

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
bob@eagle-wing.net

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

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

Directors:

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

Christine Petersen (Landscaping)
757-414-3849
landscaping@lwm10.com

Cris Rowse (Hospitality)
301-452-0358
crisrowse@gmail.com

Important Contacts

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

Daytime (PPD dispatcher):
301-598-1500

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

LW Insurance (for fire, flood, major damage):
301-598-1091

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



Reminder Regarding Changes to Leisure World Master Insurance Policy. Please read the letter from Leisure World of Maryland below regarding the changes to the Leisure World master insurance policy. If you have any questions, please contact Cindy Watkins (USI Insurance) 610-897-4421 or cindy.watkins@usi.com.

There are two significant changes to the master policy insurance coverage, effective August 1, 2021, that you need to make to your individual insurance company aware of: The master insurance coverage does not include betterments and improvements—now single entity coverage.

Due to an increase in the master insurance deductible, the unit owner will be responsible for up to \$10,000 of the master policy deductible should a covered loss originate in your unit.

Canasta Club. Cris Rowse, the director of Hospitality, has begun a Mutual Ten Canasta Club. We have four players, are looking for more. No previous experience is necessary, we are learning as we go. Get togethers will be held Wednesday or Friday afternoons in 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.

From Our Vice President

Bob Morrisson

Concrete Thinking



Every year, Mutual 10 hires a contractor to replace damaged concrete. They also do work for residents who request it, at their expense. This year's contracted work has been completed.

Due to supply issues, our contractor was not able to do several additional jobs for Mutual 10 or personal work for our residents. We have located another contractor who can.

If you requested personal concrete work, the contractor will provide a new estimate. It is not too late to make a new request for personal work. Please write or call the maintenance team so we can accommodate your request.

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October Musings

There's a particular kind of sky that you typically only see in the fall, usually October. The cloud ceiling is high and the humidity is low.

Temperatures are brisk and there is usually no precipitation. I love this kind of day. It's not gray and dreary,

but actually bright and invigorating. Fall skies are my favorite, especially when the trees, in their bright colors, are set against that backdrop.

I also love the smell of wood smoke and burning leaves (which doesn't happen much anymore). Many of us probably remember raking our leaves into the gutter in front of our house or in a neat pile and carefully burning them, water hose at the ready just in case. And just like a camp fire, it seemed that no matter on which side of the fire you stood, the wind always seemed to blow the smoke in your face.

October is also the beginning of winter vegetable season. There are so many varieties of winter squash, root vegetables (like parsnips), and hardy greens (like kale and spinach). The squashes in particular are fascinating. Some are familiar, like the pumpkin or butternut squash; some are not so familiar, like the warty green squash called hubbard or the odd ones that look like they got stepped on (don't know their names, but "squash" works). They all taste so good and are full of the vitamins and minerals that we need during the dark, cold winter months. There is a fabulous vegetable stand in Comus, MD, not too far from Sugarloaf Mountain. They offer the most incredible variety of winter squashes I have ever seen. I highly recommend a visit, if for no other reason than to enjoy the amazing display. There's also a great vineyard/winery just down the road towards Sugarloaf, if you are into that kind of thing.

I can't wait for the hearty soups and stews and chili that we can now make without overheating ourselves or the kitchen. So warming and comforting, especially on a cool fall day. And one of the best things about these soups and stews is that there is always more than enough to share with friends and neighbors. What better way to get to know someone than over a hearty bowl of chili with warm corn bread on the side!

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. We are well covered at present and I will be doing a status check with anyone who has volunteered in the past and not been called upon. 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).

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



What's Cooking In Kelmscot Village!

October is the beginning of soup/stew season! I love taking different ingredients and making one-pot meals. Some favorites are chicken/turkey soup made from the leftover roasted chicken or turkey (so many variations and ingredients that play well together in these soups); beef stew and pot roast (the fall/winter vegetables are good here); and, of course, chili—everyone has their favorite recipe.

The basic ingredients for chili are simple: A protein (meat or vegetarian alternative); chopped onions; beans; tomato sauce; and spices such as cumin, chili powder, and red pepper flakes. With those basics in the pot, you can take off in many different directions.

I like to add some pumpkin or butternut squash to thicken it a bit. One unusual ingredient which has become a favorite in our house is peanut butter! People also add items such as soy sauce, fish sauce, Worcestershire sauce, coffee or espresso powder, and chocolate. Toppings can include cheese, raw onions, crackers, fresh herbs, etc.

There is no right or wrong when it comes to chili. So pull out a pot, throw in the basics and see what you have lurking in your spice cabinet or pantry which might be an interesting addition. Let me know what you come up with!

If you would like to submit a recipe for publication, please send it to tidings@lwml0.com. If you can include any history regarding the recipe, that would be wonderful!



Treasurer's Report

Valdon Butler
Treasurer

Our finances through August 2021 are as follows:

Income	\$ 798,187
Expenses	\$ 789,965
Excess	\$ 5,222
Variance from Budget	\$ 22,612
Reserve Balance 8/31/21	\$ 914,757

Through mid-year is as expected and we are financially on target. Mutual 10 maintains a strong balance sheet and solid cash flow. We should be receiving the final annual audit soon. It will be available for anyone interested.

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

October is a good time to plant bulbs for spring flowering. Daffodils are my favorites as no critters eat them. They come in all different colors and sizes, flowering early, mid, and late spring. The most fragrant are the late flowers. If you plant crocus, squirrels seem to like to dig them up. I once had a squirrel who liked to eat the flowers. Tulips seem to do well in pots in a sunny patio. Last fall I planted hyacinths for the first time here and they flowered for some time.

I did a fall walk-through checking trees with our arborist. Again, the cherry trees will have to wait for pruning until spring as most have lost their leaves too early. We noted trees which need pruning, deadheading, and one removal. A list of seeding needs along driveways and in bare patches was also compiled. The grassy areas were aerated and seeded in late September.

In August LW Green Tree Huggers announced a program to increase tree planting in Leisure World. Stadler Nursery has a sale every fall where they will plant the tree for free and guarantee the tree for a year. LW Green would give a \$50 to the Mutuals who applied for the program and hoped a native species would be chosen. I applied and a weeping Ruby Falls Redbud was planted on



Saturday, September 26th. It is near 3225 Ludham Dr. and can be seen from the walking path between Densmore and Ludham. Redbuds are unusual as the flower appear in early Spring before the leaves. The Ruby Falls redbud foliage is almost purple and dark green and the flowers will attract butterflies and humming birds. It is also resistant to deer, drought, and heat.

Please remember to call me or email the landscape address if you are having landscaping problems. Unless it's an emergency, I am afraid I am not paid enough to work weekends.

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 concerns, gardening hints, do not hesitate to call me or use the new email address:

Christine Petersen 757-414-3849 or
Landscaping@lwml0.com

Summary of Mutual 10 Board of Directors Meeting September 23, 2021

Paul Eisenhour
Secretary

GM Report Given by GM Kevin Flannery:

- Year-to-date net operating expenses showed a surplus for LW. Though PPD Maintenance is doing better, LWNews advertising and E&R events are suffering due to the impacts of the prolonged pandemic.
- The final draft 2022 budget is on the resident website. The BOD will take final action at it's 9/28 meeting.
- Property transfers for the community was 46 for the month of August, which totaled \$230,000 in transfer fees.
- Gate Access testing using a group of about fifteen cars has begun and is ongoing. Keep up-to-date on progress via LWNews. A second group of 105 residents will begin testing in late August. This group will be testing both the resident gate access software and the visitor management software.
- The county permitting is in process. Work on Club I improvements will begin as soon as possible to be completed by year's end. Once construction work has begun, access to the Lanai, Terrace, and Stein Rooms will be through the main entrance of Clubhouse I.
- The new insurance policy will impact the mutuals unlike in the past. How this \$\$ impact will be passed onto mutual residents is up to the individual mutual.



Mutual 10 BOD Summary, *continued*

- 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 (lwml0.com) and easy to download. If anyone is interested in serving on the Advisory Board, complete and return the form to President Salazar.
- 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 Doro Pugliese memorial sign is at the LW Woodshop. This sign will eventually be placed in the rain garden on Kelmscott 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
September 28, 2021
Board of Directors Meeting**

**Paul Eisenhour
Secretary**

- Contract with CTC signed to monitor and report on Comcast performance. Comcast Service Reports – to be reviewed by members of the LW Technology Committee.
- Comcast Office Hours – Office will be open on Wednesdays from 10am to 3pm (closed from 12pm-1pm for lunch).
- Golf Enhancement Project – McDonald and Sons contract is being finalized this week. Phase I work is scheduled to begin the 4th week of May 2022 and will take approximately 10 weeks.
- E&R advisory committee will be reviewing bids for indoor and outdoor pool contract.

- All legal proceedings on class action lawsuit are finished. The case is officially closed.
- Both Signal FCU and Weichert Realtors have expressed concern to the LW General Manager regarding the plans for a new or renovated Administration Building and its impact on these two tenants.

ACTIONS:

1. The LWCC Board of Directors issued instructions to LWMC with respect to apportioning the August 1, 2021 to July 31, 2022 Property insurance premiums to individual Mutuals. The total premium of \$2,852,120 is comprised of two parts: \$843,010 from the Hartford for concrete sprinklered buildings and the Trust properties, and \$2,009,110 from a consortium of insurance companies for the other insured properties. This resolution provides clear instructions to Management on the method to be used to distribute the property insurance premium to the Mutuals with the concept that Leisure World is one community, and we should not overly burden any one part of the community. NOTE: The total allocated amount of the policy premium will be provided by management within a few days.
2. The LWCC BOD directs LWMC to develop a plan within two weeks to move LWMC staff from the Administration Bldg into a different location within LW. Once the plan is submitted, BOD action will be prompt.
3. The LWCC BOD direct management to enter into a contract with RLPS Architects to provide space planning space planning conceptual options for the existing Administration Bldg.
4. The LWCC Board of Directors approves the name Edmonson Park for the park located on the south side of Rossmoor Blvd. by the Georgia Avenue gate. (in honor of Paul Edmonson, a freed slave who owned 40 acres of farmland before the Civil War, part of which is now Mutual 15 and 18 of Leisure World)
5. The LWCC BOD approved the 2022 LW Budget to include the Schedule of Fees, Capital Equipment Purchase, and the Community Budget. The capped portion of the community facilities fee was within this year's legal limit of 3.8%. However, the Comcast annual increase, which is a utility and not subject to the cap is added to the facilities fee. The total amount of \$216.68 will be charged to each unit on a monthly basis (this includes the insurance premium charge).
6. The LWCC Board of Directors delayed action on 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 October 2021 meeting. (this is likely to be addressed at next month's BOD meeting).



Maintenance Minute

Bob Morrisson

Help Us to Help You

The easiest means of contacting the maintenance team is via e-mail. This helps us to understand your issue so it can be handled promptly. A phone call is OK if you do not use e-mail. However you contact us, please be sure to include your name, phone number(s), address, and your unit number, if you know it. Please note that your e-mail address is used for Mutual 10 business and not shared.

Important Reminder

Mutual 10 is a condominium community. If you hire a plumber or an electrician, they must be licensed and all work must be done in accordance with current codes. If an incident is traced back to non-code work, you may be held liable.

Our homes have aluminum wiring. Replacement outlets and switches must be rated "COALR." Ask the electrician to show you the ratings on each device they plan to install.

Solicitations and Offers

From time to time, marketers call or mail offers for various home services. Many of these offers are legitimate, however, they may not be relevant for our residents.

The "Offer"	Why You Should Ignore It
Lower your utility bills.	Your utilities are paid as part of your HOA fees each month. Master Meter residents do not have an account with the gas, water, or electric company.
Water pipe insurance.	The water and sewer lines are maintained by the Mutual. You cannot collect on the policy because you do not pay for repairs.
Obtain copies of official documents. Your home's legal information may be listed.	This is public information available on line or by phone. An official document can be obtained from a Government agency or department for a small fee. You do not need to pay a private company to obtain it for you.
Term life insurance, often touted as being available at a special rate.	This is a 55+ community. Any life insurance policy will be expensive. That low cost teaser rate will be for someone much younger. The older you are, the higher your rate will be because you present a greater risk to the insurance company.

Maintenance Requests

When a resident calls for service, we collect the information needed to create a Work Order to track the problem until it has been resolved. The more information you can furnish initially, the sooner we can start working on your request. Below is the information we need to create a work order.

Unit 299A (the Unit number identifies you precisely. If you don't know what it is, we can tell you.)
 Contact Junior Samples, 1512 Deercrest Lane
 Phone 301-555-0150 240-555-0100 (Phone number, with a backup number if you have one.)
 E-mail Nobody@NoDomain.com (optional)
 Problem Gorillas brachiating in the attic.

Please give us some time to help you. We use vendors / contractors or in-house resources to resolve problems. Some of them do not always reply immediately. We like to check on open work orders every few days so we can keep you informed about your service request. With numerous active work orders, and new calls coming in, we do not always meet that goal. Please contact us if you have not heard from us for a while. E-mail addressed to Maintenance@lwml0.com will reach whomever is handling service tickets.

If anyone would like to help manage our service issues, we would love to talk to you. Your role could be as simple as inspecting concrete or other areas for 1/5 of the homes 2-3 times a year. Or perhaps you can visit residents to survey a problem they have reported.



October 28 @ 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

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.

