



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

### Board of Directors

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janesalzano@gmail.com

**Vice President:** Sue Morrisson  
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tidings@lwm10.com

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

**Secretary:** Ann Schindler  
516-650-3778  
schindler.ann@gmail.com

#### Directors:

John Hurld (Landscaping)  
240-970-5046  
hurldjohn@gmail.com

Peter McPhie (Maintenance)  
202-253-9831  
pjmcp@comcast.net

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

### Important Contacts

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

Daytime: PPD—301-598-1500

After Hours (Main Gate):

301-598-1044

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

**Property Manager:** Lee Shields  
301-366-8001  
LShields@lwmc.com

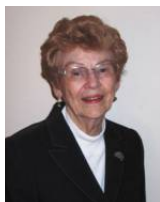
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301-942-8726  
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### A Word From Our President

Jane Salzano



“Kindness is a behavior that involves acts of consideration, generosity, or concern for others, without expecting anything in return. Kindness can be intentional and voluntary, and it can look like kind gestures, thoughtfulness, or doing nice things” (Source: *Kindness 101*). We live in a mutual society here in Kelmscot Village. We share many things that are mutually beneficial to all of us—beautiful grounds, comfortable homes, lots of extra oxygen generated by all the trees we have, and more. But most importantly we share ourselves with each other. We pass our neighbors on the road while driving or walking the dog or whatever. Do we give a friendly wave or say “Hello,” or stop for a moment to speak to the person we are rushing past in our hurry to get to the store or some activity? It only takes a moment to say a kind word or interact in some way with our neighbors. Who can you make smile today? Even a wave of acknowledgement can lift someone’s spirits. Doesn’t cost you anything. Try it, you’ll like it!

Speaking of liking things, this newsletter is well worth any time you have to spend reading the contents. Our Ice Cream Social (Aug. 24) flyer is on page 2, along with some good tips on how to avoid scams (phone, email, and otherwise). On page 5 is a good article of what to do when there is a power outage, including how to open your garage door. Of special note is the new information in the “Reminders” section on the last page. Please take a look.

I am truly looking forward to sitting under a nice shady tree with a cup of cold, refreshing ice cream and chatting with my friends (old and new) and neighbors. Hope to get to meet some of your grandchildren, too!

Again, please take the time to read both this newsletter as well as the *Leisure World News*. There is a lot more going on all around us. So many ways to keep active, informed, safe, and healthy.

Hope to see you around the Mutual soon!

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## How to Avoid a Scam

Many scammers target vulnerable people. That includes the elderly, widows and widowers, lonely people, and people who, as a class, have money. In other words, they have 5,660 households at Leisure World as potential scam targets.

**Do not** talk to an unknown caller. The more you let them engage you, the more information they can gain from you. If they will not terminate the call, tell them you must hang up and do so. Do not be rude or slam the phone down.

**Beware** of a legitimate sounding name. Someone from "The Medicare Assistance Office" or "Your healthcare provider" is not your friend. The free services they may offer will require you to give them personal information.

**Avoid** dealing with cold calls from charities and fund raisers. A name such as "Women's Breast Cancer Research" or "The Fallen Officers' Union" is probably not real; the author has received several calls from both.

**Do not** be intimidated by a caller demanding payment up front to avoid an unfavorable action, such as a utility shutoff or an arrest warrant.

Anyone demanding payment with gift cards, a large cash withdrawal, or the purchase of something such as gold bars or cryptocurrencies is not your friend. A number of people have lost hundreds of thousands of dollars to scammers.

– Submitted by Bob Morrisson



## Hospitality Report

Cris Rowse

**Ice Cream Social on August 24th** much-anticipated **Family Ice Cream Social!** August 24th is the date and 2:00 to 3:30 PM is the time. A Ben & Jerry's ice cream truck will be parked near "Central Park" (details will be in the August newsletter). **Bring Your Grandchildren!** We are extending a special invitation to your grandchildren and families to come. There will be activities to help the kids play off that sugar rush before going home. You don't want to miss it and the delicious, cool, and refreshing ice cream with some of our cool friends and neighbors!

**Note to New Residents:** If you are a new resident and have not been visited by us or received the Mutual 10 Information Packet, please contact me so we can arrange to come and meet you. Call 301-452-0358.

Looking forward to seeing you soon!

**"Ice cream is a smile in a cone."  
—Unknown**

**AUGUST 24**

**2:00–3:30 PM**



**What?** Ben & Jerry's Ice Cream Truck

**Where?** The truck will be parked at the end of the driveway for 14640–14648 Kelmscot Drive (units 237–238) near the Ludham Drive end of "Central Park." Balloons will mark the spot. *\*Please park on Kelmscot or Ludham, NOT in the driveway.*

**Bring** ...the Grandkids! Something to sit on if you wish

**Cost?** \$3.00/scoop (credit cards accepted)



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through June 2024 are as follows:

Income	\$ 804,213
Expenses	\$ 788,343
Excess	\$ 15,870
Variance from Budget	\$ 21,310
Reserve Balance 06/30/2024	\$ 1,145,851

LW Corporate Finance staff reorganization and accounting systems upgrade are complete. Thank you for your patience during the transition.

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

John Hurld, Director

Not much has been going on this past month. With the unusually high temperatures McFall and Barry have been working short shifts and even taking full days off. They are concentrating on keeping up with the lawn cutting and sidewalk edging. Tree trimming has been slow as have 2 drainage projects that have been put off primarily due to heat. One clean-up and trimming where some progress has been made is along the fence line in front of "Kelmescot Alley". Three large trees and a number of overhanging branches that were endangering homes have been removed. Some invasive vines have been cut but much more needs to be done in that area.

Unfortunately I am semi-out of commission for a while and would appreciate some help with a few projects. I have a couple of folks who have volunteered to help with repairing and staining/ painting some of the benches along the pedestrian paths. More hands would be appreciated, no experience necessary.

Another area would be weeding and trimming the area around the brown street signs that display the house numbers to direct visitors and vendors. There are a good number of residents who have adopted a sign near their home and they have been faithfully keeping them neat THANK YOU. We could use more volunteers for this easy task a couple of times a year.

If you would like to help with either of these tasks please give me a call at 240-970-5046 or [hurldjohn@gmail.com](mailto:hurldjohn@gmail.com).

If you need help with landscaping around your home/ patio, the landscapers listed below have been used by Mutual residents with good reports on their work.

Please don't hesitate to contact me with any landscaping questions or concerns. John Hurld (240-970-5046 or [hurldjohn@gmail.com](mailto:hurldjohn@gmail.com)).

### Landscapers

Jose Mayorga	301-346-6284
Bill Bowers	301-831-7893
Marcus Birznieks	301-610-9721
Carlos Gavida	240-305-8813



Thank you to Lily Regan for snapping this photo of a perfect crepe myrtle tree. It certainly is spectacular!

### YOU KNOW YOU'VE HAD TOO MUCH COFFEE WHEN...

- You can type sixty words a minute with your feet.
- Instant coffee takes too long.
- You chew on other people's fingernails.
- You answer the door, before people knock.
- You sleep with your eyes open.
- You go to sleep, just so you can wake up and smell the coffee.
- You don't even wait for the water to boil anymore.
- You're the employee of the month at Starbucks - and you don't even work there.
- You help your dog chase its tail.
- You're so wired you pick up FM radio.
- You have a picture of your coffee mug, on your coffee mug.

– From "Mikey's Funnies"

## Summary of Mutual 10 Board of Directors Meeting

July 2, 2024

Ann Schindler, Secretary

At the request of President Salzano, Minutes of previous M10 Board Meeting and the Agenda as presented were approved by general consent. The minutes of the July 15th special meeting were amended.

### Community Report: Lee Shields, M10 Property Manager

- Latest news on phone system – all phases are complete; alternatives to POTS lines are being considered.
- LWMC is awaiting \$418,171 in a Grant from the Metropolitan Wahington Council of Governments for the purchase of 3 new buses to replace our current fleet, to arrive in early 2025.
- The \$800,000 in funding for the Gleneagles culvert project is now expected to be received some time in September 2024.
- LWMC's CFO, Andrew Wierzbic, along with the Budget and Finance Committee, have begun the 2025 budget process.
- New Administration Bldg progress: Staff continues to scan paper files and prepare for move to new building on August 8- 10, approximately.
- NOTE: Walkway between Old Admin Bldg. and CH 1 has been CLOSED due to ongoing construction. Residents are advised to walk thru the LOBBY of the old Admin Building and along Vets Park sidewalk to access the CH 1 front entrance.
- Schedule for demolition of Old Admin Building and NEW parking lot has shifted into August through the end of September.
- MOBILITY VAN is now FREE of charge for wheelchair/scooter riders.

### Mutual Business:

1. Actual Income for the Month, \$804,213 was slightly over Expenses of \$788,343, leaving us on track to budget year to date. Treasurer Butler is reviewing CD renewals and recommended the reinvestment of a T-Bill that was coming to maturity.
2. Mutual reserves are now at approximately \$1,146,000 million.
3. There was a spotty PEPCO Power Outage in M10 on July 25 that took 12 hours to resolve. If you lose power ALWAYS report it to the Main Gate. Do not call PEPCO directly.
4. Lee Shields reports that all 16 roofs in M10 are complete. A new ABM for a radon mitigation system was approved.

5. Invoices were approved for the month of June, including landscaping/tree removal and pruning for McFall & Berry totaling \$3955.
6. Peter McPhie & John Hurld: Ongoing work with McFall & Berry to solve outdoor lawn drainage problems to two units; proposals will need to be approved to start work.
7. Empty house policy: Shanti Martin continues to monitor any empty house situations that have been brought to the Mutual Board's attention.
8. John Hurld Landscaping: a reminder, there are height rules that require trees and bushes near the house not to be above the roofline.
9. Chris Rowse Hospitality: Ice Cream Social will be held on Saturday 8/24 between 2 – 3:30 pm. See more details in the *Kelmscot Tidings* newsletter!
10. More information about social opportunities with The Greens Building 3, Mutual 20B will be shared when we can work out logistics. In the meantime – standby.
11. Sue Morrison Communications: is looking for resident news to share in forthcoming editions of the *Kelmscot Village Tidings*. Thanks again to Nancy Osgood and her LW News Distribution Team for a great job!

## Summary of Leisure World Board of Directors Meeting

July 30, 2024

Paul Eisenhour

### Community Report:

- LWMC phone upgrade complete.
- Grant from Metropolitan Washington Council of Governments: We are awaiting the funding of \$418,171 for the purchase of 3 buses to replace our current fleet. Buses are expected to arrive in early 2025
- Golf course renovations are complete. Cart paths from Hole 9 through Hole 18 will be done over the next two months
- 2025 budgets are being worked on. The Finance Committee is also reviewing these budgets.
- August 8-10 we will be moving from the old Administration Building to the new one. A lot of coordination is necessary. Many of the mutual paper files have been scanned and files are being relocated to the basement of Clubhouse II. We have been purging (shredding) old files and will continue to do so.
- Anticipated LWMC new Admin Bldg move-in schedule:



**M10 BOD Summary, continued**

- July 24 Substantial completion (building turnover to owner)
- July 22-Aug 2 Furniture delivery and installation (Guernsey)
- Aug 1-3 Signal Financial relocation into the new building
- Aug 5 or 6 Signal Financial open for business
- Aug 8-10 LWMC staff relocation
- Aug 12 LWMC open for business 3 Leisure World of Maryland
- Anticipated building demolition and upper parking lot construction:
  - Aug 12-16 Asbestos abatement at existing building
  - Aug 19-28 Demolition of existing building and soil removal
  - Aug 29-Sept 27 Grading, utilities, SWM, curbs and gutters upper parking
  - Sept 23-Oct 4 Site lighting and landscaping
  - Oct 7-9 Asphalt pavement lower parking
  - Oct 11 Project completion of all site improvements
- Security - Receiving training on new employee/resident ID cards. Employee cards will be distributed shortly after.
- Transportation - All four shuttle buses are on the property and in service, and drivers fully staffed.

**Action:**

1. The LWCC BOD passed an amendment to a Standing Board Rule that limits a resident to membership in three Committees at one time.
2. The LWCC BOD passed an amendment to a Standing Board Rule that would keep Committee Chair applications confidential. However, the selected application will be made public.
3. The LWCC BOD passed a resolution to accept the proposed Property & Casualty Insurance Policy renewal as presented by USI for the policy term 08/01/24-07/31/25 in the approximate amount of \$3,753,742 plus taxes and fees.
4. The LWCC BOD direct the General Manager to enter a contract with H&H Concrete Construction for the 2024 Paving and sidewalk repair in an amount not to exceed \$717,917.00 as per the attached proposals. Funds are to come from the replacement reserves.

**Mutually Yours...****Power Outage Information**

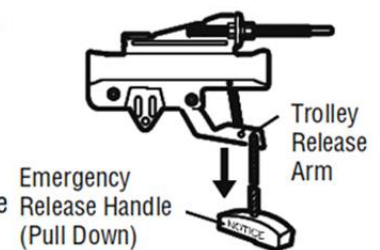
In the past few weeks the Mutual has experienced a couple of power outages in parts of our area. Some have been over 12 hours in length. What should you do? What shouldn't you do?

- **DO** call the Main Gate (301-598-1044) right away
- **DO NOT** Call PEPCO.
- **DO** keep a flashlight or other battery-powered light device where you can easily find it.
- **DO NOT** use candles or any other fire-powered light device.
- **DO** have blankets and other items handy to keep you warm if it's winter. In the summer, your house will keep its temperature for quite a while. But then if you get too warm, open cross-ventilating windows.
- **DO NOT** sit in your car in the garage with the motor and heater/air conditioner running. **DO NOT** use any kind of flammable liquid-powered heater inside the house. This could be deadly!
- **DO** check on your neighbors and friends and offer a helping hand or some company.
- **DO NOT** be shy about asking for help. Call one of the persons on the Board of Directors or call a local family member.

**Opening Your Garage During a Power Outage.**

Almost all of the homes in Mutual 10 have the same type of garage door. Whether or not you have windows in the door, the mechanism is the same. Below is a description from the manual for the door on how to open your door when there is no power. It's not as hard as it might seem and it would be good for you to familiarize yourself with the mechanism when there is power.

The door should be fully closed if possible. Pull down on the emergency release handle and lift the door manually. To reconnect the door to the opener, press the door control push bar.

**MANUAL DISCONNECT POSITION**

Do NOT lift the door with the release handle. Use the handle on the door itself.

If you are unable to open the door and need to get your car out, call one of the Board members or call the Main Gate/Security. Someone will be able to help you.



### Save The Date:

**August 22nd @ 9:30 AM. Mutual 10 Board of Directors Meeting. NOTE!! The meeting will be held in the NEW Administration Building! Please contact Shanti Martin the week before the meeting to get the location. As always, a Zoom option is available.**

**August 24th from 2:00 to 3:30 PM. "Ice Cream Social" See details on page 2 of this newsletter.**

### News You Can Use...



#### "Citizen's Response to Active Shooter Events" (CRASE)

**Presenter: Captain Brian Dillman**  
**Tuesday, Sept. 17, 2024, 2:00 PM**  
**Clubhouse I, Potomac Room**

#### Countering an Active Threat:

- ★ What is an active threat?
- ★ Are you ready to ACT?
- ★ How should YOU respond?
- ★ Protection strategies for YOU in potential active threat situations.
- ★ National Model: **Avoid, Deny and Defend.**

#### **Presenter: Captain Brian Dillman, MCPD.**

Captain Brian Dillman has 32 years of law enforcement experience. The past 30 years has been spent with the Montgomery County Maryland Police Department where he is currently the Commander of the First District Station.

Capt. Dillman developed the Active Assailant Protocols for Montgomery County Public Schools and sat on Governor Hogan's "Maryland Active Assailant Interdisciplinary Work Group" to help mold state legislation as directed by the "Safe to Learn Act".

No fee or registration required.

*Sponsored by Leisure World Security, the Leisure World Emergency Preparedness Committee and Jewish Residents of Leisure World*

### NEW



### REMINDERS!

Not the same old, same old anymore. Each month, this space will feature information from our Mutual 10 Rules and Regulations Manual which needs to be refreshed in our memories. We are all a part of the same mutual and living in community as we do, it is important that we respect each other and the village we inhabit. Therefore, I present to you the first installment of "That's what it says in the Rules and Regulations." (Note: If you do not have a copy of the current *Rules and Regulations*, please contact Shanti Martin, 301-598-3989 or admin@lwm10.com.)

**Birdbaths and Other Water Receptacles.** "Anything that could be a receptacle for accumulated water is not allowed." (*Rules and Regulations, Maryland Mutual No. Ten*, pg. 5, Dec. 21, 2023)

In times of drought or other hardships, we are tempted to feed or provide water for the birds and other animals in our Village. Putting out a birdbath or other water receptacle would seem innocent and helpful. However, we often end up providing a convenient nursery for some of the more unsavory denizens – mosquitoes. It has been said that they can lay eggs in a thimble of water. So a bowl or bucket or birdbath would seem like a vast "birthing pool" for them and we would pay the price of itchy red bumps and the possible transmission of diseases, like West Nile virus.

However, the next sentence in that regulation on page 5 states, "Any item that circulates the water is allowed (e.g., portable water fountains)" which does provide an alternative way to help, and it can be a source of peace for us, too. Note that these circulating fountains are allowed on your patio only, not outside that area.

### Other Friendly Reminders

**Kelmscot Drive Speed Limit.** Kelmscot Drive, as we all know, is a winding, sometimes hilly, road with sometimes limited sight lines and often has parked vehicles along the curb. There are also pedestrians who frequent the road as a convenient walking path. The posted speed limit for Kelmscot Drive is 15 MPH. I realize it's hard to drive that slow, especially if you are going downhill. Please do your best to drive at the posted speed limit and be especially mindful of pedestrians and parked cars. And it would also be helpful if pedestrians could walk near the curb areas and not towards the middle of the road.