



Neighborhood Newsletter

Fall 2014

Volume 5, Number 3



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Send newsletter comments and suggestions to Sharon at sdickol@verizon.net
Or call: 836-8575

VOLC faces challenges as it begins to self-govern Residents raise important questions for the new Board

It's not easy forming a governing body, especially when it is a government of the people. From the White House to the states, to the counties, to the school boards, this is difficult work. We all agree to the ideals of life, liberty, and the pursuit of happiness. Where we often struggle, though, is how we get there. Why should the Village of Long Creek be any different?



The VOLC elected its first Board of Directors for its Maintenance Corporation in May of this year. In a community that has been in development for more than 7 years, this was a huge step. We elected the Board with more than 97% of residents voting, with an enormous show of support and confidence. Now, as the rubber meets the road, it's not surprising that questions are being raised. As difficult as it may seem, this is good, because it means the process is working. We may not agree with everything the Board implements, but we have a voice. And, it is being heard.

In a recent email communication, residents were asked whether or not they would prefer to have one Board or two as we take on the responsibilities of the VOLC Service Corporation. Of those who responded, roughly one-half stated they needed more information. In light of this need for clarification, the Board has asked to use our newsletter to further explain the roles and functions of the Maintenance Corporation, the Service Corporation, and to answer specific questions raised by several residents.

VOLC Board President, Jim Davis, describes the purpose of the two corporations which serve the community as follows:

"We have a **Service Corporation**, with a board made up of Eastern States principals, that determines the monthly assessments, hires and directs a manager (BC Consulting) to manage activities such as billing, all contracted service to individual lots such as lawn care, lot snow removal, trash pickup, insurance for services provided and other duties as provided in the Maintenance of Deed Restrictions (MDR) itemized in the "Red Book". The voting membership is set up such that the builder retains voting majority until all lots (100%) have been sold. This corporation essentially handles all services associated with individual lots, and has no responsibility for any common area. At some point, the builder will turn this corporation over to VOLC.

We also have a **Maintenance Corporation**, which was turned over by the builder in May, with a

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VOLC BOARD OF DIRECTORS

JIM DAVIS, PRES.	908-295-1001
Bob Dickol, Sec.	836-8575
Kitty Heston, V.P.	595-2902
Mary Ohara, V.P.	365-6414
Dennis Sabato, Treas.	365-6713

CLUBHOUSE BOARD

Paul Wellborn, Chair	836-8524
Marty Lyon, Secretary	838-1631
Jim Haefner, Treasurer	836-8714
Jim Davis, At Large	908-295-1001
Maria Tricarico, Liaison	595-2712
Sam Ferrara, Liaison	834-3205

ACTIVITIES COMMITTEE

Mary Legreid mrlegreid@gmail.com	834-2378
Mary Ohara maohara50@comcast.net	365-6414
Wanda Search wslsearch@verizon.net	738-4603
Jean Skelly twirler64@comcast.net	365-6681
Cheryl Werner cherylwerner@verizon.net	834-1473

LIAISON COMMITTEE

Sam Ferrara	834-3205
Don Doto	832-2118

Board Challenges, *continued from page 1*

Board made up VOLC residents elected 5/14/14 to a one year term. The Maintenance Corporation is responsible for 1) adopting and publishing rules and regulations governing the use of common areas; 2) determining and collecting assessments for common area upkeep; 3) exercising all powers, duties and authority vested in the Corporation; and, 4) employing a manager, independent contractors or employees and proscribe their duties as they apply to common areas. Earlier this year, the builder, through BCC, transferred the Architectural Review Committee to the Maintenance Corporation, which subsequently set up the ARC Committee.

With the election of the VOLC Maintenance Corporation Board, the only asset transferred to the Board was approximately \$30,000, which had been collected from a one-time surcharge at the time of original purchase on all lots of about \$300, to fund a NCC required biopond maintenance fund designed to guarantee funds to maintain the ponds for two years. VOLC has other common area assets that will transfer to the Maintenance Corporation as determined by the County, the State, and the builder. These are the storm water management system (bioponds), common areas (common facilities) such as the Club House, the 8.1 acres of open space including the two large open grass areas, the development buffer strip, and the road maintenance and snowplowing.

Common area expenses are currently being absorbed by the builder, and will transfer to VOLC homeowners via assessments set by the Maintenance Corporation and added to the current monthly "association fees" as these assets are turned over. This can include but is not limited to the care of bio-drains, common areas, road plowing and maintenance, and property and liability insurance etc."

Following the email seeking input on whether to have two Boards or one, a group of residents posed several questions to the Board. These are good questions, and the Board, recognizing that others may have similar questions, is providing answers for the entire community.

Q: Why would VOLC want to take over the Service Corporation (SC) now?

A: Eastern States could, at its discretion, decide to turn over the Service Corporation, and within 120 days, call for an organizational meeting to elect a new Service Corporation board. The VOLC community should consider this and be prepared for the election, since it will occur at some point. (ref: Service Corporation Bylaws, Article III (b))

Q: What would be entailed in having one Board vs. two Boards?

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With great sadness, we mourn the passing of Paul Karthaeuser. A wonderful man, husband, and father. A friend who will be dearly missed.

Board Challenges, *continued from page 2*

A: Having one board would mean the current Maintenance Corporation would handle all functions of both corporations. If we have two boards, a second board (Service Corporation board) made up of different people would do similar tasks, have separate meetings and coordinate where necessary with the Maintenance Corporation board.

Q: *What are the advantages and disadvantages of doing either?*

A: The Board has discussed this at length. We see the following:

Advantages of two Boards

- Potentially, more residents would be involved in management and decision making

Disadvantages of two Boards

- May be difficult to develop a slate of committed residents to manage the corporation
- May require another Directors and Officers insurance policy
- Requires increased coordination to develop the annual assessment (budget)
- Requires additional separate board meetings
- Additional tax, accounting, and corporation filings fees.
- Likely that management company would charge additional for two separate corps.
- May compound dealings with the management company
- Duplication of effort would degrade efficiency
- Difficulty of having a company with two masters.



Q: *Is it better to eliminate any appearance of a conflict of interest if other VOLC members, not the current Board, ask the question to the community after the first question is answered?*

A: No conflict of interest is apparent.

Q: *Why would VOLC want to take over the Service Corporation now? Why does the MC Board want the VOLC community to consider taking over the SC at this time?*

A: The real issue of early takeover of the service corporation is that BC Communities would then report to our board, rather than Benchmark/Eastern States. Hopefully, that would make the management company more responsive to our needs/wants, and give VOLC the option to consider a different management company. The VOLC attorney has strongly recommended that this be done as soon as possible.

Q: *What are the advantages to the VOLC residents to take over the SC now?*

A: We see three advantages.

- First, the BC Communities would report to our board, rather than Benchmark/Eastern States. Hopefully, that would make the management company more responsive to our needs/wants.
- It will give VOLC the option to consider a different management company.
- Lastly, we feel much of BC's recordkeeping is less than ideal, and were they reporting to our board, we would expect to have a better opportunity to inspect their records and make our own determination if their practices are satisfactory.

Q: *Are there any costs that come with a turnover now?*

A: None that we can see if we only take control of the Service Corporation board. Costs for all services to individual lots are set by contract; they could change when new contracts are negotiated. The Service Corporation currently collects all our monthly assessments and the club house fees, and through BC, manages all the subcontractors doing work on our lots. Taking

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Board Challenges, *continued from page 3*

control of the board would have no impact on these current costs. Independent of who controls the Service Corporation board, there is always the possibility that the 2015 budget, to be formulated by BC, will have inflationary increases. It probably is not reasonable to expect that the assessment, which has been the same \$115 per month since the development began, will remain the same.

Q: *Does the SC Board set the annual assessment regarding lot expenses (Article X)?*

A: Yes

Q: *Are there any costs being paid by Benchmark/Eastern States VOLC would have to incur?*

A: None that we can see that relate to the Service Corporation.

Q: *Can/Would the contract with BCC be renegotiated?*

A: If the Service Corporation remains within the control of Benchmark/Eastern States, the contract would be between BC and Eastern States, and could only be renegotiated should Eastern States so desire. If VOLC took over the Service Corporation, it probably would have to honor the existing contract with BC, which we have been told is no more than one year. One of the Maintenance Corporation's committees, the Management Company Search Committee, is currently tasked to evaluate select vendors including BC, and recommend to the board if a change should be made in management companies. Having control of the SC would provide us with a better opportunity to improve our position with a better management company. Without control there probably won't be a change.

Q: *Would the Board have input into the contracts for 2015 that BCC is negotiating?*

A: No, as long as the Service Corporation answers to Eastern States. If the Maintenance Corporation took over the Service Corporation before the 2015 contracts are formalized, VOLC would have input and selection of which contractors to use.

Q: *Could these contracts be renegotiated, or dismissed?*

A: We don't know. BC will not share them with us.

Q: *What kind of clause is in any contract currently held by BCC by which a new owner could accept the contract, renegotiate it, or negate it?*

A: We don't know because BC will not share them with us.

Q: *Does VOLC need insurance for holding these contracts rather than the developer or builder? Does the VOLC need to add insurance coverage for the HOA if we were to add the SC. The thinking is that currently either the Builder or Developer has some kind of insurance that covers the community for any accidents, liabilities, etc., even if the contractor also has it. Some kind of universal coverage so that the community does not have to pay out from its own pockets. If we have the SC also does this come in?*

A: The management company (BCC) currently buys general liability and property insurance to cover the exposures to the Service Corporation, and these costs are included in the monthly assessment residents pay. The transfer of the Service Corporation board should have no impact on these existing costs. As assets are turned over to the MC (bio-drainage, common areas and roads), there will be additional costs.

Q: *How do Clubhouse costs factor into potential additional monthly fees for residents? BCC has not been paid its \$700/month from our \$14/month; nor has insurance been covered by that monthly fee. Would that now be*

Board Challenges, *continued from page 4*

incurred by VOLC residents?

A: Our understanding is that Eastern States has chosen not to use BC to manage the club house, and has not paid them a management fee. This has nothing to do with the Service Corporation. When the club house, as part of the common areas, is turned over to the Maintenance Corporation, we will need to have a manager to handle clubhouse payments, finances, bills and maintenance. This is an expense the Maintenance Corporation will begin to incur when the common areas are turned over. We have asked BC for a quote to manage this.

Q: How much will it cost to take over lawn services, trash removal, snow removal, repairs, taxes, attorney, etc. for the Clubhouse and its surrounds?

A: Not sure. Supposedly the \$14 per month covers all the costs associated with the building. The surrounding land is common area, and the builder now handles the lawn service at his expense. When the common areas are turned over to the Maintenance Corporation, VOLC will assume all common area costs, and this new expense will be added to the monthly resident assessment. We don't know what this cost will be, but have asked BC for a quote for this plus a quote for biopond cutting and maintenance. If we had the SC we have a better chance of seeing and understanding this cost.

Q: When are these Clubhouse expenses expected to come to the VOLC residents?

A: The additional club house expense we see occurring would be the cost of lawn upkeep associated with the lawn surrounding the Club house. This is considered common area. This expense would begin when Eastern States, after NCC approval, turns the common areas over to the Maintenance Corporation. We haven't heard of any timetable for this yet.

Q: Are the bio-retention ponds and any costs associated with them affected at all by an SC turnover?

A: No. They are a Maintenance Corporation responsibility, and after NCC approval and acceptance of the ponds, the Maintenance Corporation will assume the upkeep costs. We currently have about \$30,000 in a dedicated fund that is supposed to insure we have sufficient funds to maintain the ponds for at least two years. As funds are expended to maintain the ponds, such as cutting the surrounding grass, weed whacking the pond surface twice a year, cleaning the street drains and pond forebays, and required inspections, it would be prudent to assess the community as part of the monthly assessment to replenish this dedicated fund.



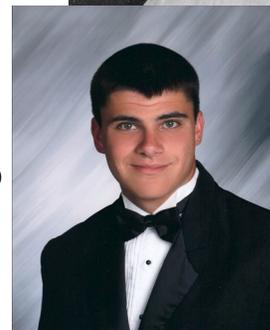
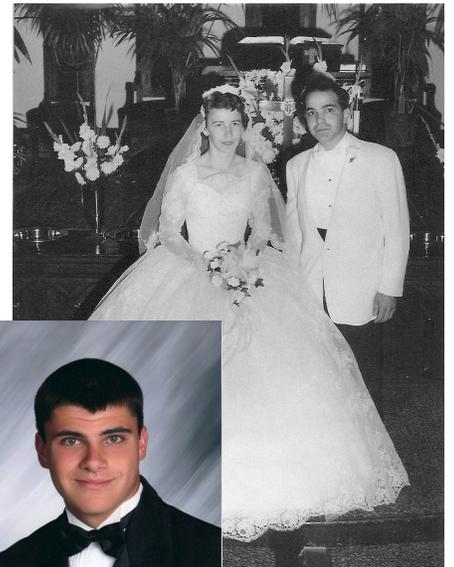
Congratulations to **Donnie and Carol Thompson** on the birth of a grandchild, Colin Reid, born September 22nd. 8lbs. 11oz.



Congratulations!

Angelo Inglisa, grandson of **Lois and Nick Inglisa**, graduated from Hightstown High School in June. Angelo will be studying engineering at West Virginia University. Lois and Nick also celebrated their **55th wedding anniversary** on September 12th. They were married at Rock Church in Fair Hill, MD.

In honor of the happy occasion, Lois and Nick will be traveling to Italy for two weeks, and hope to visit with many of Nick's relatives while there.





its and then lifted voices to karaoke hits with the new clubhouse karaoke machine.

Residents greeted September with the annual **Labor Day Potluck Picnic on September 1**. Along with traditional barbecue fare, grilled by chef Dennis Sabato, there were plenty of family favorite dishes and luscious desserts. The **Super Summer 50/50 ticket was drawn and the lucky winner of \$225 was Mary Ohara**. \$5 tickets for the Super Holiday 50/50 will be sold at all events until December. The winner will be announced at the VOLC Holiday Party on December 14.

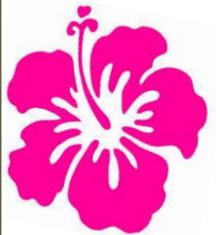
On September 20, twelve adventurous residents tapped their creative side and followed the guidance of Brianne Ellis, owner of **Ceramics-Galore** in Elkton, to produce stunning blue plates adorned with lemons and curly cues. Most agreed that it was hard work but ultimately rewarding.

The following day, September 21, 10 members of **Team VOLC walked (or ran) the 5K Moving for Melanoma** event at the Wilmington Riverfront. Inspired by their captain, Mary Ohara, the group made a great showing and raised \$425.

Submitted by Cheryl Werner

Singles Dining Out

You may not be aware that VOLC has a regular gathering just for those of us who live alone but like to dine out. Organized by **Nancy Weldin**, the group gets together monthly for a evening of good conversation and great food at area restaurants. In August, they dined at Bayard House for the seafood buffet, and in August, the group went to the Fair Hill Inn. For more info, contact Nancy at neweldin@aol.com.



Luau fun! Top: Ron & Joan Dreibelbis; Center: Joann Palaisa; Bottom: Sonja Lemenski, Carol Thompson & Cindy Lewis.



Team VOLC walks to raise funds for a melanoma cure. Back row L-R: Tom Werner, Chelsey Granger, Sharon Dickol. Front row: Guy Werner, III., Cheryl Werner, Maria Tricarico, Mary Ohara, Sonja Lemenski, Joe Lemenski. Not pictured: Maria E. Tricarico and Kevin Goodyear.



What INSPIRES YOU?

Excerpted from James Clear's newsletter, www.jamesclear.com

It's easy to find inspiration. With the internet at your fingertips, you can find incredible videos, articles, and news stories, and email them out to all of your friends. But the best (and longest lasting) type of inspiration comes from applying those outside bits of motivation to your own life.

Make no mistake: it's important to be a learner. Successful people in all fields soak up new information. They find inspiration and motivation in the work and success of others.

But here's the problem: consuming the success and ideas of others is *passive* inspiration. Every time you watch a video, read an article, or gaze at a natural wonder, you're practicing passive inspiration. You might learn something, but you don't actually have to do anything. Hearing about other people's success or being moved by something incredibly beautiful isn't the same thing as creating your own.

Instead, it is through the process of *active* inspiration — the act of creating things, applying new ideas to our goals, and making mistakes — that we discover who we are and what is important to us. Furthermore, active inspiration is what results in long-term passion and enthusiasm. Watching someone else's success might leave you feeling excited for a few minutes, but taking action and applying a new idea to your life will inspire you more than anything someone else could say.

Learning and listening can help you think about things in a different way, but creating, producing, and experimenting is what propels you forward. Passive inspiration can give you ideas, but active inspiration will give you momentum.

“The inspiration is not the receiving of information. The inspiration is applying what you’ve received.”

—Derek Sivers

If you come across a good idea, use it. We spend so much time trying to find more inspirational things to consume that it can be easy to forget that the best form of inspiration comes

from what we create.

It's about stumbling across a brilliant idea and bringing it to life in your work. It's about finding a new strategy and applying it your own goals. It's about learning a new exercise and adding it to your workout. The application of ideas will always be more powerful than the ideas themselves.

Too often we spend our lives consuming the world around us instead of creating it. Sure, there is some motivation in other people's ideas, but don't forget about the power your actions have to inspire you. The best inspiration comes from the application of ideas, not the consumption of them.

“I am inspired by daffodils because they are buried in the cold ground and endure the harsh winter ice and snow. Then with the first thaw of spring and warm rays of sunshine, they sprout and show their smiling faces.”

— Joann Palaisa

“I am inspired by this quote on a cowboy plaque at Cracker Barrel that I saw just last month - ‘Life is too short. Ride the best horse first.’ because it tickled my fancy. We've all heard these sayings before, like ‘Life is short, eat dessert first,’ but for some reason, on that day, this one just clicked. I have been using it as my slogan ever since, and it never fails to make me smile and enjoy life just a little bit more.”

— Cheryl Werner

“I am inspired by my American History teacher in Becky Smith because she remembers all of my classmates and our grades. She tell us about some of our activities and some silly things classmates and I did in her class. She is 99 1/2 years old and she wants the 1/2 included. We will celebrate her 100th birthday in December in Cecilton, Md. She is a great lady”

— Lois Inglisa.

VOLC Website Coming Soon!

At the August VOLC Board meeting, volunteers were sought for the creation of a new **Website Committee**. A committee has been formed and includes Bob Greenblatt, Mary Ohara, Sharon Dickol, and Jim Davis. Residents will be asked for their input. More details will be coming soon, so stay tuned!

HAPPY BIRTHDAY!

October

Jo Ann Skidmore	2nd
Maria Tricarico	9th
Lenny Tricarico	17th
Ken Smith	22nd
Barbara Doto	30th
Sam Ferrara	30th

November

Wanda Search	3rd
Nancy Weldin	12th
Jim Eaton	18th
Peg Wellborn	19th
Gene Fitch	24th
Barbara McNamee	30th

December

Pete DeArmas	4th
Nick Inglis	8th
Jim Powers	20th
Joan Dreibelbis	21st
Nancy Halbedl	12th
Christine Killian	18th
Grace Hobson	25th



Neighbors Helping Neighbors

If you need assistance from your neighbors, contact anyone on the list below. Call Barb Carter for more information.

Patti Abernethy (31)	302-836-8447
Barb Carter (49)	302-836-3023
Richard Cutone & JoAnn Skidmore	302-595-4348
Jim & Judy Davis (5)	908-295-1001
Jackie & Eric Dean (47)	302-838-1805
Sharon & Bob Dickol (62)	302-836-8575
Barb & Joe Doto (37)	302-836-3262
Nancy Ferrara (25)	302-834-3205
Dick & Lois Hallett (50)	302-838-0652
Kitty Heston (73)	302-595-2902
Don & Grace Hobson (24)	302-838-1771
Kathy Karthaeuser (119)	302-365-6067
John & Christine Killian (70)	302-454-1098
Valerie Landon (35)	302-365-6685
Marty Lyon (96)	302-838-1631
Anna & Vinnie Moricone (101)	302-595-4688
Ginny Pelachick (59)	302-834-8504
Joan Rowland (54)	302-595-2090
Dennis & Joann Sabato (43)	302-365-6713
Donnie & Carol Thompson (58)	302-595-2717
Lenny & Maria Tricarico (9)	302-595-2712
Peg & Paul Wellborn (55)	302-836-8524

Save These Dates!

December 14th:

VOLC Holiday Party

February 20th:

Pasta with Sinatra

More details coming soon!

