



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

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301-980-9132  
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516-650-3778  
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240-970-5046  
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202-253-9831  
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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

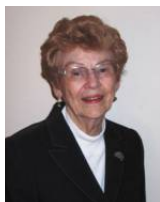
LW Insurance (for fire, flood, major damage): 301-598-1091

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

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855-638-2855  
comcast\_leisureworld@comcast.com



### A Word From Our President

Jane Salzano

While “official” Fall is still a few weeks away (Fall Equinox is September 22nd), we are uncharacteristically enjoying an early taste of fall weather here in the DC area. We certainly had our record hot days this summer and it looked like it might never end, but here we are in the first week of September with our windows open, sweaters on our shoulders, and blankets on the beds. So refreshing, even if it is for only a little while. I expect we will still be in store for more hot, humid days. A little more rain might be nice, too, inconvenient though it may be sometimes. But the apples are ripening and almost ready for picking and eating and making pies and cobbles. Pumpkins are waiting in the fields for little hands to grab them up and begin their transformation from a simple, ordinary squash into something magical. And, of course, the daylight time is getting shorter and the darkness longer. Getting to be time to cozy up with your warm shawl or soft blanket and a good book (you can get one from our two “Birdhouse Libraries” along the walking trail)

The fall months also bring many events, both fun and informative. Our Fall Happy Hour will be held on Hallowe’en (October 31) this year (see Hospitality Report on page 3) as well as some good informative events and an Open House for our new Administrative Building (Sept. 17. See “News You Can Use” on page 5). There are many other good tidbits and smiles and thoughts scattered throughout this newsletter, so please take the time to read it 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, healthy, and to just plain have fun!

Hope to see you around the Mutual soon!



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## Mutually Yours...

[Editor's Note: Last month's issue of *The Tidings* featured a few words about kindness in the *Word From Our President* article on the cover page. The incident described in the following article is the embodiment of what was expressed in those words.]

### Two Kind Angels

By: Bob Morrisson

Saturday, August 24, 2024, was another day, much like the past few days, and for me that was not necessarily a good thing. Actually, Saturday was a low point in my week.

I have been having mobility issues for a while. I cannot move quickly and I am not as steady on my feet as I might like to be. Earlier this week my medication was adjusted. This resulted in several days of hills and valleys, with Saturday finding me near the bottom of a deep valley.

Around 3:15 the patio doorbell rang. I had trouble getting to the door and I was a bit upset with myself because of it. I was greeted by two smiling children, each holding a cup of ice cream. They gently pushed the cups toward me saying, "They are from Miss Jane." I was at a loss for words and just stood there. The two pushed their cups in my direction again, at which point I accepted their gifts and thanked them profusely. As they left, they called to me and said, "Have a good day."

Have a good day? Did I ever! My wife, Sue, and I savored every drop of ice cream. Mine was Cherry Garcia, my absolute favorite. You see, Saturday was the day of our annual Ice Cream Social, which was staged right behind our home. As close as it was, I did not feel up to going outside. That visit was truly a spirit lifter.

I am so grateful to the angels bearing their gifts and to "Miss Jane" for her thoughtfulness. You had no idea of my situation. Things have taken a turn for the better since then.

Thank you!

"Try to be a rainbow  
in someone's cloud."

—Maya Angelou

## Belly Jogging\*

### Points To Ponder

- Isn't it funny how those irritating things your kids did seem so adorable when your grandkids do them?
- Problems today are so complex that even teenagers don't have the answers.
- It is pure bliss to do nothing, and then rest afterward.
- Think how much higher medical costs would be if Doctors bought current magazines for their waiting rooms.

—Submitted by John Hurld

## The Washington Post's Mensa Invitational

Do you remember the contest the *Washington Post* newspaper had each year for a while? I happened to come across the winners of the 2005 contest in my archive file. Definitely worth revisiting. Gets the mental juices going along with some out-loud laughing. The Invitational asked readers to take any word from the dictionary, alter it by adding, subtracting, or changing of one letter, and supply a new definition. Here are some of 2005 winners:

- Intaxication: Euphoria at getting a tax refund, which lasts until you realize it was your money to start with.
- Reintarnation: Coming back to life as a hillbilly.
- Bozone (n.): The substance surrounding stupid people that stops bright ideas from penetrating. The bozone layer, unfortunately, shows little sign of breaking down in the near future.
- Giraffiti: Vandalism spray-painted very, very high.
- Sarchasm: The gulf between the author of sarcastic wit and the person who doesn't get it.
- Inoculatte: To take coffee intravenously when you are running late.
- Caterpallor (n.): The color you turn after finding half a worm in the fruit you're eating.
- Dopeler effect: The tendency of stupid ideas to seem smarter when they come at you rapidly.
- Arachnoleptic fit (n.): The frantic dance you perform just after you've accidentally walked through a spider web.

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



## Treasurer's Report

Valdon Butler  
Treasurer

Our finances through July 2024 are as follows:

Income	\$1,109,964
Expenses	\$1,084,596
Excess	\$ 25,368
Variance from Budget	\$ 26,921
Reserve Balance 07/31/2024	\$1,145,851

Stay safe, stay connected . . . feel free to contact me with any questions about the community finances. I can be reached at [newyork2some@yahoo.com](mailto:newyork2some@yahoo.com) or by phone at (301) 288-7175.



## Landscape Report

John Hurd, Director

Happy Labor Day to Everyone! Speaking of labor, a lot of it has been going on in the Mutual. McFall & Berry have trimmed or removed a number of trees and there is still more to come. Two dead trees in Central Park are scheduled for replacement, as are at least three others. Areas where stumps were ground down or had plow damage and has dried out will be reseeded this fall now that the heat and drought are subsiding a bit. There has also been a significant amount of drainage work done with more of that to come as well.

As far as doing personal labor, now is the time to order and plant bulbs for next spring. You'll want to create a beautiful garden ... not a critter buffet. Examples of bulbs not on the diet list of our critters include Alliums, Daffodils, Hyacinths and Muscari, all of which are avoided by animals and produce gorgeous displays in a variety of heights and colors.

Just a reminder about maintaining your garden: Bushes should not be higher than the roof edge nor touch the siding. Beds should be free of weeds and neatly mulched. You can do the work yourself or use anyone else you choose. If you have a contractor you're pleased with let me know and I'll see about adding them to the list below.

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.

## Landscapers

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



## Hospitality Report

Cris Rowse

Well, our August 24th Ice Cream Social was delicious, both in taste and in conversation and relaxing. It was a hot date, but the shade was delightful and we just "chilled." Thank you to all who helped organize, set up and take down. You are greatly appreciated!

Our next event on the horizon will be our **Fall Happy Hour**, which will be held on **Thursday, October 31st – Halloween!** We will meet from 4:00 to 6:00 PM in the Chesapeake Room of Clubhouse I for yummy appetizers and great companionship. Since it's Halloween, feel free to wear a costume if you like. **Save the date!**

**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!

## New Resident Orientation

**Thursday, Sept. 12, from 3:00-4:30 PM**  
**Clubhouse I, Crystal Ballroom**

This event offers insights into services provided by Leisure World management and their vendor partners such as MedStar Health, Signal Financial Federal Credit Union, and others. Attendees will have the chance to interact with staff and representatives from various on-site vendors.

Free, but registration is required. Email [Communications@lwmc.com](mailto:Communications@lwmc.com) (put "NRO" in the email subject line) and include your full name, phone number, and mutual number (i.e., Mutual 10).



## Summary of Mutual 10 Board of Directors Meeting

August 22, 2024

Ann Schindler, Secretary

At the request of President Salzano, Minutes of previous M10 Board Meeting ( July 25th) and the Agenda as presented were approved by general consent.

The Community Report was given by Lee Shields, M10 Property Manager. Please refer to Paul Eisenhaur's Community Report in the Leisure World BOD Summary below. Any questions please reach out to one of us.

### Mutual Business:

1. Actual Income for the Month, \$347,146.20 was slightly over Expenses of \$342,246.30, adding approximately \$4900 to bring our cash balance to \$137,417.01
2. Minor reimbursement of \$52 was paid for outside printing of flyer.
3. M10 share of the auditing firm, BDO, bill for the 2023 Leisure World audit was \$2,055. This bill is shared by all Leisure World mutuals.
4. Mutual reserves are now at approximately \$1,200,000 million.
5. Several invoices were approved for the month of July, including a waterline leak for \$2600; additional invoice for Elmhan Court drainage problem to be held until all work is completed with a cap of \$5,000.
6. One ABM application was approved for a bathroom remodel.
7. Empty house policy: Shanti Martin continues to monitor any empty house situations that have been brought to the Mutual Board's attention.
8. Ice Cream Social will be held on Saturday 8/24 between 2 - 3:30 pm. Look for upcoming date for our Fall Social!
9. Sue Morrison Communications: is looking for resident news to share in forthcoming editions of *The Tidings*. Thanks again to Nancy Osgood and her News Distribution Team for a great job!

## Summary of Leisure World Board of Directors Meeting

August 27, 2024

Paul Eisenhaur

### Community Report:

- Golf Course - Cart paths from hole 9 through hole 18 are currently being reconstructed and should be completed in late September or early October.
- We are in the final stages of the 2025 operating

budget. Once completed, staff will be preparing for the 2025 capital budget.

- Staff are now in the new administration building. Upper level includes the reception area, Post Office, Signal Financial, Weichert Realtors, a business center, Large Board Room (Meeting Rooms A & B, Resales, Human Resources, and IT. The lower level includes Accounting, Mutual Services, Trust Services, Security, Risk Management, and Executive Offices.
- Working on scheduling meetings with each of the Mutual Services mutuals where Bob Kimble and Nancy Sprinkle will tour with the Presidents of those mutuals.
- Administration Building Update: LWMC staff has relocated into the new Administration Building allowing for demolition of the formerly occupied building followed with construction of new parking area located adjacent to Veteran's Park and the main entrance to Clubhouse 1. Before demolition activity, tree and vegetation removal occurred this past week and asbestos abatement is in progress. Demolition truck activity for two weeks will require closure of the existing upper parking lot entrance to only construction activity with directional signage and traffic control provided.
- Utility services will be disconnected to allow for building structure removal and site grading removal of four feet of soil before constructing new stormwater management systems, underground utilities for site lighting and EV charging stalls, new landscaping, and sidewalks. This will have no effect on Clubhouse 1 or LW residents. Demolition is scheduled to be completed around Labor Day with the new parking in service by early October, weather permitting.
- Transportation - Director and CFO discussed Point of Service sales for "Dial-a-Rides" to eliminate use of cash in the future.
- Ride service is available between the main entrances of the new Administration Building and Clubhouse I during final construction process. Hours are Monday through Friday, from 10 a.m.-8 p.m. and Saturday and Sunday, from 11 a.m.-7 p.m.
- LW Committee Chairs were announced for all but two committees.
- Sept 17 3-6, open house at Administration Building
- Trust documents working merged draft to LW BOD in about a month. Being an amendment of the Trust doc, it will be sent to all mutual boards for approval. 75% of the mutual votes must be affirmative to finalized.
- List of the current FEP2 projects and status was provided to BOD.



**M10 BOD Summary, continued**

**Action items:**

1. Strategic Planning Committee Charter – postponed to next month for more clarity of the committee's mission.
2. Rescind Motion #32 (04/27/21) and adopt motion for resale funding. The original motion assumed Montgomery Mutual's property management office would move into the new Administration Building. Space capacity prevented that move, so the resolution was replaced with a new resolution to address the situation.
3. Direct GM to move \$3800 from LW operating budget to LW resales to cover cost of resales due from Montgomery Mutual for unit dedicated to property management.

spent with the Montgomery County Maryland Police Department where he is currently the Commander of the First District Station.

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

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**Wednesday, Sept. 25th @ 10:30 AM**  
**Clubhouse I, Maryland Room**



**The A, B, C, and D's of Your Medicare Coverage**  
**Presented by the Leisure World Social Workers**

Have you ever wondered what your Medicare insurance covers? As we get older, it is more important than ever to understand what your insurance covers so that you can make the best decisions for yourself going forward.

To help answer some of your questions, the Leisure World Health Committee is sponsoring a free presentation by the Leisure World Social Workers to talk about the A's, B's, C's and D's of Medicare. The Social Workers are Leisure World employees and between them they have more than 150 years of social work experience. This presentation comes at a good time as Medicare Open Enrollment begins on October 15th and runs through December 7th. The presentation will cover a variety of Medicare topics including:

- What is Medicare Part A, B, C, D ?
- \*What is and is not covered by Medicare?
- Advantage Plans and Supplemental (Medigap) Coverage and Plans
- Why you should look at your Part D Prescription coverage during Medicare Open Enrollment
- Medicare, Home Care and Hospice
- Medicare coverage in rehab, subacute (skilled) rehab and nursing home care
- Medicaid in long-term care \*Medicare Saving Programs that may help reduce your costs

Come and learn everything you've always wanted to know about Medicare. There will be time at the end of the presentation to ask the social workers questions!

**News You Can Use...**

**Tuesday, Sept 17 from 3:00-6:00 PM**  
**New Administration Building**



**New Administration Building OPEN HOUSE**

The new Administration Building is now fully staffed and up and running! Come explore and see what's where and enjoy the beautiful, new two-level building at the Open House on September 17th.

**Registration is required** and can be made at the Lifestyle office of Clubhouse I or II, either in person or by phone beginning Tuesday, Sept. 10 at 9 a.m.

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**Tuesday, Sept. 17 @ 2:00 PM**  
**Clubhouse I, Potomac Room**



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

**Presenter: Captain Brian Dillman**

- ★ 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.**

Captain Brian Dillman has 32 years of law enforcement experience. The past 30 years has been



**Sepotember 26th @ 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.

**Save The Date:**

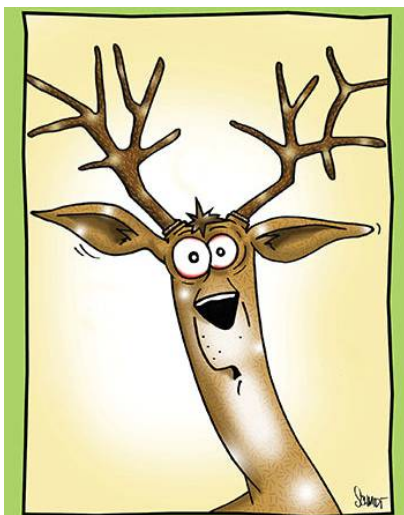
**October 31st from 4:00 to 6:00 PM. Fall Happy Hour in the Chesapeake Room of Clubhouse I.**

### Mutual 10 Speed Limit—15 MPH

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, not to mention our built-in “landscapers” of the four-legged kind who have the habit of walking across the road unexpectedly.

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.

Thank you all for being considerate and safe drivers both inside our Village and elsewhere.



### 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.

#### “That’s What It Says In the Rules and Regulations”

*(Note: If you do not have a copy of the current Mutual 10 Rules and Regulations, please contact Shanti Martin, 301-598-3989 or admin@lwm10.com.)*

Parking is often an issue in our compact, winding, twisting Mutual. This is especially true in some of the more narrow areas where there isn't space to park a vehicle on the road. Also, the yellow-painted curbs which indicate fire lanes are not available for parking at any time. Below is what is stated in Mutual 10's Rules and Regulations (page 7) about “Parking.”

#### Parking

All vehicles parked on a day-to-day basis must belong to residents or temporary guests and must have a valid license tag.

- No recreational vehicle (RV – a trailer, motor home, fifth-wheel camper and truck, camper, or boat) may be parked within the Mutual. These vehicles may be parked for one or two days for the purpose of loading or unloading but must not obstruct any driving area or be parked in a fire lane.
- No commercial vehicles may park overnight.

Golf carts shall not be parked on any street within the Mutual or between the street and sidewalk. Golf carts must be parked in the garage or on the driveway.

Parking or driving on grass is prohibited. Parking is not allowed in concrete turn-around areas. (*Rules and Regulations, Maryland Mutual No. Ten, pg. 7, Dec. 21, 2023*)

Please be mindful of your neighbors when you have visitors. If there is not space in your garage driveway for an extra car, please ask them to park in areas that are NOT yellow-curbed fire lanes. Also, please park such that other vehicles can pass. If you live close to Leisure World Boulevard, that is a good option for parking.