

## MARYLAND MUTUAL NO. TEN

*The Kelmscot Village Tidings***Important****Phone Numbers**

- LW Administration:  
(301) 598-1000
- LW Security:  
(301) 598-1355
- Main Gate:  
(301) 598-1044
- Comcast:  
1-855-638-2855

**Board of Directors**

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**MUTUAL WEBSITE**  
www.lwm10.com

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**FROM THE PRESIDENT**

By: Peggy Salazar  
301-598-0373  
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**President's Message:**

It seems impossible that we're once again heading into the holiday season. As a result of Thanksgiving landing on what would have been a Board meeting date, we will be skipping our next meeting and instead assemble Thursday, December 13 – consolidating November's and December's Board meetings. Please make note of this if you are a regular attendee or if you were thinking about visiting for the first time. Board meetings are open to all owners and we welcome your presence. All owners and renters received the revised M10 Rules two weeks ago. I can't stress enough the importance of reading it from start to finish since there are changes from the last version of 2014. Rules help to keep our jointly owned property and our behavior consistent. Rules are a normal and necessary characteristic of any condominium association. Thank you for your diligence in following the newly revised M10 Rules. All homes will have their gutters cleaned the end of November through the beginning of December. So, if you hear boots on the roof, do not be alarmed – it's your friendly gutter cleaners. Remember, if you have an extension or room into the patio with a gutter, it is your responsibility to clean. We will take

care of the main roof gutters and around the garage only. Have a most enjoyable Thanksgiving Day with family and friends.

**“In November, the trees are standing all sticks and bones. Without their leaves, how lovely they are, spreading their arms like dancers. They know it is time to be still.”** (Cynthia Rylant: American author and librarian who has written more than 100 children's books)

**By Janet Martin**

Our finances through September 2018 are as follows:

Income	\$ 889,810
Expenses	\$ 857,360
Surplus	\$ 32,450
Variance over Budget	\$ 43,507
Reserve Balance 8/31/18	\$784,659



It's hard to believe another year is starting to wind down. We'll soon be into the holiday season (although most stores already are). Fortunately, we are building a considerable surplus, as September was another positive month. This again bodes well for future condo fee increases. Most improvement work within the community has been completed for the year. Our reserves are very healthy, especially considering the major improvements that have been made over the last few years. Reserves are critical to the health of a community since they insulate us from any unexpected or nasty surprises. As our buildings are aging, we also must be prepared for unanticipated plumbing or structural issues. The financial health of our Mutual also has a positive impact on our property values.

And please, don't forget to VOTE!!

As always, please feel free to call me at any time if you have a question about our finances. I can be reached at 240-669-8954 or via e-mail at janetlmar-tin@earthlink.net



### Landscaping Report

By Dora Pugliese

Fall is here for good so it's time to check your foundation plantings to give them a quick clean up. If you see plants taller than your bushes, they are weeds. I saw some on Bigby Court while on a walk. A little mulch will also help your plantings.

The work on the trees should start in the next couple of weeks. The first phase will be cutting off branches that are touching roofs. The second phase will be to remove the dead trees, and the third phase will be to get rid of dead branches in live trees. Not all the trees in Mutual 10 will be done this fall. It is expensive and we do have a lot of canopy trees to take care of.

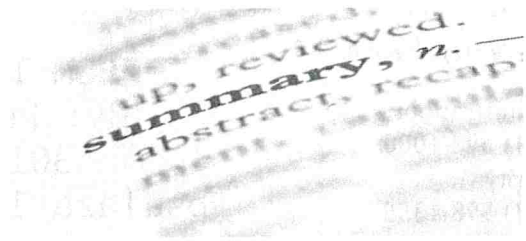
The 90 daffodils have been planted on the Lindsey/Kelmscot slope thanks to Christina Petersen and Dan Martin - they were a big help! It is going to be beautiful in the spring.

Keep your garage doors closed. Mice are looking for a warm place to live in.

Dora Pugliese

Landscape Committee Chair

301-598-0265



### **M10 BOD Meeting on October 25, 2018**

#### General Manager's Report (Kevin Flannery)

- As of the end of August, year-to-date net operating expenses are \$11,600 under budget.
- In the month of September, there were 39 property transfers which contributed \$180,500 in transfer fees.
- The Executive Committee and Board of Directors will review and approve the lists of applicants to all LW Advisory Committees at their regularly scheduled meetings in November.
- The Administrative Offices will be closed on the following upcoming holidays: Thanksgiving Day, November 22 & Christmas Day, December 25.
- The next Community Shredding Day will be held on Saturday, November 3, from 10:00-1:00 in the Admin building parking lot.
- Eight residents filed a class action lawsuit against LW Community Corporation and LW of Maryland Corporation. Lawsuit documents are available, for review, on the resident portal.
- Management is developing a timeline for publication of an updated Community Phonebook. During this process we will also populate the directory on the resident website with resident's phone numbers. There will be an opportunity to opt-out for those who do not want their phone number visible on the website.

#### President's Remarks (Peggy Salazar)

- There are currently four Mutual 10 homes on the market for sale and two are being readied for sale.
- Power-washing will continue for a little while longer.



- Certified letters were sent to home-owners who have trees growing in their patios. The letter is a reminder that the M10 Rule is that no trees are allowed to be planted in patios but if they were there for some time, before the rule, the homeowner will be responsible for any plumbing issue resulting from their tree's roots, if they choose not to cut down the tree.

### Treasurer's Remarks (Janet Martin)

- We currently are running a budget surplus but the goal is to break even. This will eventually become a reality in the area of utility costs. Actual utility costs ran 8.5% higher in 2018 so in 2019 we have cut the utility budget by about \$9,000. This should bring the budget even to actual cost, which is the goal.
- There is one delinquent account adding up monthly that involves the death of an owner and complicated legal issues. The delinquency will be resolved upon the sale of the property.
- A discussion of water damage insurance claims and a restoration company that's called automatically by LW/PPD, was tabled until the next Board meeting.

### Directors' Comments

- LeRoy Salazar announced that roof replacement continues by J&M Construction and that the Maintenance Committee met and its members are currently deciding on concrete replacement throughout the Mutual (driveways, sidewalks).
- Dotty VanScoyoc told the Board that she received excellent reviews from the many attendees at the Autumn Coffee. She and her committee look forward to preparing for the December 7 Holiday Potluck.
- Sarah Gordon is looking for a substitute to deliver The Tidings and LW Newspaper to residents on Deerhurst + 4 homes on Kelmscot. Bill Cave is recuperating from an injury and needs help with delivery until he recovers. (Contact Sarah Gordon if you are willing to assist – 240-426-0436)
- Dora Pugliese announced that the removal of dead branches from live trees, and the cutting down of dead trees will begin in the next few weeks, into the first month of the coming year.

### New Business

- The Board will be looking into the cost of trying out a new gutter guard system that Montgomery Mutual is currently using. If viable, it would be tried on a few units (most affected by tree leaves) before deciding if it's a project that should be undertaken for all homes.
- The Maintenance Committee will look into the possible need and cost of a sub-panel check-up for all units – something that was suggested by the electrical department of PPD to do every 5 years (last done by PPD in 2013).



### *This & That :*

- **Recipes from the Autumn Coffee!** The event was a great success and everyone enjoyed the delicious home-made items that were provided by the Hospitality Committee. I want to personally thank the committee for all they did to make the event a winner! The Coffee engendered requests for a few recipes to be published in this month's Tidings so here they are – both thoroughly enjoyed by all event-goers. **Dotty VanScoyoc**

#### *Potato Casserole*

- 1 pkg. frozen Potatoes O'Brien (hash browns with peppers and onions)
- 1/3 pkg. frozen plain hash browns
- 1 stick margarine
- 2 c. grated sharp Cheddar cheese
- 1 pt. sour cream
- 1 can Cream-of-Mushroom soup

In a 13x9x2 inch casserole, pour in Potatoes O'Brien and hash browns. Melt margarine and pour over potatoes. Sprinkle with one cup cheese. Mix sour cream with soup and cover casserole with mixture. Sprinkle with remaining cheese. Bake at 325 degrees for 1 hour and 20 minutes.

#### *Double-Berry White Chocolate Crumble Bars*

Cookie Base & Topping: 1 pouch (17.5 oz) Betty Crocker sugar cookie mix as well as ½ c. cold butter, cut into pieces  
Filling: 1 and ½ c. fresh blueberries from 2 (6-oz containers), as well as 1 and ½ c. fresh raspberries from 2 (6-oz containers), and 1/3 c. sugar, and finally 3 TBS cornstarch  
Topping: ¼ c. white vanilla baking chips

Heat oven to 375 degrees. Spray 9-inch square pan with cooking spray. In large bowl, place cookie mix. Cut in butter using pastry blender or fork until mixture is crumbly (do not overmix). Reserve 1 cup cookie mixture for topping; set aside. Press remaining mixture in bottom of pan. Bake 10 minutes. In medium bowl, mix Filling ingredients. Spread mixture evenly over partially baked crust. Sprinkle reserved cookie mixture over filling. Bake 32-36 minutes or until top is light golden brown and bubbling along edges. Cool 30 minutes. In small microwavable bowl, microwave white vanilla baking chips uncovered on High 30-45 seconds or until chips can be stirred smooth. Spoon melted chips into small re-sealable food-storage plastic bag; partially seal bag. Cut off tiny corner of bag. Squeeze bag to pipe over top of bar. Cool completely, about 1 and ½ hours. Cut into 4 rows by 4 rows. Cover and refrigerate any remaining bars.



- **Potluck Dinner Coming** – The Holiday Potluck Dinner will be held on Friday, December 7th in the Activities Room in Clubhouse II at 5:00p.m. See the attached flyer for details.
- **TRASH/RECYCLING** – **Garbage**, in trashcans, to be put out the night before for **Monday & Thursday** pick-up; **Recycling**, in blue containers, to be put out the night before for **Monday & Thursday** pick-up; **Yard Debris**, in tall, yard-recycling paper bags, to be put out the night before for **Monday & Thursday** pick-up ALTHOUGH, you must call the Grounds Department to notify them you have yard debris for pick-up (**301-598-1314**); **Paper/print**, in a paper bag or tied with string, to be put out the night before for **Wednesday** pick-up only.

**Consistent Reminders:**

1. Dogs must be on a leash and their “gifts” need to be scooped up.
2. **If you have a maintenance issue, please call LeRoy Salazar (301-598-0373) before calling PPD or any other company. He will let you know if the issue will be a cost to our Mutual or to you.**
3. Nothing is to be attached to siding, including the siding on the house inside your patio. Nothing is to be attached to the fencing either. (Only plastic wreath hangers are acceptable.) 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. All gates, fencing and siding are owned and maintained by M10.



**Meet Norma Kirschner!**



A native of Brooklyn NY, Norma came to Maryland in 1962 and settled in Aspen Hill. She’s been a Mutual 10 resident since 1995. Her husband’s National Weather Service work had moved them from Brooklyn, then to Ohio, and eventually to Maryland. Norma raised two sons and now has five grandchildren and two great-grandchildren.

As her children grew older her interest in sewing turned into quite a passion and she eventually started a very successful crafting business for twenty years. She specialized in making neck scarves that could be adjusted into many different styles to accessorize various occasions. Her business took her to many large craft shows around the country, though mostly on the east coast. She eventually patented her scarf and it became a very ‘hot’ item. The demand became so overwhelming that she needed help from friends and certain manufacturers just to keep the necessary inventory.

The shows were well-known and large events. She spent many hours demonstrating the various ways that the scarf could be worn.

After the patent ran out (after 17 years) she stayed in the business but on a lesser scale. Nowadays Norma participates in local craft shows and certainly the LW craft show. Also, she started to dabble with quilting which she enjoys but not like her passion for sewing. She made an important quilt though - created as a memory to Norma’s husband who has passed. It is a quilt made from his shirts and she’s inserted small dumbbell weight symbols – a big interest of his (as shown in Norma’s photo).

Norma really loves living in LW. It seems that everyone she knew in Maryland has moved here. She enjoys going to almost all the concerts, lectures and other events that are offered in LW. She plays Mah Jong and Bridge several times a week. When her husband was alive, she loved to travel and together they visited 46 countries.

So glad Norma is an active member of Mutual 10!





### Next Board Meeting

Mutual 10 Board Meeting will be held on December 13, 2018, in the Sullivan Room of the Administration Building at 9:30 AM. As always, we encourage all residents to attend.







# ***MUTUAL 10 POTLUCK DINNER***

Friday December 7, 2018

***ACTIVITIES ROOM- CLUBHOUSE II***

**5:00 P.M.**

**Cost: \$3.00 per person if bringing a dish**

**Cost: \$10.00 per person, if not bringing a dish**

Please bring a dish large enough for eight people and in one of the following categories:

**Casserole (Hot or Cold), Vegetable, Salad or Dessert**

The cost will cover paper goods, silverware, and beverages  
(soft drinks, coffee, tea and water)

**Payment will be made at the door of the event - checks payable to Mutual 10**



