



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

# THE KELMSCOT VILLAGE TIDINGS

## Board of Directors

**President:** Jane Salzano  
301-928-2653  
janesalzano@gmail.com

**Vice President:** Sue Morrisson  
(Communications)  
301-980-9132  
tidings@lwm10.com

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

**Secretary:** Ann Schindler  
516-650-3642  
schindler.ann@gmail.com

### Directors:

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

Peter McPhie (Maintenance)  
202-253-9831  
pjmcph@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

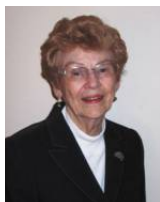
LW Insurance (for fire, flood, major damage): 301-598-1091

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

**Mutual Assistant:** Shanti Martin  
301-598-3989  
admin@lwm10.com

**Tidings Editor:** Sue Morrisson  
301-942-8726  
tidings@lwm10.com

**Comcast Contact:**  
855-638-2855  
comcast\_leisureworld@comcast.com



## A Word From Our President

Jane Salzano

On April 16th Mutual 10 held our Annual Meeting, among other items, we electing four new Board members to fill expiring terms. The nominees were Valdon Butler, Sue Morrisson, Jane Salzano, and Ann Schindler. The other three Board positions were not open for election as their terms had not expired. I am happy to report that we met the requirement for having a quorum at the meeting and all the nominees were elected. At our regular Mutual 10 Board meeting on April 25th, a special closed session, officiated by Leisure World personnel, was held to determine officer and committee assignments.

Leaving the Board this year is Paul Eisenhaur, Cathy Kyle, and Bob Morrisson. Cathy left before her term had expired and a new member, Peter McPhie, was appointed in March to finish her term. We are so grateful for their hard work and dedication to our Mutual. Thank you, Paul, Cathy, and Bob!

Below is a listing of our new Board of Directors. The contact list to the left has been updated with the new information.

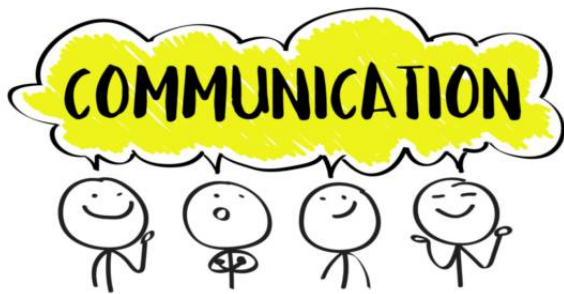
- President:** Jane Salzano (3-year term expiring April 2027)
- Vice President:** Sue Morrisson (3-year term expiring April 2027)
- Committee Responsibility:** Communications
- Treasurer:** Valdon Butler (3-year term expiring April 2027)
- Secretary:** Ann Schindler (2-year term expiring April 2026)
- Board Member:** John Hurld (2-year term expiring April 2025)
- Committee Responsibility:** Landscaping
- Board Member:** Peter McPhie (term expires April 2025)
- Committee Responsibility:** Maintenance
- Board Member:** Cris Rowse (3-year term expiring April 2025)
- Committee Responsibility:** Hospitality

I am very excited to begin working together as a team and continuing the good work that has already been established. Keep this copy of *The Tidings* handy so you have the contact information for officers, board members, and committee chairs.

Hope to see you around the Mutual soon!

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Sue Morrisson

All forms of life, from the simplest single cell creatures to what we consider the highest level of life – humans, have means of communicating with one another. Most of us are familiar with the specialized “dance” that bees do when directing their companions to a newly discovered source of nectar. But did you know that trees and other plants can communicate with others in their area, alerting them of an invasion of insects or other dangers. Mammals have a variety of ways to communicate with others of their species, some of which we who have owned pets are familiar with. Us humans have developed very sophisticated means of being heard, far beyond the drums and shouts of less technical times. We have email, texting, the Internet, Zoom, as well as body language and other physical methods. Suffice it to say, getting your message across to others is essential to understanding, living peacefully, and growing.

Our mutual is like a vibrant forest of individual trees all interconnected through our root system. We communicate our needs, wants, joy and grief, warning of possible danger and so much more through that mutual-wide-web. We have several methods of getting the message out:

- **The Mutual Newsletter**, *The Kelmscot Village Tidings*, published on the first Friday of every month and delivered directly to your mailbox by our Delivery Team. **Call Nancy Osgood on 301-807-8083** if you would like to be a part of the team (see photo). **Call Sue Morrisson (301-980-9132)** if you have something you would like to share in an upcoming newsletter.
- **Leisure World Newspaper**. Published twice monthly and delivered to your mailbox by our Delivery Team. Great way to learn what’s happening in Leisure World itself
- **Robo-Calls**. These calls are used to deliver urgent and important information to residents. If you are not on the Mutual 10 Robo-Call list, please **call our Mutual Assistant, Shanti Martin (301-598-3989)** to sign up.

- **Attend a Hospitality Event**, like our recent Spring Fling. This is a great way to get to know one another and learn what’s going on in the Mutual. Call Cris Rowse (301-452-0358) for more information.

There are many other ways we can communicate and exchange information and maybe just have a nice chat with your roof-mate. And if you see me sitting on the bench in “Central Park” (close to the Ludham end), please stop and say “Hi.”

*“Alone, we can do so little;  
together we can do so much.”*

— Helen Keller



The Delivery Team met for lunch on April 26. What a beautiful day to eat out on the Lanai at Clubhouse II! The food was delicious and the company was wonderful. The Team, from left to right: Lily Reagan, Sybil Brounstein, Cris Rowse, Ann Ferro, Terry Clasby, Nancy Osgood. Missing from photo: Joan Butler, Sue Morrisson.



## Hospitality Report

Cris Rowse

This past Thursday (May 2nd) we gathered to celebrate Spring! What a wonderful way to bring the season, with friends, good food, laughter, and just plain old fun!

Since our Ice Cream Social was so successful last summer, we are looking to have a repeat performance. Keep watching this space for details about our Summer event. Looking forward to seeing you soon!

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.



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through March 2024 are as follows:

Income	\$ 356,156
Expenses	\$ 367,109
Excess	\$ < 10,953>
Variance from Budget	\$ 16,987
Reserve Balance 02/29/2024	\$ 1,190,571

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

Goodbye Daffodils ... Hello Azaleas!

Wow ... 90 degrees in April. Pat and I (as former Michaganders and Upstate New Yorkers) are usually still watching for a late snow storm. This year we have had our windows open and our herb garden planted since taxes were due.

Lots going on with landscaping this month. A couple of large branches came down in the high winds and heavy rains and one with the help of a garbage truck. Lawns have been fertilized and grass cutting is catching up to the regular every other week schedule. A lot of the yards are popping with color and I see many folks working in their yards.

One area of concern is the storm water culvert at the south end of the mutual. After recent work there, the area has been left very messy, and I am currently "discussing" a solution with PPD who oversaw the contract for the culvert repairs (see picture below). I have plans to clean up the creek area, including



planting a weeping willow to help dry out the area. Hopefully M10 and M11 will be able to coordinate planting of milkweed and other butterfly, bee, and firefly friendly plants. The intent is to create a large garden area, with safe access, where these insects can safely breed. I have talked with the folks at Brookside Gardens to get ideas and guidance. There may even be some funds available to assist with the work. Fair Warning ... I will be looking for volunteers when we get further along in the process.

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

## Landscape Report, etc.

Joan Butler took these photos of some of Mutual 10's most beautiful flowering trees. Can you guess where they are? Thank you, Joan!



## **Mutually Yours...**

### **Updated “Whom to Call” List**

The Mutual 10 “Whom to Call List” has been updated to reflect the changes in our Board membership. It is attached at the end of this newsletter. Please save it and discard any older copies you may have.

If you have any questions, please contact Sue Morrisson (tidings@lwm10.com or 301-980-9132).

### **Our Birdhouse Libraries**

Have you found a good book in one of Mutual 10’s Birdhouse Libraries? Please tell us about it so others may share in your enjoyment. Email Editor Sue Morrisson at tidings@lwm19.com.

Also, if you have a good book you’d like to share, just put it in one of the libraries and see what happens!

### **Speaking of Birdhouses...**

Be on the look-out for our new Bluebird birdhouse. Christina Peterson and Ann Ferro are working to get a bluebird box installed for M-10. It will be placed near the Ludham end of Central Park. The box is all made and will be delivered soon along with a mounting pole. Several of these boxes have been placed around the golf course and seem to be attracting residents – the blue feathered kind, that is.

## **Did You Know?**

### **Leisure World Residents Subject to Montgomery County Traffic Regulations**

Many Leisure World Residents are unaware that they are subject to Montgomery County Traffic Regulations. Examples of common infractions are:

- parking within 5 feet of a driveway
- parked beyond the curb
- Blocking another vehicle on street
- impeding traffic safety on street
- parking within 2 feet of another vehicle

Violations of these and other Montgomery County regulations are subject to ticketing by the Leisure World Police who are official Montgomery County Police Officers.

## **News You Can Use...**

### **Fraudulent Activities Targeting Seniors**

**Thursday, May 16 @ 1:30 PM**  
**Club House II auditorium**

John McCarthy  
Montgomery County States Attorney

Every year millions of older adults fall victim to some type of financial fraud. Mr. McCarthy will discuss common fraudulent activities and some newer scams targeting seniors.

Mark your calendar; don’t miss this important opportunity to learn how to protect yourself.

*Sponsored by Leisure World Health Advisory Committee*

### **“To Life” Health & Wellness Expo**

Thursday, June 6, 2024, 10:00AM - 2:00 PM.  
Clubhouse I

### **National Pet Preparedness Expo**

**Wednesday, June 26, 2024, 1:00PM to 3:00PM**  
**Clubhouse II Parking lot**

Are you up to date on pet emergency preparations? The National Pet Emergency Preparedness Expo will include the latest information on pet first aid, obedience training, suggestions for pet to-go-bag supplies, pet vaccinations and health care importance, sheltering pets and hospital locations, 24-hour local pet emergency services and pet dietary recommendations.

Exhibitors will include:

- Hope Animal-Assisted Crisis Response
- Montgomery County CERT
- Montgomery County Humane Society
- Montgomery County Animal and Adoption Center/Office of Animal Services
- Leisure World Emergency Preparedness Committee (EPC)
- Montgomery County Office of Emergency Management and Homeland Security (OEMHS)
- PLUS up to 5 MORE!

See you there!

*Presented by The LW Emergency Preparedness Committee*

## Summary of Leisure World Board of Directors Meeting

April 30, 2024

Paul Eisenhaur

The following is a summary of that meeting.

- All LW residents are encouraged to attend HO-6 property insurance presentation; LW-- Representatives from USI Insurance Services will discuss HO-6 (condo) insurance and what it covers at a presentation on Thursday, May 2, from 9:30-11:30 a.m. in Clubhouse I.
- A legal discussion of the LW Trust Structure was facilitated by the law firm of Davis, Agnor, Rapaport, Skalny LLC. This firm has been looking at possible restructuring of the 60 year old Trust One and Trust Two documents. When written, the bank lender required a second Trust by LW. This unique structure has always made interpretation of these documents overcomplicated and extremely cumbersome. The LW BOD has directed said law firm to study the existing structure and options to restructure both Trusts. The law firm has been working on this and asked to look at all options/scenario impacts, and will make a recommendation. Any change must have compelling reason considering the high costs involved. NOTE: any change to the Trust can only be authorized by significant majority of the LW mutuals. Deed transfers, property transfers, government recordation are very significant costs that would have a impacts on different plans.

Three scenerios were presented in detail for the BOD to consider persuing:

1. Merge two Trusts; maintain Trust Structure
2. Amend Trust1; terminate Trust2 (distribute all property to Trust1) \*\* recommended by law firm
3. Terminate Trusts; reorganize as one Trust/LLC

The LW BOD passed a resolution to have law firm proceed with a draft of the 2nd scenario to present to the BOD for a vote. The draft will be provided within a few months, but the entire process to change the Trust structure through mutual authorization will take many months longer.

- The LWMC phone system upgrade is entering it's final phases.
- The Weichert lease has been renewed with a rent increase; they will be moving to new admin bldg.
- The new PPD Director starts in May.

- New Administration Building:  
To avoid higher delay costs, there have been some cost overruns that would complete the job in a more timely manner.

Sitework curbs and sidewalks in front of the building and concrete plaza at building entry to be completed in April, weather permitting.

During May 13-17, about 60% of the parking lot is to be repaved, including golf parking. Remainder to be repaved after the existing Administration Building demolition occurs and the upper parking lot is completed.

Pepco transformer to be delivered and installed near clubhouse loading dock mid-May, allowing permanent power start-up and testing of all mechanical/electrical equipment.

All mechanical equipment on site and being installed for service testing.

Interior furniture delivery scheduled for end of May; building occupancy scheduled for mid- to late June.

Once vacated, existing Administration Building will have asbestos abatement; building then to be demolished, then site regraded for new parking construction.

- Transportation: Three shuttle buses are currently operating.

### Action Items:

1. The LW BOD approved:
  - the appointment of Sherry Weaver to the Communications Committee for the remainder of the year.
  - the apppointment of Linda Wacha and Ann Ferren as co-Chairs of the Community Planning Cmte for the remainder of the year.
2. The LW BOD approved the adoption of the charter of the Budget and Finance Cmte to state that it will collaborate with Management and other Standing Committees to review the annual operating and capital budgets. Provide analysis, support and recommendations to them as requested or as required by the committee's charter. The BFC's review will include but not be limited to fee schedule, capital purchase requests, projected costs and sources of funding.
3. The LW BOD approved a recommendation by the LW Executive Committee to change existing to convert Executive Cmte mtgs to a BOD work session. As with the existing mtgs, most decisions are internal and are not binding on the BOD. But any decision made will first consider resident



### Save The Date:

**May 23rd @ 9:30 AM. Mutual 10 Board of Directors Meeting.** Sullivan Room in Admin. Building. Zoom option available.

### 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 Eisenhaur (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.



## REMINDER

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

## Whom to Call? May 2024

This list is updated from time to time and distributed with *The Kelmscot Village Tidings*, which includes important contact information each month. *Additional* resources are listed in the Leisure World Resident Directory.

The *Rules and Regulations* document, which defines maintenance responsibilities, is available from our Mutual Assistant, Shanti Martin and on the Mutual 10 Website, lwm10.com.

**Contact the Main Gate at 301-598-1044 for the following:**

- For emergencies and security issues.
- To report a power outage.
- To request urgent maintenance after hours.

<b>Mutual Operations Department</b> – For repairs that are a Mutual responsibility, or to learn who is responsible.		
Admin. Assistant - Waleska Carcuz	301-598-1375	WCarcuzlafuente@lwmc.com
Mutual Assistant - Shanti Martin	301-598-3989	Admin@lwm10.com
Property Manager - Lee Shields	301-366-8001 cell 301-598-1342 office	LShields@lwmc.com
M10 Maintenance - Peter McPhie	301-598-3692	Maintenance@lwm10.com
<b>Grounds Maintenance</b> – For grounds, landscaping, trees, pest control, etc.		
PPD – Select “Grounds” option	301-598-1500	Grounds@lwmc.com
M10 Grounds - John Hurd	240-970-5046	HurdJohn@gmail.com
<b>Other Services</b> – For repairs that are not a Mutual responsibility.		
Home repairs and services	301-598-1500	PPD or a licensed contractor
Street and walkway lights	301-598-1500	PPD dispatcher
Power outage, any time	301-598-1044	Main gate (do not call Pepco)
After hour support, emergencies	301-598-1044	Main gate
<ul style="list-style-type: none"> <li>• Urgent repairs     Single fixture drain backup, etc. May incur after-hours charge.</li> <li>• Emergencies        Tree or branch down, flood, sewer backup, power out, etc.</li> </ul>		
Comcast - LW residents only	855-638-2855	comcast_leisureworld@comcast.com
<b>Other Communications</b> – Keep in touch with Mutual 10 and with Leisure World (LW).		
M10 Communications - Sue Morrisson	301-980-9132 cell 301-942-8726 home	Tidings@lwm10.com
Websites	Mutual 10 LW Residents	lwm10.com Residents.lwmc.com
Contact the Mutual Assistant to receive Robo-Calls with notifications from LW and Mutual 10, and to be set up with online access to clear your visitors for entry to LW.		





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## Olney Counseling Center and Leisure World Partnership

Olney Counseling Center has been providing trusted, comprehensive, mental health therapy to Montgomery County and Leisure World for over thirty years. Olney Counseling Center's highly trained licensed professionals specialize in working with older adults and their unique struggles for over 20 years. After the pandemic, the partnership between Olney Counseling Center and Leisure World was inevitable. According to Susan Montgomery, Director of Social Work, "Olney Counseling Center was at the top of our list" in providing mental health therapy to the residents. Since that time, our staff has been working closely with Leisure World social work staff to ensure that residents have premier mental health services.

Our therapists provide evidence-based therapy to address grief and loss, coping with serious illness, social isolation or loneliness, adjustment to life changes, and any other issues that may increase anxiety, depression, and/or other mental health concerns for Leisure World residents. We also provide medication management for those in need.

### ACCEPT MEDICARE AND SECONDARY INSURANCES

All Billing Completed by Olney Counseling Staff

Olney Counseling Center provides four treatment locations for Leisure World residents:

1. Onsite In-Person at the Leisure World Medical Center, M-Fri 8:00 A.M. to 5:00 P.M.
2. In-Home Therapy for residents who have trouble getting out or are homebound M-Sat 9:00 AM to 6:00 PM
3. Olney Counseling Center Olney office: 3300 Olney Sandy Spring Rd. Suite 340, Olney MD [Olney Counseling - Google Maps](#)
4. Virtual Session

TO MAKE AN APPOINTMENT:

CALL 301-570-7500

EMAIL [office@olneycounseling.com](mailto:office@olneycounseling.com) or [www.olneycounseling.com](http://www.olneycounseling.com)