



Maryland Mutual Ten

www.lwm10.com

The Kelmscot Village Tidings

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A Word from Our President

Jane Salzano



How can there be only two months left in 2022? Time seems to pass quicker and quicker, especially when there is so much going on in your neighborhood!

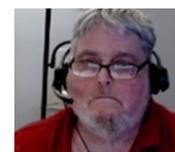
This month's *Tidings* features some great events and opportunities to finish out the year in great style! For example, on December 12th, we will be having our **Annual Holiday Happy Hour** (see page 6). A new monthly **non-fiction book club** is forming (see page 2). **FREE twice-monthly exercise opportunity** (delivering *Leisure World News* and *The Tidings* newsletter to mutual residents (see page 3)). **Toys for Tots** collection begins in the Administrative Building (see page 3). Help design, build, and stock our new give-one-take-one **outside library box** (see page 2). There is much more useful and important information in this issue, including winter heater safety suggestions, directors' reports, maintenance information, etc.

Important Note: By now you should have received your Mutual 10 Proposed 2023 Budget in the mail. Please review the contents and contact our Treasurer, Valdon Butler (see contact info in the left column on this page) no later than December 2nd.

As always, this issue of *The Tidings* is packed and is well worth taking the time to read. So curl up with a cup of hot tea, a nice warm afghan, and dive in! See you around the Mutual!

Vice President's Corner

Bob Morrisson



The leaves are falling and will soon adorn your gutters. The crew from J and M will clean your gutters and downspouts and repair any problems they find. They will remove debris that falls but they are not supposed to blow leaves from your garden. Please notify me if you do NOT want them to clean up their debris.

Note that McFall & Berry will soon be blowing leaves from lawns and gardens. If you do NOT want your gardens cleared, be sure to install red reflectors on either side of each garden. →

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November Musings

“Give thanks with a grateful heart” is the opening line of one of my favorite church songs. I don’t know about you, but my heart is often not grateful. Instead, it can be

downright grumpy and full of “stuff” which causes pain and sadness, not thanksgiving. If we pay attention to the news, it would seem there is very little to be grateful for in this world. So much suffering, greed, corruption, warring, thoughtlessness, etc., etc.

But then I get a little “nudge.” Look at the bright red leaves on the tree across the green! See the way the leaves float on the air currents to land wherever they may, and then be content to stay there and turn to new soil for the spring. Feel how warm and bright my home is when I walk in from the cold outside. My cat greets me with sweet “mrrrps” and crooked tail held high in delight. And I have friends and family who care about me and, even in my sometimes downward-looking state, still want to be around me and encourage me. So many things in just my little sphere of existence that contain beauty and wonder and peace. I just have to have the eyes to see it and the heart to take it in and allow it to change me.

No matter what your Thanksgiving looks like this year, take time to look around you and open your eyes and heart to the peace and beauty which exists even in the midst of our tumultuous world.

Vice President’s Corner, *continued*

As freezing weather approaches, please turn off the shutoff valves for your hose bibbs (sillcocks) to prevent pipe freezing. There should be a lever valve in a lower kitchen cabinet near your patio, and a valve in your front door closet. Vertical is on and horizontal is off.

Leisure World will install all-way stop signs on Leisure World Boulevard at the Connecticut Avenue and Norbeck Boulevard entrances. When the signs are newly in service some people may fail to observe them so be careful and watch for pedestrians.

Maintenance Activities

As of November 3rd we have opened 143 work orders for 2022. We currently have 21 resident requests in progress, along with three projects. I try to keep residents updated with the status of their requests. Please feel free to contact me if we have not communicated about your request for a while.

Upcoming Projects

- Roof replacements are in the planning stages.
- Dryer vent cleaning is being planned for 1/3 of our units this winter or in the spring.
- Asphalt roadways have been inspected and we are working with Veirs Paving to schedule repairs. This includes the round courts and our three roads, Kelmscot, Deerhurst, and Ludham.
- A main water shutoff valve in one unit is scheduled for replacement, which will mean cutting off water to a group of homes for 2-3 hours. Affected residents will be notified.

Electricity Reminder

For many years the 17 Master Meter Mutuals, of which we are one, have enjoyed discounted electrical rates. The company providing our power is now out of business and we are paying full retail for our power. Leisure World’s energy consultant is scrambling to find a better rate. Please do whatever you can to help conserve electricity.

ONCE THE LAST LEAF	TURN OFF HOSE BIBBS
HAS LANDED	IF YOU PLEASE
WITH A FLUTTER	OTHERWISE
WE WILL COME AND	YOUR PIPES
CLEAN YOUR GUTTER	MAY FREEZE
MUTUAL 10	MUTUAL 10



**“Book Nook”
Announcements**

New Book Club. A new Non-Fiction Book Club is being formed. We will meet on the third Thursday of the month, which is November 17th this month (no Zoom option) in the Potomac Room of Clubhouse 1. If you would like to join us, please contact me, Jane Salzano, at janesalzano@gmail.com or 301-928-2653.

Mutual 10 Library Project. We saw a Little Lending Library in Mutual 16 the other day. It’s a bring-a-book/take-a-book system, although you don’t have to bring one to borrow. We would like volunteers to help design and build one for our Mutual. We have found a pattern book for these boxes on the internet, but are open to new ideas, especially weather-proofing. Please call either Jane Salzano (301-928-2653) or Cris Rowse (301-452-0358) if you’d like to be a part of this project.





Spotted at the Leisure World Octoberfest

Ann Schindler recently attended the Leisure World Octoberfest with Jane Salzano, Cris Rowse, and Ann Ferro. She writes, "We really had a good time together. It was a very well-run event, considering it was a drizzly afternoon. The tent was packed! Food, especially the red cabbage, was a big hit with my table mates!"

Ann snapped this great photo as proof that a great time was had by all (Ann, left; Cris, center; Jane, right). Thanks, Ann!



Free Twice-Monthly Exercise and Help Your Mutual, Too!



Sounds like a good deal, right? Mutual 10 provides to-the-mailbox delivery service twice monthly for the *Leisure World News* and *The Tidings* newsletter. Each delivery person has a block of homes he or she is responsible for, so it's not too overwhelming. A side benefit is that you might get to meet some neighbors you haven't seen before, and you get to enjoy the beautiful grounds of our Mutual.

Contact Cathy Kyle at 301-706-6477 if you want to take advantage of this opportunity to help yourself and your Mutual.



Weichert, Realtors began collecting new toy donations on Monday, Oct 24. A collection box is located at

the Weichert, Realtors desk in the lobby of the Administration Building.

All types of **new** toys for all ages are welcome: games, footballs, basketballs, models to build, dolls,

plush animals, books, coloring books, crayons, paints, building sets & blocks, jigsaw puzzles, arts & crafts. The last day to bring donations is Wednesday, Nov. 23. Boxes will be emptied frequently and donations will be placed in a secured Weichert storage room.

Thank you in advance for donating to The Weichert Realtors collection for the Toys For Tots Marine Corps Reserve program. You have been very generous and creative with donations in the past. Questions? Call Marilyn Chmielewski 301-598-4222.



Maintenance Tidbits

The Numbers Game

Help us to help you by including your unit number, such as 299-A, when you request maintenance. Most records are filed by unit number, not by address. If you are not sure what your unit number is, there are several ways to find out:

- The Mutual 10 map, included in your welcome packet.
- Official Leisure World documents.
- Shanti Martin (our Mutual Assistant) or I will be happy to let you know what it is.

All requests we open are assigned a work order number, such as 22-234. This number is used to track your request, so please include it in the e-mail subject line or tell us when you call.

We Light Up Your Life

Mutual 10 is one of 17 Master Meter Mutuals, which share the cost of their electricity. None of us have accounts with Pepco, our electric utility. Your HOA fees include the estimated cost of your electricity. Offers to save money by switching energy providers or water suppliers do not apply to us.

Let the Buyer Beware

If you receive an offer for a free inspection or evaluation of some sort, it could be a scam.

The Mutual 10 welcome packet includes a list of maintenance responsibilities – we maintain the building exterior and the grounds and you maintain your living area. If the Mutual covers an expense, there is no reason to have a "free" inspection or other service. If you allow a contractor to work on your home, you will be liable for the cost, even if it would normally be a Mutual expense. The areas you pay to repair may become your responsibility, and this will continue with future owners.

If you receive a call from an unknown company offering a free inspection or survey, politely refuse their offer.



Treasurer's Report

Valdon Butler
Treasurer

Our finances through September 2022 are as follows:

Income	\$1,019,425
Expenses	\$1,096,630
Excess	\$ < 76,751>
Variance from Budget	\$ < 39,136>
Reserve Balance 08/31/2022	\$ 990,940

Mutual 10 continues to maintain a strong balance sheet and solid cash flow. The beginning of the year is as expected, and we are financially on target. The utilities took a hit which impacted our Year-to-date balances but that is not unusual for this time of year. Thank you to all residents for doing their part to help keep utility cost down. It is helping the community maintain control of cost and supporting a well-balanced operating budget.

NOTE: The proposed 2023 budget for Mutual 10 has been mailed to each resident. Please read it over and send any comments or questions to me **no later than Friday, December 2nd.**

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

Leaves have been falling fast and furious because of all the wind. Despite that, Mutual 10s deciduous trees have given us a great show this fall. We will have two more leaf pickups. The last day for garden waste pickup is Monday 28th (after Thanksgiving). After that you have to take the bags to the landfill in Gaithersburg. I have added a new landscaping contractor to our list. He is available weekends.

Our sign to honor Dora Pugliese has been placed on the rainscape garden located on Kelmscot between Lindsey and Bigby. Please stop and take a look. The sign was made by the LW Wood Shop using high technology and designed by our by neighbor, Donna Leonard. Who was Dora?



She was a feisty little Master Gardener who for many years was Landscape chair for Mutual 10. As a Master Gardener, Dora planted trees, created new beds and kept McFall & Berry and her assistants on their toes. A fine cook and great friend, those of us who knew her miss her greatly. We placed the sign in the Rainscape Garden as Dora was responsible for applying and receiving a grant from Montgomery County to prevention erosion on the hill.

I am a member of the LAC committee whose last project of the gardening season is to redo the landscaping around the Globe. This is being done with current monies and should greatly enhance the area.

Finally I wish you all a safe and happy Thanksgiving. If you are new to us please know I am available to help with any landscape issues. Christine Petersen, cmpkayak@gmail.com, 757-414-3849

Landscaping Contractors

Jovy Lopez	301-537-9156
Jose Mayorga	301-346-5890
Bill Bowers	301-831-7893
Carlos Gavida	240-305-8813
Marcus Birznieks	301-610-9721



Hospitality Report

Cris Rowse
Director

On October 27th, we had another successful Happy Hour Appetizer event. This was Fall/Halloween themed and everyone enjoyed seeing friends and neighbors and meeting some new mutual residents. The appetizers were yummy!

Our next event will be our Holiday Happy Hour on December 12th from 4-6 pm in the Chesapeake Room of Clubhouse I. Bob Kimble will be DJ-ing again, so make sure to wear your dancing shoes. See the flyer on page 6 for details. If you haven't attended one of these events, this would be a great one to come to. Good people, good food, good music! Who could ask for more?

Our President, Jane Salzano, and myself have been visiting new mutual residents and welcoming them to the community. We give each new resident a packet of helpful information about our Mutual. If you are a new resident and have not been visited by us or received the packet, please contact me so we can arrange to come and meet you. Call 301-452-0358.

Summary of Mutual 10 Board of Directors Meeting October 27, 2022

Paul Eisenhour, Secretary

Community Report: Given by Assistant GM Melissa Pelaez

- Year to date: Net Revenue over Expenses is unfavorable to budget by \$276,892
 - Largely a shortfall in income has been the cause.
 - An improvement of about \$81k from last month was realized.
 - Though the LW budget is capped by the inflation, utility costs are not capped and are non-discretionary and cannot be negotiated to a lower charge.
- Total property transfers for September: 43 (month)/350 (YTD) which is significantly greater than at this point last year.
- Non high rise RFID will begin in December.
- Clubhouse 1 Renovation - CPAC approved the cut ramp - PPD to execute.
- Administration Building - The MNCPPC (Maryland National Capital Parks and Planning Commission) public hearing is scheduled for Thursday, November 3rd at the County's Wheaton headquarters. The bid and contract process will occur ahead of year-end construction cost increases with time allotment for long-lead equipment procurement, such as electrical switchgear, storefront systems, structural steel, elevator, and lighting. etc. The construction schedule start will be March 2023 with contractor site prep and mobilization to occur in the month prior.

Mutual Business:

1. A.B. Veirs quote for paving has been received and is being considered.
2. Significant increase of monthly condo fee driven by increase in electricity rate. This resulted when the LW electricity service provider (who bought electricity at a reduced bulk wholesale rate) went bankrupt. It forced LW to buy it's electricity at much higher PEPCO retail rates.
3. Final mutual budget will be sent to unit owners for a 30-day comment period.
4. Approved invoices paid.
5. A sign honoring the previous director in charge of Mutual grounds and landscaping, Dora Pugliese, has been installed in the rainscape garden located on Kelmscot Drive.
6. Discussion to install mini-book libraries on Mutual common property was held. The LW woodshop to build the cabinets. The board approved up to \$200 for the expense.
7. Next Mutual 10 event is scheduled for Dec. 12 in the Clubhouse I Chesapeake Room from 4-6pm; keep an eye on the Tidings for more details.
8. Currently identifying tree removal and planting needs.
9. Need more backup paper delivery volunteers.

10. This month's submitted ABM's approved.
11. Reserve study company identification has been reduced to Reserve Advisors or DMA. DMA to present next month to the board.
12. Currently getting three company bids for roofing.
13. Due to a scheduling conflict with Thanksgiving, the next board meeting will be Thursday, November 18th at 9:30 AM.

Summary of Leisure World Board of Directors Meeting October 24, 2022

Paul Eisenhour, Secretary

- Management is currently interviewing for a general counsel to be on retainer, as opposed to seeking out a lawyer when a legal need arises.
- Year to date: Net Revenue over Expenses is unfavorable to budget by \$276,892
 - Largely a shortfall in income has been the cause.
 - An improvement of about \$81k from last month was realized.
- Management is focused on cost containment efforts, but those efforts are limited due to the increase in certain expenses that can't be reduced. Utilities, for instance, are about \$88k unfavorable, due primarily to electricity. Had utilities performed to budget, the expense favorably would have been about \$150k, showing management's focus on reducing expenses.
- Total property transfers for September are 43 (month) / 350 (YTD) for \$2,449,452 contribution to the Resales Fund, which is significantly greater than at this point last year.
- Physical Properties Department - The Business Manager/Facilities Director position has been filled. Customer Service and property staffing are the first priorities
- M&O (Mutual Operating with LWMC) Agreements are in the process of being prepared and will be distributed by management during the week of October 17th.
- A schedule has been made for RFID installations to be completed by the end of the year.
- Clubhouse 1 Renovation - The new Terrace Room restaurant entrance and Maryland Room expansion are functional and in use. Installation of a curb ramp at the circular drive drop-off will occur in late October following CPAC's design option approval at their October 17th advisory committee meeting.
- Admin Bldg - The MNCPPC (Maryland National Capital Parks and Planning Commission) public hearing is scheduled for Thursday, November 3rd at the County's Wheaton headquarters. The bid and contract process will occur ahead of year-end construction cost increases with time allotment for long-lead equipment procurement, such as electrical switchgear, storefront systems, structural steel, elevator, and lighting.

LW BOD Summary, continued

etc. The construction schedule start will be March 2023 with contractor site prep and mobilization to occur in the month prior.

Action Items:

1. The LWCC BOD approved a CPAC (Community Planning) resolution for a Master Plan RFP for Trust facilities going forward. This action only approves the vetting of professional Master Plan companies that are qualified to develop a long-term planning document based on the needs of the community.
2. The LWCC BOD directs that all hybrid meetings (Board and Executive Committee) will be open to all residents who wish to attend in person. The limitations placed on in-person meetings by the CDC, State of Maryland, and Montgomery County will be followed. Only members of the Board or Executive Committee shall sit at the table for their respective meetings
3. The LWCC BOD approved a resolution to dissolve the Tennis and Pickleball Advisory Committee (TPAC). Oversight of this activity will be the responsibility of the Lifestyle Department.
4. The LWCC Board of Directors approved the appointment of membership to the Government Affairs Advisory Committee (GAAC). These people will be in addition to the previously appointed committee Chair. Unlike all other AC's that are constituted Jan. 1, this committee is constituted to coincide with the Maryland Legislative session)
5. Approval of the Medstar contract was postponed by the LWCC BOD until their November meeting. More input is needed from both sides.

EPAC Emergency and Preparedness Information

Home and Fire Safety

On Thursday, October 13th, Montgomery County Fire and Rescue Service (MCFRS) and Leisure World business units and advisory committees hosted an Fire Safety Symposium. Several persons from Mutual 10 attended the symposium and picked up some vital information which will be shared here in the newsletter over the next few months, presented in a full sheet flyer at the end of the newsletter.



KEEP WARM KEEP SAFE

Winter Home Heating Safety

This month, as we head into the winter season, we are featuring "Heating Safety: How to Stay Warm and Safe This Winter." There is information about safe operation of space heaters, wood-burning fireplaces, and other items we use to stay warm. Please take a moment to read this flyer carefully and heed the advice contained therein.

If you have any questions about the safety or condition of your stand-alone heating units, call an electrician or our maintenance director, Bob Morrisson (301-942-8726). If you have doubts about any electric or fireplace units, **DO NOT USE IT!**

Holiday Season Afternoon Get-Together!

Monday, December 12th

4:00 to 6:00 PM

Chesapeake Room in Clubhouse 1

Bring An Appetizer To Share

DJ Extraordinaire Bob Kimble Will Be Spinning Disks, so Bring Your Dancing Shoes!

A Cash Bar Will Be Available



November 18 @ 9:30 AM. Mutual 10 Board of Directors Meeting. Sullivan Room in Admin. Building. Zoom option available. Please contact one of the directors.

December 2. Comments on Proposed 2023 Mutual 10 Budget due to Mutual 10 treasurer, Valdon Butler.

December 12 @ 4:00 PM. Holiday Happy Hour. Chesapeake Room in Clubhouse I.

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.



Recognizing Mutual 10 Neighbors

In an effort to familiarize all Mutual 10 residents with each other, a picture gallery has been set up on our mutual website (www.lwm10.com). To have your picture posted, please send a "head shot" (preferably digitally) to Paul Eisenhour, paule@lwm10.com.



Comcast Customer Service Contact

If you are experiencing something serious (TV or Internet), contact Willis Gray (LW Customer Account Rep.) on 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.

**"Even in the trials of life,
if we have eyes to see them,
we can find good things
everywhere we look."**

—Joanna Gaines

- **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) 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, NOT 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.

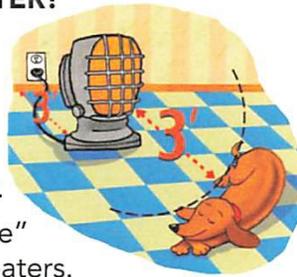
Heating Safety



There is something about the winter months and curling up with a good book by the fireplace. But did you know that heating equipment is one of the leading causes of home fire deaths? With a few simple safety tips and precautions you can prevent most heating fires from happening.

BE WARM AND SAFE THIS WINTER!

- »»» Keep anything that can burn at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- »»» Have a three-foot "kid-free zone" around open fires and space heaters.
- »»» Never use your oven to heat your home.
- »»» Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer's instructions.
- »»» Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- »»» Remember to turn portable heaters off when leaving the room or going to bed.
- »»» Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- »»» Make sure the fireplace has a sturdy screen to stop sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home.
- »»» Test smoke alarms monthly.



Heating Equipment Smarts

Install wood burning stoves following manufacturer's instructions or have a professional do the installation. All fuel-burning equipment should be vented to the outside to avoid carbon monoxide (CO) poisoning.

Install and maintain CO alarms to avoid the risk of CO poisoning. If you **smell** gas in your gas heater, do not light the appliance. Leave the home immediately and call your local fire department or gas company.



FACT

Half of home heating fires are reported during the months of **December, January, and February.**

Call 311 for a **FREE** Home Safety Check



SCOTT E. GOLDSTEIN
Montgomery County Fire Chief
www.mcfrs.org/mcsafe