating expenses at this point in the year are over budget in part due to the initial expense of the RFID tags for residents.
- There were 37 property transfers in July, and the total transfers (and resales contribution) are \$1.9 million, ahead from this point last year. This can be attributed in part to the increased transfer fee.
- The LW Trust Replacement Reserve final report has been completed and delivered to the LW for review. 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 of Clubhouse1 improvements are almost complete. The circular drive cement is all poured but not yet set. It needs a few more days to cure before opening to cars. The Maryland Room is ready, but just waiting for a Certificate of Occupancy.
- The new Administration Building 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. A cut curb ramp installation is being evaluated by a civil engineer.
- The LW electricity consulting contract for wholesale pricing is being negotiated with Shell North America. The contracted rates should happen by the end of August.

### Mutual Business:

1. Mutual reserves are well over one million dollars. The amount has increased from last month.
2. Monthly invoices reviewed and those accepted were approved.
3. Electric vehicle charging station form approved for distribution to residents.
4. Board approval was given to have J&M perform roof inspections.
5. General Manager Bob Kimble and the mutual board discussed plans to have two property managers assigned to the low-rise mutuals, including Mutual 10. This is an effort to increase support services to the mutual, and to take an unnecessary workload off board members.
6. Most concrete and power-washing has been completed for this year.
7. The significant inflationary conditions are a concern for the budget forecast, especially in the areas of insurance and electricity.

## Summary of Leisure World Board of Directors Meeting August 30, 2022

Paul Eisenhaur, Secretary

- Property transfers show a big increase as compared to this time in 2021. Both number of units sold and amount of transfer fees are up. The average selling price for a unit in LW is \$274K.
- The YTD LW operating expense balance is unfavorable at \$264K. This has been driven chiefly by past budget practices that had much labor expenses being capitalized into non-operating accounts. To show true operating expenses, this budgeting practice has been corrected to add ALL operating expenses into the appropriate account.
- The Final Reserve Study has been accepted by the BOD, and should be posted on the resident website this week.
- Shell North America is the LW consultant for the purchase of electricity under a contract with the most favorable price structure. In the near-term, LW will not be locked into long-term until energy prices come down.
- Status of 2023 Budget is preliminary and in draft form. The LW Facilities fee will be a max of 10.5% (or \$238.30/month/unit). The final LW budget will be passed to the mutuals to calculate their portion of the monthly condo fee to owners.
- Finance/Property Management Software final vendor selection made to replace the current Jenark software.
- Security Update: Management is looking to hire a security manager instead of operations.
- Clubhouse 1 Cones should be removed this week. A planned cut-ramp will be separately installed at a later date and require a day of circle drive closure.
- New administration building public hearing scheduled for October; then contractor subcontractors will be identified for a for March 2023 start.
- The Medstar Contract draft to go to BOD for approval; pharmacy likely to close (may have Giant deliver). There will be a rent 2% increase, as well as a utility increase.

### Action Items:

1. A motion to amend the insurance committee charter was postponed to the September BOD meeting. The Insurance Advisory Committee has yet to offer a recommendation and it was felt that should first be given consideration.
2. The LWCC BOD passed a resolution that would require a mutual which has withdrawn its LW Master Insurance policy, and subsequently wants to rejoin the Trust coverage must first demonstrate that their rejoining the policy would not adversely impact current policy holders (i.e., higher premiums or rates). Also, the initial withdrawal must fully justify the action to the LWCC BOD and coincide with the policy expiration date.
3. The LWCC BOD accepted a tentative proposal by the BOD Chair to create a working group to review and offer edits to all BOD operational documents. This proposal will be motioned at the next BOD with all necessary

**LW BOD Summary, continued**

- details for a resolution. Because various BOD rules, bylaws, guidelines, etc. are constantly changing, periodic reviews are needed to standardize and assure relative logic is maintained between the documents.
4. The LWCC BOD decided to await the review in the above proposed resolution to act on a zoom meeting participation policy. As an internal policy resolution, it was felt this additional rule would be more appropriately added at that time.
  5. The LWCC BOD proposed advisory committee chair appointments for 2023-2024 (was postponed until a Special BOD Mtg is held on September 7 at 2pm). All proposed Chair bios have either not been made available for review or just recently made available. And more time is adequately needed.

## Why Two Mutual Websites: Which To Use?

Paul Eisenhauer

There are two websites for Mutual 10—one is public and one is private.

The **private** site can only be accessed by LW residents who have signed up for access rights to the LW resident website (userid & password required).

[www.residents.lwmc.com](http://www.residents.lwmc.com) (private)

Here, you would land on the main welcome page for LW. It allows you to access a separate Mutual 10 module.

The Mutual 10 **public** website was developed to market our mutual to people within and outside of LW to show what we offer.

[www.lwm10.com](http://www.lwm10.com) (public)

Anybody with internet access can access this site without the need of any userid or password. This site may reference LW but is totally dedicated to this mutual.

When searching for mutual 10 information the public website is more direct with less navigation. The private website is chiefly a source of information about the LW community.

## EPAC Emergency & Preparedness Information

### MUTUAL 10 EMERGENCY PLAN BINDERS

Theresa Wolfe

Hello Neighbors!

By now, all Mutual 10 residents should have received their binder containing the Mutual 10 Emergency Preparedness Plan. If you didn't receive a copy, please let Pat Hurld or me know (contact info below).

Please take the time to read and review the contents of the binder. The emergency plan is a quick read – only 3 pages.

If you or someone in your home has special needs, or if you would like to make changes to your personal plan, please contact Pat or me to modify your plan. **NOTE:** If you have NOT completed the Mutual 10 Emergency Contact Form, contact either Pat or Theresa to get a form. It is very important that we have your information on file!

FYI – Mutual 10 residents are the **FIRST** to have their Emergency Plans! Let's be the first to be **PREPARED!**

Questions? Contact either Pat Hurld (716-392-9451) or Theresa Wolfe (240-441-3409).

### OCTOBER IS FIRE PREVENTION MONTH!

Pat Hurld



The Great Chicago Fire of 1872 is commemorated each year during the second week of October by the National Fire Protection Association (NFPA). Today, fire

departments, across the U.S, celebrate Fire Prevention Week and Month by raising fire safety awareness to practice fire prevention and whole home safety.

“Fire Won't Wait! Plan Your Escape” is the campaign slogan for this year's Fire Prevention Week, and the theme is home smoke and carbon monoxide alarms, and flammable liquid storage.

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 Clubhouse II Auditorium and via Zoom.

There's more information to come as we look forward to a large turnout of residents, caregivers, and non-resident family members, to support this annual event.



**September 22 @ 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.

## 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@lwml0.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.lwml0.com](http://www.lwml0.com)). To have your picture posted, please send a “head shot” (preferably digitally) to Paul Eisenhour, paule@lwml0.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](mailto:willis_gray@comcast.com). For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855.

**“Do unto those downstream  
as you would have those upstream  
do unto you.”**

—Wendell Berry

- **So You Have a Dog or Cat?** Did you know that Mutual 10 has a book of “Rules” (available on our website [www.lwml0.com](http://www.lwml0.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.