



**Board of Directors**

**President:**

Jane Salzano  
301-928-2653  
janosalzano@gmail.com

**Vice President:**

Bob Morrisson  
301-942-8726  
bob@eagle-wing.net

**Treasurer:**

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

**Secretary:**

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

**Directors:**

Cathy Kyle  
301-706-6477  
cbartonkyle@gmail.com

Christine Petersen  
757-414-3849  
cmpkayak@gmail.com

Cris Rowse  
301-452-0358  
crisrowse@gmail.com

**Mutual Assistant:**

Shanti Martin  
301-598-3989  
smartin@lwmc.com

**Tidings Editor:**

Sue Morrisson  
301-942-8726  
tidings@lwm10

**Important Numbers**

M10 Maint. 301-942-8726  
LW Admin. 301-598-1000  
LW Security 301-598-1355  
Main Gate 301-598-1044  
Comcast 855-638-2855



**A Word from Our President**

Jane Salzano

**Board of Directors Changes.** At the Thursday, August 26th meeting of the Mutual Ten Board of Directors, Flora (Cris) Rowse was appointed by consensus to fill the vacancy left by Susan Ascensio who resigned as of that meeting. Cris will continue to chair the Hospitality Committee. Welcome, Cris!

We are so grateful for the faithful service of Susan Ascensio, who served on our board and as our Treasurer. Her knowledge and work ethic helped sustain us as a Board, as well as maintain the excellent reputation of Mutual 10. Thank you from all of us!

**Proposed Increase in Resale Fee.**

Please read the article on page 5 by Tim Carrico, Chair of the Leisure World Special Strategic Planning Committee, regarding the proposed increase of the resale fee. Note that the maximum of the proposed resales fee is 3% of the sales price, the minimum is \$2,000. Also, please read the follow-up article in the September 3rd issue of *The Leisure World News*.

**Reminder Regarding Changes to Leisure World Master Insurance Policy.**

Please read the letter on page 5 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

**Hospitality Committee Events.** As Cris begins her tenure on the Board and the Hospitality Committee chair, she will be organizing more social events, like the

successful August 25th "Meet and Greet" for the Board Members and Mutual Ten residents. Follow *The Tidings* for announcements of Cris' plan for other social events.

**Canasta Club.** Cris Rowse is starting 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. Note: Will the couple who gave their names and phone number to Cris at the Hospitality meeting please contact Cris (301-452-0358). Regretfully, that information was misplaced.



**From Our Vice President**

Bob Morrisson

**Yipes! Stripes!**

On about Wednesday, September 8th, American Striping will paint our curbs, weather permitting. These yellow stripes will indicate areas where parking is prohibited. They will start early in the morning so please make sure that your vehicles are parked on your parking pads outside your garage/bonus room. Do not park on the curbs that are painted yellow (even though it is faded). These will be repainted. If you are in a courtyard, park on the parking pad outside your garage.

These yellow curbs are painted to allow emergency vehicles access to our units in case of emergency.

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## September. But Is It Fall?

I can't help but think about the anticipation I felt as a child when September approached. School starts! New clothes and shoes! New supplies! New beginnings! Fall! I grew up in Maryland (although not a native), so the thought of fall with its cool temperatures, lower humidity, and bright colors was always exciting. But the rude awakening came on the first day of school as I walked to the bus stop dressed in my brand new clothes designed for fall...and it's decidedly NOT fall! By the end of the day, my long-sleeved blouse and flannel jumper, knee socks and saddle shoes were begging to be shed and replaced with shorts, sleeveless top, and sandals. And even though they may be a little short, my spring/summer school clothing came back out of the closet and my new fall clothing waited until it really WAS fall, which in Maryland doesn't happen until October sometime, even though it is officially on September 22nd.

My school years long past, I still can't wait until the first tired leaves, their work done for the year, start to show a glimpse of their fall glory; for the first flocks of our resident geese to begin their journey to warmer climes; and for the cool night air to blow through my open windows. There is an owl in the woods across from my house which often lulls me to sleep with its soft call. And, much to my delight, I can sometimes hear the train blowing for the crossing at Randolph Road.

To me, fall is a time of preparation for rest as well as preparation for the coming spring when the fallen leaves, which have provided a blanket of protection for the wintering trees and plants, turn to just the right kind of fertilizer for their host to feed the promise of new growth. Fall is a beautiful part of the cycle of life!

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



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through July 2021 are as follows:

Income	\$708,116
Expenses	\$710,207
Excess	\$ <2,091>
Variance from Budget	\$ 18,701
Reserve Balance 7/31/21	\$829,402

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. 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

This month we will inspect areas which need grass seed, including areas where new concrete was installed. This will probably occur mid-month and large areas will get the artificial straw to prevent washing away of the seed. Towards the end of the month, I will inspect every tree in our Mutual to determine which have to be trimmed and which have to come down. Trees in central park need a lot of trimming. It's much cheaper to take trees down in the winter months.

I have been asked by a few residents to suggest deer RESISTANT plants suitable for your garden space. Here





Landscape Report, *continued*

are a few suggestions: Joe Pye Weed, lambs ear (see photo), echinacea (coneflowers), chrysanthemum, anemone, coreopsis, sage, bee balm and my spring favorite daffodils (no one eats them). Butterfly bushes, boxwood, laurel, gardenia and juniper—deer don't like the texture so you can safely plant them. Dwarf plants seem to work best.



I need to correct my mistake last where I confused 2 gentlemen who both live on Kelmscot and have last names which begin with H. So John Hurld is our new committee member and Mark Herro with his wife are new neighbors in Mutual. Nancy Osgood has also volunteered to be on the landscaping committee.

The cicadas left us, but created a new problem in oak trees. Tiny mites eat their eggs and if they drop on a person the mite bite can cause a lot of itching.

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

**Landscapers Available**

Bill Bowers	301-831-7893
Marcus	301-610-9721
Jose Mayorga	301-346-5880
Sergio Vazquez	301-807-8762

**Maintenance Requests**

**Bob Morrisson**  
Vice President/Maintenance



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.

Work Order	21-999
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 (E-mail is a non-intrusive way to communicate. If you don't use e-mail we or a vendor can call you.)
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 7-10 days so we can keep you informed about your service request. With 20 or more active work orders, and with 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. Tom Biery, one of our team members, is a master at repairing patio gate latches, among his many other talents. We can always use more such talent.

**Factoids.** As of this writing there are 32 active work orders, a number of which are awaiting vendor action. Problems include a hornet's nest, paving issues, a flood, and roof leaks. Several units need patching and painting following a roof leak, and we must replace a manhole cover. There is never a dull day for the maintenance team of Mutual 10.

**Summary of Mutual 10  
Board of Directors Meeting  
Held on 8/26/21**

**Paul Eisenhaur**  
Secretary

GM Report Given by Assistant GM Crystal Castillo:

- Year to Date net operating expenses were \$32,700 under budget (a good place to be at this time of year)
- Property transfers for the community were 31 for the month of June, which totaled \$134,000 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 LW News. 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.
- Due to delays in the county permitting process, work on Clubhouse 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 LW 2022 budget development has begun with the reported area CPI. The detail process will be finalized in September 2021.
- The acquisition/renewal of the LW Master Insurance policy requires that each home owner contact their property insurer (HO-6 policy) to notify them: 1) the





**Mutual 10 BOD Minutes, *continued***

master insurance policy no longer cover betterments and improvements, and 2) the master insurance deductible is now \$10,000. The homeowner policy will likely need adjustments to cover these costs.

**Mutual Business:**

- Mutual 10 finances are within the 2021 budget. All monthly invoices were paid, except two from PPD which need to be further clarified.
- Director Eisenhour will set up an administrative email box for mutual 10. It is intended that vendor communications would be more efficiently handled through this venue.
- Mutual residents should be aware that county laws changed three years ago to limit/prohibit the use of chemicals (herbicides/pesticides) in lawn applications. The intent was to minimize health hazards. An expected impact is more prevalence of weeds.
- Supply chain challenges have resulted in concrete shortages. Though mutual scheduled concrete work this year is complete, individual resident contract work is facing delays.
- Vice-President Morrisson is working on a blanket Certificate of Insurance that can be used by any mutual resident.
- The mutual board voted to increase the resale fee from 2% to 3%. If 75% of all mutuals vote for the increase, it will go into effect for the entire community.
- Director Ascencio resigned her position effective August 31. Her position and term will be filled by Cris Rowse. Thank both of you for your service.

**Summary of Leisure World  
August 31, 2021  
Board of Directors Meeting**

Paul Eisenhour  
Secretary

- In progress – a Special Committee of the BOD is determining distribution of mutual premium/deductible – BOD will decide this fall.
- LWMC is now working with the consulting company, CTC, to act as a 3rd party to monitor Comcast performance and internet node connections.
- The 2022 draft budget is now on LW's resident website; the BOD will vote to finalize the budget in September.
- Given the current Covid situation, LWMC staff will likely continue staggered on-site working hours.
- The Reserve Study RFP will be sent out to qualified candidates on 9/17. This has been developed by PPD and the PPD Advisory Committee.

- New Administration building costing has been completed by Warfel Construction to be presented in the fall. There will likely be a special BOD meeting to consider rehab vs. new building to lock in prices asap, and temporary LWMC employee relocation due to health concerns.
- A very comprehensive progress report of the LW Strategic Plan was presented. The Strategic Plan Special Committee will recommend for BOD approval implementation of strategies they are directed to undertake.
- Final General Manager recorded interviews will be provided to BOD members this week. The selection will be made at a special BOD session on September 14. (Note: as with any meeting regarding personnel matters, this will be a closed meeting.)
- LW Management met with Property Managers this week to get on the same page regarding insurance claims processing. An SOP will be created asap to document the process to track claims. The involvement of PM's to manage large claim is likely since mutual liability may be involved. Mutual Assistants will not actually manage claims, but will work closely with the LW Insurance Dept.

**ACTION:**

1. The LWCC BOD approves the request to authorize the sub-committee on Electric Vehicle Charging Stations (EVCSS) to immediately undertake the tasks listed below that are focused on providing the stations on Trust properties. The tasks of the sub-committee include:
  - a. The LW BOD approves our moving forward to explore ECVSSs on Trust property;
  - b. The sub-committee, working with management, will pursue discussions with Pepco to determine the best locations, in terms of available power, to install stations and identify their costs for bringing power to the actual locations;
  - c. The sub-committee, working with management, will explore the LW costs of installing EVCSSs in the different locations identified by Pepco;
  - d. The sub-committee, working with management and the LW Budget and Finance Advisory Committee, will identify the best way to finance installation;
  - e. The sub-committee will revalidate the recommendation in A Proposal for Electric Vehicle Charging Stations for Leisure World that leasing the EVCSSs is still the best approach for LW; and
  - f. After the sub-committee has all financial and other information, it will request permission from the BOD to put out an RFP to select the actual vendor from which we would acquire EVCSSs.



## SUPPORT THE INCREASED RESALES FEE

By Tim Carrico, Chair, Leisure World Special Strategic Planning Committee (SSPC)

(First of two articles. The second will appear in the September 3 issue of the *Leisure World News*.)

Are you ready for an increase of \$14.50 per month or \$174 per year in your homeowner assessment (HOA)? That is the minimum cost needed from each residential unit in Leisure World to meet the financial requirements for our aging infrastructure. And the cost may go up to \$20 per month or \$240 per year--or more--when a full examination of the replacement costs is completed next year.

But it may not be necessary. The Leisure World Community Corporation (LWCC) board of directors voted that the proposed increase in the resales fee from 2% to 3% offers an alternative approach to obtaining some of the critically needed funds. They will use the increased revenue for the replacement reserve to offset the HOA costs that residents would otherwise need to pay for our infrastructure upgrades and replacement.

**How will the Increase Happen?** By October 15, 2021, the board of directors of each mutual must vote for or against amending the Leisure World Trust agreements to increase the Resales Fee from 2% to 3%. The boards of directors representing 75% of the residents must vote for the change for it to go into effect. The SSPC strongly recommends that the mutual approve the increase in the interest of their residents and the community. In the fall of 2020, the Board accepted the Leisure World of Maryland Strategic Plan 2021-2030—Report and Recommendations. The plan lauded the community for its range of amenities and green space which are unmatched in the metropolitan area. The report also recognized the financial challenges facing any community that is over fifty years old in keeping up aging infrastructure and attracting a continuing stream of new residents. The report recommended that the increase in the Resales Fee, under discussion when the report was delivered, be approved.

**Where does the Resales Fee Come From?** The Resales Fee is one of a number of taxes and fees, and the realtor commissions, that are charged to the property buyer or seller at settlement. The increased Resales Fee would be 3% of the selling price, typically paid by the buyer. For example, if a property owner is asking \$250,000 for a residence, the Resale Fee would be \$7,500, paid on settlement to Leisure World. Without the proposed increase, the Resale Fee would remain at \$5000 for the transaction.

When the Resales Fee was last increased—from 1% to 2% in 2002—no detrimental effect was noted on sales of Leisure World residences. And currently, resales of Leisure World residences have been brisk.

**How does the Resales Fee Affect the Replacement Reserve?** The income from the Resales Fee funds the replacement reserve, which is solely used for improving or replacing community amenities, facilities, and infrastructure, such as roads, Trust buildings and walking paths. This ensures that the assets that contribute to the quality of life for the residents and enhance the value of each owner's property investment are maintained. Leisure World was established 55 years ago, and many of the original facilities are increasingly expensive to maintain or are nearing the end of their life.

In February 2021, the Leisure World Management Corporation delivered a partial plan for the replacement reserve to the Board. The study estimated replacement costs of \$1,400,000 per year without including costs for the replacement of the outdoor pool and lanai; structural repairs to Clubhouse I; and the costs of storm water management, bridges and culverts. A new Maryland law requires that Leisure World accurately budget for annual replacement costs. In recent years, Leisure World budgeted only \$415,000 for the reserve, resulting in a growing shortfall in the reserve account.

Increasing the Resales Fee is expected to produce an additional \$900,000 for repair and replacement and move the burden of funding these costs from current residents to new buyers of Leisure World residences.



August 2021

A Letter From Leisure World of Maryland

Dear Unit Owners:

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.

Thank you.

Leisure World of Maryland Corporation Management





**September 23 @ 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](http://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**

Willis Gray is Leisure World's Customer Account Representative for Comcast. If you are experiencing something serious (TV or Internet), contact Mr. Gray directly (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.

*[This space intentionally left blank]*  
*[Because I didn't have anything short enough to fit]*  
*[I could have put in a picture of my cat, but...]*



- **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](http://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.