



MARYLAND MUTUAL TEN  
WWW.LWM10.COM

## THE KELMSCOT VILLAGE TIDINGS

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Cathy Kyle (Distribution)  
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### Important Contacts

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

Daytime: PPD—301-598-1500

After Hours (Main Gate):

301-598-1044

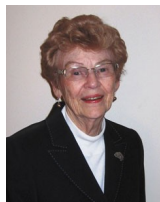
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### A Word From Our President

Jane Salzano

Fall is almost here! How can that be? Even though Fall officially begins on September 23rd at 2:49 AM, September seems to be one of those transitional months where it isn't quite fall, but it's not really summer either. In this area, we can see temperatures in the 90s as well as lows in the 60s and even 40s at night. It's also a time of harvest for many important crops which we all have come to depend on, like crisp apples, juicy peaches, all manner of squashes, corn, wheat, etc. And we can enjoy Fall even more now that we live in our beautiful Kelmescot Village with all the trees of different hues. And except for a small patio and area around our homes, someone else does all the leaf raking/blowing/hauling! Isn't that great?

Fall also brings another opportunity for us to gather and enjoy each other's company. On October 12th, we will be having our "Fall Happy Hour" from 4-6 pm in the Chesapeake Room of Clubhouse I. Further along in the year, we will be having a Holiday Buffet Luncheon at The Grill in Clubhouse I. Details are in the Hospitality Report on page 3.

In this issue of the newsletter you will read reports from many of areas overseen by our Directors, learn about important and interesting Leisure World seminars (News You Can Use on page 5, as well as some poetry (page 2). These are just the tip of the iceberg of what goes on behind the scenes. I also recommend that you read the Summaries of both the Mutual 10 Board of Directors meeting and the Leisure World Board of Directors meeting. This will give you a bigger picture of what it takes to run a residential area such as Leisure World.

Along with reading this newsletter, the *Leisure World News* is a great source of events, classes, seminars, specialty groups, etc. which highlights the wonderful diversity of our community. There are so many ways to keep active, both physically and mentally, as well as to help others in our community through volunteer efforts. It's all there for you to discover.

Hope to see you around the Mutual!

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## Vice President's Corner

Bob Morrisson

### Fall Is Approaching

As we move into September the weather will be cooler and less humid. This means we can use nature's air conditioner, at least at night, by opening the windows and enjoying the fresh air.

It is time to prepare for the coming winter. Have your heating/ventilation/air conditioning (HVAC) equipment serviced to help prevent a failure. If you have a PPD high option service contract, they should contact you to set up a time to check your system.

It is also time to ensure that your car is ready for winter. An old car battery can fail in very cold or very hot conditions. Worn tires may be unsafe on icy or snow-covered roads. Surfaces with damaged paint or other defects can allow salt water to begin rusting your car's body from the inside out.

### Fall Maintenance

Several maintenance projects are scheduled for the coming months. Details will be covered in future editions of *The Kelmscot Tidings*. PPD will clean the dryer vent for all 158 units. This is now an annual event. Once the leaves have fallen, your gutters will be cleaned.

McFall and Berry will blow leaves away from your home. If you do not wish to have leaves removed from your garden, place small red reflectors on either side of each area. Contact me or John Hurld for details.

### Future Projects

**Electrical panels** are inspected every five years. Problems noted will be fixed to ensure the panels are safe. This work is in the planning stage.

**Roofs replacement** for several units will begin soon. We are currently awaiting proposals from several companies.

**The Application for Building Modification (ABM)** system has moved from PPD to Mutual Services. The procedure and the form are being revised by our property manager and others. Insurance procedures are being documented to help eliminate problems with handling insurance claims. We hope to distribute them soon.

### Electric Vehicle Charging Stations

Mutual 10 has a policy for installing a charging station for an electric vehicle (EV) in your garage.

**The procedure and a form are included with this issue of the Tidings.**

As EVs become more prevalent, it is essential they

be charged safely, and that the cost for the power used is paid to the Mutual. We are working with Accounting to implement the collecting of the charging fees.

If you currently have an EV please contact Shanti Martin, our Mutual Assistant. If you need to install a charger for a new EV, please send the EVCS form to Shanti or any Board member.

## Poetry Corner

Submitted by Cathy Kyle

*[Editor's Note: This is an excerpt from an unknown publication.]*

### As the Days Fly By

The poetry of 101-year-old Rose Buesch addresses the age-old question, "What is the meaning of life?" To celebrate Founders' Day 2011 in her hometown of Morristown, NJ, Ruesch contributed this keynote poem.

#### Time

We are all born to a world of change.  
Though we may never know why  
We grow and laugh, and cry  
And the days fly by.

And some look back with little more  
Than regret and a wistful sigh,  
Or worry their way toward the future,  
Or do their best to deny  
That the days fly by.

Each moment in time is a gift that comes  
And goes in the blink of an eye.  
We question, as always, the meaning of life  
And "to live" is the only reply.

So I celebrate you in the here and now –  
May you live as well as life will allow,  
And may your spirits be ever high –  
So they, too, fly  
As the days fly by.

Ruesch, who received a bachelor of Laws degree at Rutgers-Newark in 1933 and passed the New Jersey Bar Exam in 1935, was Morris County's (NJ) first female lawyer. Following her legal career, she was a kindergarten teacher and a social worker, among other things, leading to 101 years of experience that qualify her to wax poetic on the precious gift of life.

*[Rose Danna Ruesch passed away in 2014 at the age of 103.]*



## Treasurer's Report

Valdon Butler  
Treasurer

LW Corporate Finance has experienced some unexpected delays. Therefore, the Mutual 10 July 2023 financials were not available at the time of the publication of the newsletter.

Thank you again for your continued patience during this accounting system changeover.

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 Hurd, Director

September is upon us, some leaves are already falling, daylight hours are shrinking and deer are fattening up on our shrubs and lawns.

Speaking of shrubs, a number of letters have gone out to residents reminding them of their responsibilities to keep their bed areas trimmed and weeded. There has been much progress and I thank those who are keeping Mutual 10 looking beautiful.

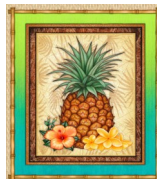
Speaking of grass, I have heard a number of complaints about the lawn mowing folks blowing the clippings onto the mulch around our plants and trees. I have spoken to the coordinator about this and will keep an eye on this situation.

Things that aren't so neat looking include two street signs that were recently damaged. Contracts for the repairs have gone out. Once that's completed it should make figuring out the house numbering scheme on Kelmscot Drive easier. □

Tree removal will start this month with a number of dead or dangerous trees being addressed along with significant branch trimming. Some of our more common species are reaching the end of life, while others are simply getting too big and overhang roofs. The recent storms with high winds made this even more evident. Please pay special attention when driving in work areas. Remember 15 miles per hour is the LIMIT not the minimum requirement.

### 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, Director

We are planning two events coming up for your pleasure:

- **October 5th:** "Happy Hour" 4:00-6:00 PM in the Chesapeake Room in Clubhouse I. Please bring your favorite hors d'oeuvre to share. There will be a cash bar and sodas will also be available. Plan to make some new friends as we celebrate the coming of fall.
- **December 12th:** "Holiday Luncheon" at 12:00. We will celebrate the holidays by enjoying a delicious lunch buffet in the Grill in Clubhouse I. The charge will be \$30/person. Please remit your payment to our treasurer, Valdon Butler, by December 4th.

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.



## Distribution Report

Cathy Kyle, Director

Thank you to all who volunteer to distribute the *Leisure World News*

and *The Tidings* Newsletter so faithfully. If you can't commit to the regular twice monthly schedule of delivery, consider signing up as a back-up to fill a spot if someone is unable to make the delivery.

Those who deliver the newspaper find it enjoyable and we would like more volunteers. Having the newspaper and our newsletter delivered to our mailboxes is of great service to our Mutual. I hope you will consider it. Call me on 301-706-6477.



## From The Editor

Sue Morrisson

Like any other editor of a publication, I'm always looking for content, especially interesting, historical, uplifting, shareable stuff. I'd love to publish your family's favorite recipe, a favorite poem, a funny anecdote, anything uplifting and encouraging. Maybe a "Grand Child Corner" might be fun, where we can showcase our amazing grandchildren and their many talents.

Do you have any ideas? Some thoughts about what you'd like to see in our newsletter? Please contact me: 301-942-8726 or tidings@lwm10. Thanks!



## Summary of Mutual 10 Board of Directors Meeting August 24, 2023

Paul Eisenhour, Secretary

**Community Report** was given by Lee Shields, M10  
Property Manager:

- New Administration Building Construction:
  - Pedestrian access to the north side of Clubhouse 1 to the pool and restaurant has been restored.
  - Retaining wall bracing remains until all backfilling is completed and upper floor interior slab and rear terrace slab are poured and cured.
  - Warfel expects a significant increase in subcontractor workers and parking as the building steel erection proceeds.
  - The upper floor foundation stem walls are expected to be complete by the end of August.
- The 2024 LW budget Management drafted is being discussed with the Budget & Finance Cmte needs for reconciliation. The final draft will be presented at September's meeting for a final vote to approve.
- A planned townhall meeting to discuss the budget will be held in the Ballroom at 2pm on Sept. 13th.
- Currently interviewing for new Leisure World In-House Counsel.
- CINC property management now has a project manager in place and the conversion will continue.
- LW is actively pursuing \$\$ grants.
- The Medstar issue of advertising for under-aged patients is an active policy discussion at the BOD level.
- All SPOs (Special Police Officers) now wear body cameras.
- LW Accounting still catching up on this year's financials.

### **Mutual Business:**

1. June financial reports show a surplus for the month.
2. Monthly invoices were approved.
3. Reserves are over \$1 million.
4. DMA reserve study invoice paid - but late processing. President Jane Salzano to be notified of payment in future.
5. Dryer vent cleaning at mutual expense going forward this fall with a contract with PPD for \$14,220.
6. \$13k approved for tree trimming/removal by McFall & Berry this fall.
7. Electric panel inspection (every 5 yrs) by Kolb Electric is being researched for pricing.
8. ABM forms need compliance by residents for large projects.
9. Umbrella Master Insurance thru USI increases have

been driven by industry coverage of significant catastrophic incidents, not LW claims.

10. Residents who operate an electric vehicle (EV) should complete EV policy form available on mutual website.
11. Roof work ~~done for the year.~~ \_\_\_\_\_

## Summary of Leisure World Board of Directors Meeting August 29, 2023

Paul Eisenhour, Secretary

- New Administration Building Construction:
  - Pedestrian access to the north side of Clubhouse 1 to the pool and restaurant has been restored.
  - Storm water outfall connection at the north end of the site is planned to occur over the next two weeks with sanitary connection to follow in mid to late September.
  - The new Admin Building lower floor slab has been poured after installation of plumbing sanitary lines and electrical conduits. The elevator pit is completed with sump pump drainage. Waterproofing membrane and insulation are complete on perimeter foundation walls allowing soil backfilling and grade stabilization. Perimeter wall steel frame erection has begun with door frames, perimeter wall framing and interior partition walls to begin later this week.
  - Retaining wall bracing remains until all backfilling is completed and upper floor interior slab and rear terrace slab are poured and cured.
  - The upper floor foundation stem walls are expected to be complete by the end of August.
- Warfel expects a significant increase in subcontractor workers and parking as the building steel erection proceeds.
- A planned townhall meeting to discuss the condensed budget version (will be finalized by the BOD at its September meeting) held in the Ballroom at 2pm on September 13th.
- Currently interviewing a second round for new Leisure World In-House Counsel.
- CINC property management now has a project manager, Dave Merritt, in place and the conversion will now continue.
- LW is actively pursuing \$\$ grants.
- Traffic engineers have been studying the North (Norbeck) Gate. Preliminary recommendations call for reducing the size of the gate guard house.
- All SPOs (Special Police Officers) now wear body cameras.





**Leisure World BOD Summary, continued**

- Security continues to add residents to DwellingLive so they can manage their guests.
- LW request made to Medstar to stop underage patients as previously agreed to by Medstar and LW.

**ACTION ITEMS:**

1. The LW Board of Directors approved reducing the 2023 Facilities Maintenance Reserve contribution and increasing the Community Services (cost center T440) budget by the same amount: \$200,000. The adjustment is to cover PPD employees' payroll, benefits, and minor expenses currently recorded as operating expenses to Community Services. Their work is exclusively for repairing and maintaining Trust property only.
2. The LWCC Board of Directors authorized the LWMC's General Manager to contract with B&B Paving Company for back nine golf course cart path repairs and reconstruction for an amount not to exceed \$301,250.00. Funds are budgeted and will be taken from Replacement Reserve account.
3. The LWCC Board of Directors authorizes the General Manager to execute a five year landscape/snow removal contract to McFall and Berry Landscape Management, Inc. at a total amount of \$9,759,424 on a five year contract.
4. The LWCC Board of Directors approves the Trust Asphalt 2023 proposal for a change order at the three (3) locations on Trust property as stated on the attached proposal from H&H Concrete Construction, Inc dated 08/14/2023, estimate number 2023244 in the amount not to exceed \$146,073.00.
5. The LWCC Board of Directors authorized the General Manager to execute a contract based on the proposal from H&H Concrete Construction, Inc. dated 08/03/2023, estimate number 2023240 in the amount not to exceed \$304,495.00.
6. The LWCC Board of Directors authorized the General Manager to execute a contract with H&H Concrete Inc. based on the proposal dated 6/2/23 for emergency repairs of the South Leisure World Boulevard dual 72-inch culverts, at a cost not to exceed \$220,000, with the funds to come from the replacement reserves account.
7. The LWCC Board of Directors approved the membership of the Government Affairs Cmte for this year. Unlike all other governance cmtes that are reconstituted in January, this cmte is reconstituted in July to allow for continuity as the Maryland legislative session proceeds.

**News You Can Use...**

**"Countering Active Threat Training"**

September 6, 2023, 2:00 – 4:00 p.m.  
Clubhouse I, Maryland Room  
(Zoom option available. See below\*)

Learn how to protect yourself during an unexpected act of violence, wherever it might occur. **Eduardo Azcárate**, Deputy Regional Security Advisor (National Capital Region) will help you learn how to protect yourself during an unexpected act of violence, wherever it might occur. Mr. Azcárate is a certified crime prevention specialist in the Commonwealth of Virginia

\*For the Zoom link, please contact Pat Hurd (hurd@comcast.net).

*This event is being presented by LW Security; LW Emergency Preparedness Committee, and LW Security and Transportation Committee.*

**"Let's Talk About Prostate Cancer"**

Tuesday, September 12, at 10:30 a.m.  
Crystal Ballroom

Dr. Krishnan Patel, Assistant Professor of Radiation Oncology, NCI/NIH will talk about:

- Signs and Symptoms
- What do stage and grade mean
- What treatments are available
- How can I cope with prostate cancer
- Advances in research

*Sponsored by: Leisure World Health Advisory Committee*

**"Everything You Want to Know About Medicare"**

Tuesday, Sept. 26, 10:30 a.m.  
Crystal Ballroom

Presented by Leisure World Social Workers

The presentation will include information about the different plans; coverage for hospitalization; nursing homes; medications; home care; hospice and much more.

*Sponsored by the Health Advisory Committee*

**FREE BLOOD PRESSURE TESTING**



**Days/Time:** First and third Tuesdays of the month from 9:20 to 10:30 a.m.

**New Location!** Beginning in September, the Blood Pressure Clinic will relocate to Clubhouse II's Cafe Room.



**September 22 @ 9:30 AM. Mutual 10 Board of Directors Meeting.** Sullivan Room in Admin. Building. Zoom option available. Please contact one of the directors.

**October 12 from 4-6 PM. Fall Happy Hour!** Chesapeake Room in Clubhouse I.

**December 12 from 12:00 to 4:00 PM: Holiday Buffet Luncheon,** The Grill in Clubhouse I

### 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.

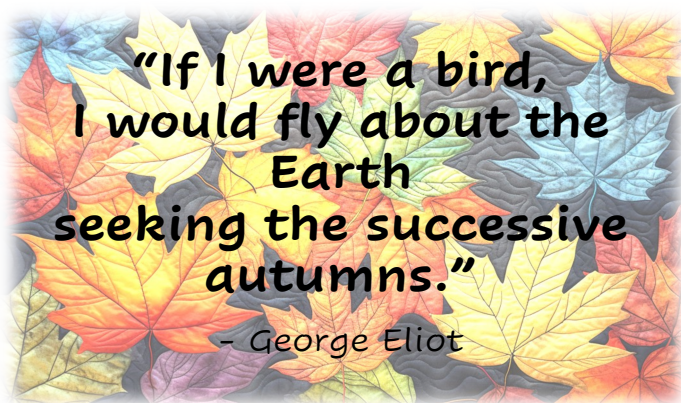
**Leisure World Management Emails:** To receive information/notifications from Leisure World management, go to your profile on the Mutual 10 website (www.lwm10.com). Go to residents.lwmc.com and sign up near the bottom of the Sign-Up page.

### Comcast Customer Service Contact

Our new Comcast representative is Kevin Wilson. Call Kevin for issues affecting you and your neighbors: 410-610-9425 or email kevin\_wilson7@comcast.com. For regular customer service (if you need a technician, etc.) call LW Comcast Bulk at 1-855-638-2855 or email comcast\_leisureworld@comcast.com

## REMINDER

- **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](http://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.





## Electric Vehicle Charging Stations

August 27, 2022

### Introduction

Mutual 10 has 158 homes, each with a private garage. Several residents have expressed interest in installing a charger in their garage to charge their electric vehicle (EV).

On March 4, 2022, The Electric Vehicle Charger Subcommittee of the Energy Advisory and Technology Advisory Committees provided guidance for installing Electric Vehicle Charging Stations (EVCS) within Leisure World. The portions applicable to Mutual 10 are incorporated below.

### Insurance Issues

It is strongly recommended that unit owners considering installation of an EVCS check with the appropriate insurance carriers for any requirements and restrictions they may have. Issues that need to be discussed include whether the EVCS is covered under the building insurance and/or under the owner's automobile and liability insurance, and/or under the owner's condominium insurance.

### EV Charging in Garage Homes

Level 1 or Level 2 charging outlets may be installed in garages at the owner's expense, provided the project meets the following criteria:

- An Application for Building Modification (ABM) must be submitted and approved by PPD and the Mutual Board.
- Work is completed by a licensed electrician with experience installing EVCS systems.
- Applicable permits are acquired, electrical codes are adhered to, and manufacturer's requirements are followed.
- Installation includes a dedicated circuit for the EVCS with a single receptacle.
  - The EVCS or the receptacle has ground fault (GFCI) protection.
  - If the outlet is to be mounted outdoors, the ABM must address the type of weatherproof hardware to be installed.
  - If the siding must be modified, and how the electrician will coordinate their activities with the Mutual's siding contractor.
- The resident has submitted an Application for EV Charger form.

The Mutual Board has established the monthly fees, below, to reimburse the Mutual for EV charging costs. These rates are subject to change at any time:

<i>Battery EV</i>	15.00	Fully battery powered EV
<i>Plug-in Hybrid</i>	7.50	Hybrid gas / electric EV

### Unauthorized Charging

If it is determined that a unit has an unauthorized charger, the Mutual Board will determine any fees and penalties to be assessed. If the owner does not wish to install an EVCS outlet in accordance with current Board policy, they must refrain from further charging. Any damage caused by unauthorized charging will be the responsibility of the unit owner.



## Application for EV Charger

I would like to install an Electric Vehicle (EV) Charger in my garage. I have complied with the following requirements:

1. I have informed my insurance carrier that I will be charging an electric vehicle in my garage, and they have explained any implications this may have on my coverage.
2. I have an Application for Building Modification (ABM) that is approved by the Mutual 10 Board.
3. Electrical work has been / will be completed by a licensed electrician in accordance with current codes and with required permits.
4. The dedicated outlet or EV charger has ground fault (GFCI) protection.
5. I agree to pay for the power consumed, as established by the Mutual Board.
6. I will notify Mutual 10 if I replace or dispose of the EV(s) that I have registered.

Mutual 10 – EV Charger Registration		
Owner Information	Phone	Notes
Owner	Home	Signature and date signed.
E-Mail	Cell	
Owner	Home	Signature and date signed.
E-Mail	Cell	
Vehicle Make / Model	Vehicle Type	Charger Type
Make (1)	<input type="checkbox"/> Plug-in hybrid <input type="checkbox"/> All electric	<input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 Model
Make (2)	<input type="checkbox"/> Plug-in hybrid <input type="checkbox"/> All electric	<input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 Model
Mutual Use		
Received    /    /	Approved    /    /	Owner Notified    /    /

Per Resolution 22-29 dated 08/25/2022