

Maryland Mutual 10
www.lwm10.com

The Kelmescot Village Tidings

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301-452-0358
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Important Contacts

Emergencies (including flood, tree damage, major damage):

Daytime:

PPD—301-598-1500

After Hours (Main Gate):

Main Gate—301-598-1044

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A Word from Our President

Jane Salzano

Mutual Assistance? Mutual 10 is a vibrant, friendly community which has a reputation for being organized, efficient, and neatly and well maintained. This is due to many residents who volunteer their time and energy in areas such as landscaping, maintaining our properties, representing our mutual on several Leisure World committees, as well as serving on our Board of Directors. These are just a few of the ways residents work for our mutual benefit. Sometimes these volunteers get overwhelmed, such as during recent rains when everyone's roof seemed to spring a leak, or when there was a myriad of daffodil bulbs to be planted. I encourage you to take a look at the opportunities below and think about how you might be able to lend a hand to some of our hard-working volunteers.

- **Property Maintenance:** Bob Morrisson, Vice President and Director of Maintenance, would be delighted to have some extra help with on-site inspections of reported problems, concrete issues, etc. Contact him at 301-942-8726 or maintenance@lwm10.com.
- **Landscaping:** Christine Petersen, Director of Landscaping, has occasional need for extra help for special gardening/landscaping projects. Contact her at 757-414-3849 or landscaping@lwm10.com.
- **Newspaper/Newsletter Delivery:** Cathy Kyle, Director of Distribution, organizes the delivery of the Leisure World News and the Tidings newsletter. If you would like to help out with the twice monthly delivery, contact Cathy at 301-706-6477 or cbartonkyle@gmail.com.
- **Committees, etc.:** There are many opportunities to serve the mutual as a representative to one of the Leisure World committees. Contact: Jane Salzano, 301-928-2653 or janesalzano@gmail.com.

Looking forward to getting to know you and helping you to find ways to help keep our mutual on top of things!

Vice President's Corner

Bob Morrisson



Fall is upon us and so are some projects within the Mutual. Once the leaves have stopped falling you may hear large animals prancing about on your roof. That will be Joe Illig and his crew from J and M, our roofing contractor, cleaning your gutters and downspouts and making roof repairs, if the are needed.

Due to the pandemic, many companies had staffing problems in 2020 and part of 2021. Some of our residents did not want strangers entering

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From
the
Editor

Giving Thanks

November brings so many wonderful days, like the first day of fall, Thanksgiving, and this year the beginning of Channukah (Nov. 28). However, the first Sunday in November is not most people's favorite day, even though you do get an extra

hour's sleep (sort of). This Sunday, Nov. 7 at 2:00 AM, the clocks are turned back one hour to give us more light in the morning during the winter months. The sacrifice, though, is that it gets dark earlier in the evening.

It always seemed a little artificial to me to manipulate time like that. It's not like we are altering the orbit of the earth around the sun or anything. Just taking the devices we use to order our day to give us an extra hour (or take one away in the spring) on that Sunday and then get used to the different sunrise and sunset times.

One of my favorite things about Daylight Savings Time is that every year I get to trot out a great quote. A native American chief, when told about the new plan to alter time, said "Only the government would believe that you could cut a foot off the top of a blanket, sew it onto the bottom, and have a longer blanket."

In all things, though, I am learning to give thanks—in all circumstances, places, events, in war and in peace, in the light and the darkness. I have so much to be grateful for and, if I get my focus right, they far outweigh the things that are trying or upsetting or painful in my life. The value is not in what I own or possess or any other material thing. It is in who I love and who loves me. It is in the beauty that surrounds me, even on dark cold nights. I am still learning how to make gratitude something that is a natural way of living and thinking, a part of my "heart song." Maybe one day soon, I will be able to sing the song of gratitude more easily than I do the song of pain or trial. I'll keep listening to the music!

If you have any thoughts about what you would like to see in *The Tidings*, please contact me via email (tidings@lwml0) or give me a call on 301-942-8726. I look forward to hearing from you and serving our "village" in any way that can help bring us together as a strong, vital community within Leisure World. —Sue Morrisson, editor



Newsletter Delivery!

We are very fortunate to have excellent newspaper/Tidings delivery volunteers doing our paper delivery. I continue to seek backup for newspaper delivery and am thankful for all those who provide delivery and do it so well. Our community is well served. —Cathy Kyle, Director (301-706-6477; cbartonkyle@gmail.com).

Vice President's Corner, *continued*

their homes. One result was that dryer vent cleaning was deferred until 2021. We are working with PPD to clean the vents for ⅓ of our homes this fall, Buildings 161 through 212 and 239.

Roof replacement was also deferred. None of our roofs were scheduled for replacement this year, however, we are working to determine if any troublesome roofs need attention. If you have had ongoing leaks, please contact me so I can investigate further.

Our concrete replacement was also affected this year. Planned concrete replacement was completed, however, some last-minute work was not. We are hoping to have some of that work completed before Thanksgiving. We will notify residents who will be affected by this work before it begins.

As cooler weather arrives, please check your window and doors for air leakage and correct any problems. Consider turning the heat down before retiring for the night. Conserving energy now helps keep next year's HOA fee increases in check.

Please take time to enjoy Thanksgiving with your family and friends.

Clothes Dryer Vents



Our homes have a vent pipe that passes heat from the clothes dryer to a vent on the roof. Roof vents should be cleaned every 2-3 years. In 2020 none of our vents were cleaned due to the pandemic so this year we will clean the vents for Buildings 161 through 212 and 239, which is ⅓ of our homes.

You can help prevent lint build-up by cleaning your lint filter after each load has been dried. It is advisable not to use dryer sheets, which leave a residue not only on your clothing but also on the inside of your dryer, lint trap, and vent pipe. This residue contributes to a lint build-up that can be difficult to remove, both within the dryer and inside the vent pipe. A number of on-line resources address this issue and some offer practical alternatives to dryer sheets, such as reusable wool dryer balls.

New to Mutual 10?



Are you new to Mutual 10 (Kelmscot Village)? We'd love to get to know you. After more than a year and a half of social distancing, we are re-establishing our Hospitality Committee and would like to know who you are. Feel free to contact Cris Rowse (301-452-0358 or crisrowse@gmail.com).

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

—Roald Dahl



Treasurer's Report

Valdon Butler
Treasurer

Our finances through September 2021 are as follows:

Income	\$ 882,394
Expenses	\$ 885,212
Excess	\$ <2,818>
Variance from Budget	\$ 15,748
Reserve Balance 9/30/21	\$ 940,173

Those of us receiving Social Security payments were pleased to learn that our 2022 COLA increase of 5.9% will help defray the increase in cost of next year's Leisure World's master insurance coverage which filters down into our 2022 HOA dues.

Mutual 10 continues to maintain a strong balance sheet and solid cash flow. Thank you to all residents for continuing 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

By the time you get this newsletter the landscaping committee will have planted 50 new daffodil bulbs in the Rainscape garden. There is still time to plant perennials and also bulbs in your patio or the beds surrounding your home.

I've noticed in walking recently that some bushes around houses are getting too close to siding and gutters. You might want to look around your home and see if this is happening and take care of it.

The last areas needing to have dirt and grass replaced after the new cement was put in are still being done. Slow release fertilizer was put down in all the grass areas of our Mutual last week.

Landscapers Available

Bill Bowers	301-831-7893
Jose Brioso	301-379-2893
Marcus	301-610-9721
Jose Mayorga	301-346-5880
Sergio Vasquez	301-807-8762

If you have any problems relating to landscaping please call me at once (757-424-3849). Calling another board member just delays any advice or action. Leave a message if I don't answer. Also you can use email (cmpkayak@gmail.com or landscaping@lwml0.com)

Summary of Mutual 10 Board of Directors Meeting October 28, 2021

Paul Eisenhour
Secretary

GM Report Given by Assistant GM Crystal Castillo

- The new LW General Manager will begin on November 1, 2021. His name is Bob Kimble (CMCA - Certified Manager of Community Associations) and he was recently the Community Manager of Leisure World of Arizona. Additional details will be provided in the November 5 *Leisure World News*. As of November 1st, Mr. Kimble will have all operational authority as General Manager and President of LWCM; the current General Manager will become a paid Senior Advisor to the LWCC Board of Directors until year's (2021) end.
- Year to Date net operating expenses showed a surplus for LW of \$64,000.
- The final draft 2022 budget is on the resident website. The BOD approved the final budget at it's 9/28 meeting. This includes both the facilities fee and mutual operations.
- Property transfers for the community was 46 for the month of September. Contribution of transfer fees has surpassed the average taken in annually.
- Gate access has been delayed due to inoperable RFID tags. The vendor is now working to correct or replace those tags at no cost. But as a result of the delay, the visitor access system will be put into place before the resident access system.
- The county permitting is in process and almost complete. With most permits already received, work on Club I improvements will begin as soon as possible. Once construction work has begun, access to the Lanai, Terrace, and Stein Rooms will be through the main entrance of Clubhouse I.

Mutual Business:

- **New Residents:** Once you have settled on your unit, you MUST register at LW Administration ASAP to process your information into the LW system and receive your LW ID and windshield sticker (to be replaced at a later date with the RFID system referred to above).
- Check this issue of *Tidings* to see detail on the Mutual 10 Holiday Party on December 8th.
- Given the need to meet during the holidays that hopefully don't conflict with other activities, the next two Mutual Board of Directors meeting will be held November 18 and December 16.
- Dryer vent cleaning is an effort that the Mutual has done (and pays for) every three years. Since this was paused during last pandemic year (2020), the schedule to do the work may be sped up.



Mutual 10 BOD Summary, continued

- Mutual expenses slightly outpaced revenue last month, but the annual budget is still within projections. All approved monthly invoices were paid.
- Mansard roof (flat roof) life needs to be recalculated. We need to address it's accuracy.
- Tree pruning to wait until grass cutting season is over.
- Parking pads that were repaved will have grass seed planted in that area this season.
- The general feeling on the mutual board was to contribute to a fund that would help smaller mutuals to deal with major insurance claims. This contribution would be at the mutual level and not apply to residents. No firm plan has yet been given or committed to.
- Contact will be made with Medstar about making the COVID-19 booster available to older/vulnerable residents.

Mutual Business:

- **New Residents:** Once you have settled on your unit, you MUST register at LW Administration ASAP to process your information into the LW system.
- Mutual 10 finances are within the 2021 budget. All approved monthly invoices were paid clarified.
- The 2022 Advisory Committee application form is on the mutual 10 website (lwml10.com) and easy to download. If anyone is interested in serving on the Advisory Board, complete and return the form to President Salzano.
- Tree planting by Stadler Nursery will be done soon on Ludham Dr. Tree trimming will be done next Spring. It is best to trim when all trees are fully leaved (Cherry trees have already dropped their leaves. Soil aerating and seeding has begun.
- The board is working to streamline PPD processes for a LW community residents.
- Currently, the design for the Dora Pugliese memorial sign is at the LW Woodshop. This sign will eventually be placed in the rain garden on Kelmscot Drive.
- The trial leaf guard installations have showed a general poor performance. The mutual will reconsider their use and pursue with guarantee assurances.
- Residents must handle repairs and the groundwork when they are responsible for needed work. They should check with the "who-pays" list on the mutual website for responsibilities.

**Summary of Leisure World
November 2, 2021
Board of Directors Meeting**

Paul Eisenhour, Secretary

- The new Leisure World General Manager, Bob Kimble, CMCA, will begin November 1, 2021. He recently was the Community Manager of LW of Arizona. Additional details will be provided in this Friday's LW News. On that date, Mr. Kimble will have all operational authority as GM and President of LWCM. The current GM will become a paid Senior Advisor to the LWCC BOD until year's end.

- The vast majority of LW Mutuals (25 out of the total of 29 mutuals) voted for a resale increase from 2% to 3%. The increase will become effective on January 1, 2022.
- At it's November meeting, the BOD will approve prioritizing reserve funding needs. The additional annual transfer amount from resale contribution of \$800,000 will be included.

ACTIONS:

1. The LWCC Board of Directors approved implementing the LW Strategic Plan as the guide for implementing the LW of Maryland Strategic Plan 2021-2030. The Board recognizes that the implementation plan will evolve as circumstances change within the community and that the Special Strategic Planning Committee (SSPC) may recommend new strategies and projects to the Board for discussion and approval in the future. The SSPC will make the current implementation plan, as well as all revisions, available to LW residents.
2. The LWCC Board of Directors approved the recommendation of the Special Strategic Planning Committee (SSPC) to examine at greater depth the feasibility of adding new residential units in order to address the financial needs of LW and to report back to the Board at their February 2022 meeting.
3. The LWCC Board of Directors approved multiple changes to the LWCC Board of Directors Standing Rules. The effective date is January 1, 2022. The majority of the changes were editorial (not content) related. One of the rules that was questioned addressed the rule requiring an AC Chair/committee representative to be present at the Executive Committee meeting to explain any motion they put forth. This rule allows the Chair to wave the requirement at his discretion which was questioned. Ultimately, the phrase to allow the Chair's ruling was accepted by the BOD.
4. The LWCC BOD directed that the LWCC Community Rules be removed from the resident website until they are reviewed and updated with more accurate information.
5. The LWCC BOD adopts policy on nondiscrimination. In accordance with all relevant laws, respect of all residents/employees of LW and equitable treatment of their diversity is to be practiced in this community.
6. The LWCC BOD accepted the recommendation of the Special Technology Committee to approve the copier contract with DCA Imaging Systems, Inc. for a period of 63 months at a cost of \$11,090.00, per month. Effective date November 1, 2021. Over the past 51 months, LWMC and the four Mutuals included in this contract (VPW, VPE, Fairways North, Villa Cortese, and Creekside) have realized significant financial savings, improved efficiency, and reduced security vulnerabilities. This will include a benefit of immediate savings of \$33,534 by eliminating the first 90 days of payments on the new contract.
7. The LWCC Board of Directors authorize the LWCC Executive Committee to provide work directives in the name of the LWCC Board of Directors to Mr. Kevin B. Flannery as Senior Advisor to the LWCC Board.

What's Cooking In Kelmescot Village!



Spicy Butternut Squash and Kale Stew With Peanuts

Cris Rowse, our Director of Hospitality, has provided this delicious recipe which sounds perfect for the cold winter nights we have coming. This delicious and hearty stew has been kitchen-tested in Cris's home and thoroughly enjoyed. The recipe was published in the Giant Food magazine, "Savory."

Ingredients:

- 1 14 oz. pkg. of pre-cut butternut squash
- 2 tbsp. olive oil
- 1 onion, chopped
- 2 cloves garlic, minced
- 1 2-inch piece of fresh ginger, peeled and grated
- 1/4 tsp. cayenne pepper (optional)
- 1 32-oz. container of low sodium vegetable broth
- 1 12-oz. bag of kale, stems removed
- 1 13.5 oz. can lite coconut milk
- 1/2 cup creamy peanut butter
- 1/4 cut roasted peanuts, finely chopped (optional)

Step 1. Cut the butternut squash into smaller pieces. In a large pot or Dutch oven, heat the oil on medium-high. Add the onion and cook 4-6 minutes until onion is softened, stirring frequently. To pot, add the garlic, ginger, and cayenne pepper. Season with salt and pepper. Cook 30 seconds, stirring constantly. Stir in the vegetable broth, scraping up any browned bits with a wooden spoon.

Step 2. Bring the mixture to a boil. To pot, add the butternut squash, reduce heat to a simmer, and cook 10-12 minutes until fork-tender. Season with salt and pepper. IN batches, stir in the kale until wilted.

Step 3. To pot, add the coconut milk and peanut butter, stirring to combine. Season with salt and pepper to taste. Garnish with the chopped peanuts, if desired.

If you would like to submit a recipe for publication, please send it to tidings@lwm10.com. If you can include any history regarding the recipe, that would be wonderful!

Canasta Club



The Kelmescot Village Canasta Club has been meeting for a couple of weeks and we are having a blast! Most of us played the game when we were teenagers and some had never played. Jane Salzano provide printed rules of the game from Hoyle. The first week we met, Cathy Kyle started us off with some funny sayings and the games began with laughter. A great beginning, I'd say. All together we had six players, so we played with partners, which most of us had never done before. We had yummy snacks and played in the beautiful home of Cris Rowse, the director of Hospitality.

Get togethers will be held at 1:00 PM on Wednesday afternoons (with occasional slight variations according to schedules) in different player's homes, depending on the players preferences. Canasta is a fun game and easy to learn. It's a great way to get to know others in our community. Contact Cris on 301-452-0358 if you are interested.

Holiday Season Afternoon Get-Together!

Wednesday, December 8th

4:00 to 6:00 PM

Potomac Room in Clubhouse 1

Bring An Appetizer To Share

We will provide non-alcoholic drinks,

Including eggnog*

BYOB

*Bring your favorite "spike" for the eggnog. We'll provide the nutmeg.



November 18 @ 9:30 AM: The Mutual 10 Board of Directors Meeting will be held in person this month in the Sullivan Room of the Administration Building. You can still attend via Zoom. All Mutual 10 homeowners are encouraged to attend. Here's how to join via Zoom:

Via Computer: Carefully type the following link in your Internet browser address bar:

<https://tinyurl.com/LWMC-Zoom1>

Via Phone: Dial 301-715-8592
Meeting ID: 835 046 4611
Passcode: 3547

December 8 from 4:00 to 6:00 PM: Mutual 10 Holiday Season Get Together! Potomac Room of Clubhouse 1.

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

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, mutual archives of newsletters/monthly mtg 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. For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855.

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. **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.

"Thanksgiving was never meant to be shut up in a single day."

- Robert Caspar Lintner