



MARYLAND MUTUAL TEN
WWW.LWM10.COM

THE KELMSCOT VILLAGE TIDINGS

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301-598-1044

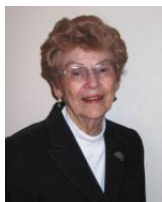
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A Word From Our President

Jane Salzano

Remember that old song, "June is Bustin' Out All Over" from the Rodgers and Hammerstein musical *Carousel*? It's a rousing song and dance number which sticks in the minds of most of us. Well, here in Mutual 10, I'd say that June was indeed bustin' out! During June, we had more than a dozen roofs replaced. Trees were pruned and, in some cases, removed. Flowers were blooming everywhere, and love was in the air. There was a wedding (see page 5), new babies born (triplet fawns born right outside the front door of one of our residents), people moving out and moving in, and a great Spring Into Summer Happy Hour for us to enjoy. And all of this during some of the best weather we've had so far (at least in the beginning of the month). The activity looks to be continuing throughout the summer, including an Ice Cream Social on August 24th (see page 2).

The Mutual 10 Board of Directors continues to work on your behalf to keep our Mutual beautiful, safe, and inviting. If you have any concerns or questions, I invite you to contact one of the Directors (see list to the left of this column). Any one of us would be more than happy to help you. That's what we are here for.

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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Sue Morrisson

Communication takes many forms as mentioned in a previous article in the space. Every form of life has a way to communicate with others, both of their own species and across-species. *The Kelmscot Villade Tidings* is one of main form of communication in our own "hive" or Mutual, if you prefer. I realize that as editor of the newsletter, I have been remiss in being moe clear about how and when to submit material you would like to share with others in our Mutual. To help clear up some of the fuzz around these details, I've listed below the information you need to become a published author in *The Tidings* newsletter:

- **Basic Information:** *The Tidings* is published on the first Friday of each month and hand-delivered to your mailbox along with *The Leisure World News* for that weekend. The content is a mix which includes reports and summaries from the Mutual 10 and Leisure World Boards of Directors, event announcements, special articles, creative writing/poetry, recipes, photos, and more.
- **Deadlines:** Items for publication must be submitted **no later than the Monday preceding the first Friday of the month of publication.**
- **Submission Information:** Send your submission to tidings@lwm10.com. Please be reasonably brief if possible. Understand that for space considerations, some editing may be necessary. However, I will always consider the context of the message and respect the author's style and "voice" where possible. **Photos/Graphics:** All photos, graphics, etc. must be submitted electronically (email tidings@lwm10.com).
- **Type of Material:** I would love to see your poetry, creative writing, art, recipes, special announcements (i.e., 50th Anniversary), memories, etc. This is YOUR newsletter.
- **Questions/Need Help:** Please call me, Sue Morrisson, on 391-980-9132 or email tidings@lwm20.com.

I am very excited to see this newsletter continue to expand and grow to keep up with our ever-changing world. We live in challenging times and keeping the lines of communication open is essential.



Hospitality Report

Cris Rowse

The "Spring Into Summer" Happy Hour on June 27th was a fun time with friends (new and old), good music, and great appetizers/desserts. While there are no photos of this event, we do have photos of the "Spring Fling" Happy Hour. Thank you to Mark Herro for capturing the smiles and laughter evident on the faces of our friends. We missed you and hope you can attend a future event.

Ice Cream Social on August 24th. "Keep watching this space for details about our future events." You often see this sentence in this report. We are always up to something good. And your reward for watching this space is an announcement about our 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!





Treasurer's Report

Valdon Butler
Treasurer

Our finances through May 2024 are as follows:

Income	\$ 687,343
Expenses	\$ 687,184
Excess	\$ 158
Variance from Budget	\$ 12,441
Reserve Balance 05/31/2024	\$ 1,146,369

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

Here's hoping all your upcoming family summer holiday plans are safe and FUN!

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

Hot Weather Cold Water. With the unusually hot stretch of weather we are experiencing lately I see a number of gardens and plants being watered. Remember, it is best to water in late afternoon/early evening. This gives the roots a longer time with the wet ground. Once the sun is up, the ground dries out quickly and plants don't get the full benefit.

Another thing that will help if you have had a tree planted in the last 2 to 3 years and it seems to be struggling, consider watering it as well. A bucket every other day or so would be appreciated and you might get a friendly wave or two from the branches. Older, established trees can weather the heat and dryness much better and should be OK on their own.

Oh Deer ... They're Back. Deer are out and about and they are hungry. Even the little ones have ferocious appetites and almost anything green is being nibbled. One trick I've found for protecting hanging baskets has had some success. When I put the baskets up I spray or smear Deer / Rabbit repellent on the basket itself. Make sure to coat the sides and especially the bottom of the basket. This tends to last longer than normal spraying since it does not wash off with the rain. No promises or guarantees but I find it helps.

If you have any tips you would like to share with other residents please let me know.

If you are looking for landscaping advice or have questions about plants for this area (Zone 7A) two of our knowledgeable neighbors have volunteered and are available for consultation: Christine Petersen (757-414-3849) or Ron Robinson (843-368-8069). 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).

Landscapers

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

Summary of Mutual 10 Board of Directors Meeting

June 27, 2024

Ann Schindler, Secretary

Minutes of previous M10 Board Meeting and the Agenda as presented were approved by general consent.

Community Report: Lee Shields, M10 Property Manager

- Phases I and II of Trust phone system are now completed, with Phase III in progress
- LWMC is awaiting funds from two major grants to upgrade our transportation fleet; and the \$800,000 in funding for the Gleneagles culvert project.
- LWMC's CFO, Andrew Wierzbic, along with the Budget and Finance Committee, have begun the 2025 budget process.
- Installation of new 25-ton AC unit at Clubhouse 1 is almost complete.
- Residents using a credit card at PPD will be charged 3.9% to cover the cost of card fees.
- New Administration Bldg progress: Staff is working on the moving plan, including scanning paper files. Final utility service connections are complete and operational. Curbs, sidewalks and concrete plaza completed. Occupancy to begin mid-July. Old Admin. Building will have asbestos abatement followed by demolition and new parking lot construction. Completion date to be determined.



M10 BOD Summary, continued**Mutual Business:**

1. Invoices were approved for the month of June, including landscaping/tree removal and pruning for McFall & Berry; roofing jobs from Welsh
2. Actual income for the month (\$687,343) was practically equal to expenses (\$687,184); however, those expenses exceeded the budget by over \$120,000 due to the number of invoices in June.
3. Mutual reserves remain at approximately \$1million.
4. Maintenance (Peter McPhie): There was approval for two ABM submissions; empty house policy to be researched further to establish mutual regulations.
5. Landscaping (John Hurld): Looking into new plantings for bees and butterflies near the creek
6. Hospitality (Chris Rowse): Holding another Happy Hour on 6/27. Ice Cream Social on 8/24, 2 – 3:30 pm.
7. Communications (Sue Morrison): Nancy Osgood gave an update on the distribution team and their activities. Also, content of any sort is needed for the monthly *Tidings* newsletter.
8. Open Forum: Mutual 10 Resident website and M10 independent site need to be updated. The plan will be to power-wash the entire house, on an “as needed basis” in the future.

Summary of Leisure World Board of Directors Meeting

June 25, 2024

Paul Eisenhaur

Community Report:

- USI insurance broker overview of industry status and trends that will impact LW. Insurers are being a lot more conservative about coverage by cancelling risky policies or raising deductibles. Industry risk management has become a lot more stringent due to the increase of very significant natural disasters as well as the of structures.
- Phase 3 of LWMC phone system install almost done.
- Golf course renovations are nearing completion. Later in the month, the cart paths on 9-18 should begin.
- The 2025 LW budget process has begun.
- Residents using a credit card at PPD will be charged 3.9% to cover the cost of the card fees.
- Administration Building: Final utility service connections are complete and operational. Curbs, sidewalks and concrete plaza at building entry are completed. The remainder of the parking lot will be resurfaced after upper parking lot construction. Exterior door openers installation in progress early June, allowing for complete removal of construction security fencing with secure building by end of June. Interior furniture delivery is scheduled to begin mid-

July with occupancy followed by demolition and new parking lot construction. The staff is working diligently on the moving plan.

Action Items:

1. The LWCC BOD approved an updated Golf & Greens Committee charter.
2. The LWCC BOD approved a resolution that will require the chair-designate of the Government Affairs Committee to submit the proposed committee roster for approval of the board by the first week of November of each year. Committee appointments shall expire on Dec. 31 of each year.
3. The LWCC BOD passed a resolution requiring that the chair of the board shall nominate standing committee chair-designates by July 1 of each year for the upcoming year as necessary. The chair-designates shall serve as the chair of their respective committees beginning on January 1 of each year. Committee chairs shall serve for a two year period. The Board chair will present list of new chair-designates for approval at July Board meeting.
4. A resolution re standing committee membership limitation recommended in the BOD work session postponed to require clearer language. The thrust of the resolution is that serving on more than three standing committees may compromise time necessary to fully engage in committee assignments.

News You Can Use...

“Citizen’s Response to Active Shooter Events” (CRASE)

Presenter: Captain Brian Dillman

**Tuesday, September 17, 2024, 2:00 PM
Clubhouse II Activities Room**

Countering an Active Threat. What is an active threat and how should we respond? Captain Dillman presents a timely, concise, applicable message and protection strategies for potential active threat situations. Acts of violence may occur at any time. How can you be ready to act regardless of the situation? This presentation subscribes to the national model: Avoid, Deny and Defend.

Capt. Dillman has 32 years of law enforcement experience, the past 30 years with the Montgomery County Police Department. Capt. Dillman developed the Active Assailant Protocols for Montgomery County Public Schools and sat on Gov. Hogan’s “Maryland Active Assailant Interdisciplinary Work Group.”

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

Mutually Yours...

Congratulations, Judy and Phil!



On Friday, June 28th, the Northwood Presbyterian Church was the scene of the wedding of two Lindsey Lane residents, Judith Fink and Philip Heiserman. A small group of close friends witnessed the ceremony.

Judy and Phil, Leisire World residents for almost five years, have been together for 26 years. As their love deepened over those 26 years, they decided to now become husband and wife. They and their friends enjoyed a celebration dinner at the Villa Maya restaurant.

We wish Judy and Phil many years of happiness together.

Who Wants to Cook When It's 95 Degrees Out!

I don't know about you, but when it's hot and humid, like it often is in this area in the summer, the last thing I want to do is turn on my oven or stove-top. I love soups and stews in the fall and winter, but in the summer?? Uh...no! So I've developed a few ways to eat a meal with minimal or no heating up of the kitchen, or the rest of the house for that matter. Here are a few thoughts. Let me know what you think and what some of your cool ideas are.

- Spread the hummus of your choice on a piece of naan (I like the garlic flavored) and then add sliced raw veggies of your choice. Cool Persian cucumbers and sliced cherry tomatoes work well, but any chopped or sliced raw veggie would be great.
- I like the spinach flour wraps you can get now (they also come in roasted tomato flavor). You can fill them with all kinds of cool stuff, like tuna or egg salad, cold cuts with a little mayo, lettuce, and tomato. Roll them up and you have a nice little

sandwich package without the bulky bread.

- Costco has a very inexpensive yet large juicy rotisserie chicken for under \$6.00. We have our Costco orders delivered and often add a chicken to the order. It's delivered still warm and all you have to do is add a salad or other veggie and you have a meal with no cooking. The chicken is big enough that we (two of us) often get four meals out of it.
- Get one of those salad kits (any flavor, but I like the Asian one or the one that comes with cranberries and sunflower seeds). Drain a can of tuna or salmon and add to a bowl. Pour in salad, dressing, and "goodie" packet. Mix and enjoy. Quick, easy, and healthy.

I'm sure there are many more ways to keep our meals cool, easy, and still enjoyable (gazpacho anyone?). What are your ideas? Send them to me at tidings@lwm10.com and I'll put them in the next newsletter.

Enjoy the cool eating!

— Submitted by Sue Morrisson

Belly Jogging*

These "groaners" were submitted by John Hurld. Thanks, I think.

- My wife asked me to fix dinner I didn't even know it was broken.
- Our church has donuts after services ...they're always "jam packed."
- If a squirrel is digging up your flowers take away his shovel.
- An Englishman, a Frenchman, a Spaniard, and a German were watching a juggler in the park. The juggler noticed the four men had a bad view from where they stood in the crowd so he climbed on a large wooden box and shouted "Can you see me now?" They answered "Yes" "Oui" "Si" "Ja"

Do you have any good jokes (clean, please) or funny stories, or anything else that would bring a smile to someone's face or cause an irrepressible giggle? Send it to me, Sue Morrisson, at tidings@lwm10.com. We could all use a little levity in our lives.

*"Belly Jogging" is a form of abdominal exercise which occurs spontaneously when a person laughs vigorously.



Save The Date:

July 25th @ 9:30 AM. Mutual 10 Board of Directors Meeting. Sullivan Room in Admin. Building. Zoom option available.

August 24th from 2:00 to 3:30 PM. "Ice Cream Social" Details will be in August newsletter.

Ways to Stay Informed About Urgent Leisure World and Mutual 10 Matters

Robo Calls: Leisure World and Mutual 10 occasionally use an auto-dial recorded message to convey important and urgent information to mutual residents. Email Paul Eisenhour (paule@lwm10.com) to be added to the list. Include the desired contact phone number.

Leisure World Management Emails: To receive information/notifications from Leisure World management, go to your profile on the Mutual 10 website (www.lwm10.com). Go to residents.lwmc.com and sign up near the bottom of the Sign-Up page.

Electric Vehicle Charging

If you plan to charge an electric vehicle (EV) at your home, you must complete an "Application for EV Charger" form and submit it to the Mutual Assistant prior to charging your EV. A form is available from the Mutual Assistant. Once the EV charger has been installed you will need to pay for the power it uses at the rates stated on the form.

At this time, checks should be made payable to "Maryland Mutual No. Ten" and delivered to Shanti Martin, our Mutual Assistant, at the beginning of each month. If you have previously registered an EV and have not been paying the monthly fee, please contact Shanti and begin making payments now.

**"Laws are like sausages,
it is better not to see them
being made."**

—Otto von Bismarck



These reminders have been in place, unchanged, for a couple of years. I think it's time for a change. Below is a quick summation of the things we, as a mutual, find important to remember as we go about our busy lives. And then I've added what I think is really important, no matter where we live or who we are. That will follow this summation.

- **Pets.** Keep them on a leash, pick up their leavings, and don't let them make too much noise.
- **Wildlife.** Don't feed them.
- **Outside Decorations.** Don't attach them with screws, nails, or anything destructive.
- **Garbage/Recycling.** Put trash cans and/or recycling bins out for Monday and Thursday pickup (garbage and metal/plastic/glass). Paper/cardboard goes out for Wednesday pickup..
- **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.



One

One tree can start a forest

One smile can begin a friendship

One hand can lift a soul

One word can frame a goal

One candle can wipe out darkness

One laugh can conquer gloom

One hope can raise your spirits

One touch can show you care

One life can make a difference,

....be that One today.

—Unknown