

February 2009

IMPORTANT MESSAGE



River Oaks Condominium Association

The Lamp Post

Neighbors, Residents and Guests

It is a violation of the River Oaks Parking Guidelines and, in some cases, Anne Arundel County law, to park:

- A. In front of the mailboxes
- B. On or across the sidewalks, or on a driveway if any part of the vehicle is on or across the sidewalk
- C. On the yellow marked curbs
- D. On General Common Elements

Parking parallel to the sidewalk (but not on the sidewalk or curb), on the street, in front of your driveway and house is allowed. However, if a vehicle is too large for the driveway and sticks out onto the sidewalk, it will be towed. Children are being forced to walk out into the street on their way to school and this is not acceptable.

Parking Rules Committee will be meeting on February 5th, 2009, at 166 Tilden Way at 7:30 PM. Interested parties are welcome. Discussion will include current curb markings, commercial vehicle definition, possible additional parking spaces, and use of selected General Common Elements, among other ideas.

FINAL NOTICE – Towing Begins

Beginning **March 1, 2009**, vehicles observed by the Board to be in violation of the above guidelines or county laws will be towed at the **owner's expense** without further warning. The towing company information is: Hooked Up Towing, 3661 8th Ave., Edgewater, MD 21037 - Phone: 410-798-0555.

On a Lighter Note!

Meet Jyl Dupont, Member of the Board of Directors

I was born and raised in Philadelphia. I came to Washington, DC, in September of 1961 to attend Howard University and basically have never left the area. I have been an owner here since May 10, 2001. I have four grown children and three lov-er-ly grandchildren. I have worked for the Federal Reserve since August 27, 1979. I became a realtor in 2005 and am currently associated with EXIT Realty in Bowie, MD.

Next Board Meeting

* * * * *

February 26, 2009

7:00 PM

* * * * *

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

Happy New Year to all! I'd like to start the year by letting you know what's on the agenda for the Board of Directors (BOD) for 2009, and also to ask for your help. Your BOD needs to address several interesting areas including insurance, parking, and the community's appearance. We need your help to get it all done. And we hope that after you read through this message, you'll resoundingly say, "Yes, I will help!"

By-Laws/Rules and Regulations. We have encountered situations that we have been unable to resolve because our By-Laws are unclear. To clarify these issues, we will need to research, draft, and establish some policies and Rules and Regulations (R&Rs). Implementing new policies and R&Rs affects all of us, and thus we need input from folks in the community. Some of those areas are:

1. Insurance. Our By-Laws leave us in a quandary. Section XII says one thing and is contradicted in Section XIII. The question is whether the community is responsible for repairs to the exterior of the unit when damage is caused by external actions. These could be storms, vandalism, etc. Research is needed along with recommendation of solutions or opinions. This does not require that you be insurance agents or lawyers. It is more important that you simply want to protect your own investment in River Oaks.

2. Commercial Vehicles and No-Parking Areas. Again, the By-Laws leave room for interpretation on types of vehicles prohibited from parking in the community, either on General Common Elements or in one's own driveway/garage. Thus, we need to define more clearly what is allowed and the rules upon which the BOD will act to order a vehicle towed. If you are driving a commercial vehicle, we think that it is in your personal interest to become involved here. If the decision is left only to those who oppose such parking, you can easily guess the outcome. Parking within yellow marked "no parking" areas and in front of mailboxes during mail delivery timeframes has become a problem. In quite a few cases the resident and/or the offending guest has been notified via letter from Comanco not to continue parking in violation of the rules because people cannot get their mail and the mail delivery personnel will not deliver if the box is blocked. However, violations continue. The Parking Committee has gone the extra mile to advise folks that they are in violation via stickers and letters, so **WE WILL BEGIN TOWING THE YELLOW LINE PARKERS MARCH 1ST AND NO FURTHER NOTIFICATION WILL BE GIVEN.** You park there at your own risk. But we need to refine and make sensible parameters regarding parking in the community, to establish R&Rs that are fair to the vast majority and that protect our property values.

Additional Parking. We want to look into the possibility of extending our parking capabilities at the Braxton Park area. We would like interested folks to join up in reviewing the pros and cons of such an expenditure. If anyone has surveying capability and would be interested in helping the BOD define the actual property lines, this would be greatly appreciated. Please contact me at 410-956-1890, kolbjoe@comcast.net or Architectural Control & Landscape Committee Chairperson Ken Via at dance4673@comcast.net.

Community Appearance. The BOD wants to enhance the appearance of the General Common Elements and asks those who are interested to step forward and pitch in with recommendations to the Architectural Control and Landscape Committee regarding where and what to plant. We hope to construct plant beds in various areas. We have some trees that have been suffering due to improper (or at the very least unsound) planting methods employed by our builder. The idea is to build up the areas around those trees and shrubs so that they will finally be at the proper grade level for their roots. In so doing, we will create plant beds and will want to discuss what will go into them. Perhaps you can lend a hand in developing these concepts. We also hope to clean out the wooded areas of trash, vines, and fallen limbs, and for this we will be soliciting extra hands. Again, this requires no particular expertise, just some time. Someone is needed to head up this endeavor by arranging for a dumpster to be brought onsite to collect the refuse and debris, planning a date, and so forth. How about it?

Gazebo at the Tot Lot. The BOD is looking for someone who could help refurbish the gazebo at the Tot Lot. First, someone who works near the MD Route 3 corridor in Crofton could help measure and then pick up white pickets from Long Fence (located near the Crofton McDonalds in the median of Rt. 3.) (Of course, you would be reimbursed for the cost of the pickets.) Then we will need to refurbish the gazebo with those fixings.

Newsletter. In 2008 we published a newsletter nearly every month and folks in the community seemed to enjoy reading it. We need good writers and editors to help with the production of "The Lamp Post" newsletter. This does not require a lot of time and can be done from anywhere with a computer. Committees submit reports, sometimes neighbors submit ideas or concerns, and the President submits his message. Those items need to be edited and laid out in the newsletter format. Again, not a lot of time is needed, but it is interesting and keeps everyone up to date with what is going on inside River Oaks.

Continued on page 3

President's Message *continued*

From among the areas we hope to work on in 2009, please select one or more that interest you and send me your name, phone number and/or email address. When we begin the project you are interested in, we will contact you to request your assistance. We value your interest in making this

community the most attractive it can be, in keeping our investments protected, in helping with the retention and growth of our values, and in creating the safest, friendliest, and most peaceful community in the area.

Thank you! Joe Kolb kolbjoe@comcast.net

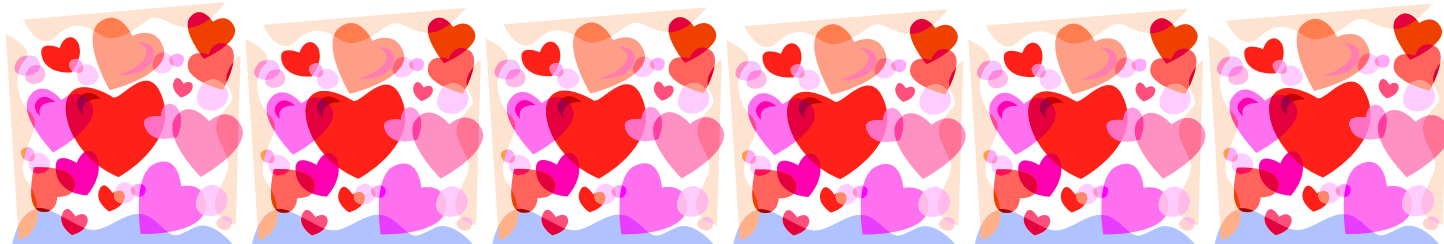


DOGS – We love them, but.....

Beloved companions to people all around the world, these warm furry creatures nevertheless have caused issues to crop up wherever people and canines coexist.

Here's how this age-old issue is addressed in

North Vancouver, British Columbia, Canada



Mini message: House fires sometimes start in lint-laden dryer vents. When was the last time you cleared lint out of YOUR dryer vent?

2008 Board of Directors & Other Contact Information

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Announcements – Building
Plats – Calendar – Classifieds
– Community Resources –
Condo Docs – Contact Info –
Financial Reports – Home
Businesses – Home Resource
Info – Newsletters – Minutes
– Talk Forum – Parking
Rules – Vendors We Like



www.riveroakscondos.webs.com



First snowfall of the season



We have now had our first winter weather event of this season and our first experience using a new snow pushing company. If you have noticed any differences from your experience in past years with the clearing of sidewalks, parking areas, and roadways, it is because the wrinkles are being ironed out with our new provider. No matter what you saw with snow clearing this time, please remember that each resident is responsible for the condition of sidewalks that pertain to his or her unit. This has not changed.

The February *Lamp Post* newsletter has been hand-delivered **ONLY** to those addresses listed below. Help us cut down on expenses – Send your email address to: bev.wright@verizon.net and get your future *Lamp Post* online.

Braxton Way	206
Braxton Way	208
Braxton Way	211
Braxton Way	212
Braxton Way	217
Braxton Way	219
Braxton Way	225
Braxton Way	231
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Braxton Way	264
Braxton Way	265
Braxton Way	267
Braxton Way	269
Braxton Way	273
Braxton Way	276
Braxton Way	277
Braxton Way	278
Braxton Way	279
Braxton Way	281
	(29)

Millhaven Court	4
Millhaven Court	18
Millhaven Court	22
Millhaven Court	26
Millhaven Court	30
Millhaven Court	32
Millhaven Court	38
Millhaven Court	46
Millhaven Court	48
Millhaven Court	52
Millhaven Court	54
Millhaven Court	70
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Millhaven Drive	2100
Millhaven Drive	2102
Millhaven Drive	2104
Millhaven Drive	2106
Millhaven Drive	2108
Millhaven Drive	2111
Millhaven Drive	2112
Millhaven Drive	2113
Millhaven Drive	2114
Millhaven Drive	2116
Millhaven Drive	2120
Millhaven Drive	2121
Millhaven Drive	2123
Millhaven Drive	2125
Millhaven Drive	2126
Millhaven Drive	2127
Millhaven Drive	2129
Millhaven Drive	2132
Millhaven Drive	2134
Millhaven Drive	2140
Millhaven Drive	2146
Millhaven Drive	2147
Millhaven Drive	2150
	(23)

Tilden Way	157
Tilden Way	163
Tilden Way	168
Tilden Way	170
Tilden Way	172
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Tilden Way	174
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Tilden Way	245
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Tilden Way	252
Tilden Way	253
Tilden Way	259
Tilden Way	261
	(36)

	29
	12
	23
	36
TOTAL	100

March 2009

President's Message

from Joe Kolb



River Oaks Condominium Association

The Lamp Post

Two Issues that Affect Us All

Snow Removal

Just when we thought we'd gotten lucky with one tiny, but expensive, snowfall, that second one hit us with both barrels. If your drive takes you around Tilden Way or past the corner of Millhaven Drive and Tilden Way, you will have seen some large piles of snow at the base of light poles, along curbs in front of homes, and near the circle, considerably reducing visibility and street width. Unfortunately, we have limited space for snow pushing, and during these very unusual snow events we must turn every available inch into snow piles. Although we avoid putting snow into open parking spaces, squared-off curbs prevent our using the grassy areas in the General Common Elements. Where curbs are rounded we did try to push the snow in, but the driver was concerned about possible damage to the cement. As space ran out, I had to get creative and direct the driver to use yellow curb areas (other than those in front of fire hydrants), and even some parking areas such as those near Braxton Park and at both ends of Braxton Way. If there had been an emergency, an ambulance or fire vehicle would have had to make necessary adjustments to reach people in need. When these occasions occur, we must all adjust.

Snow removal is contracted by the hour. The first snowfall this year cost us close to \$2000, and I anticipate that this one will cost more than twice that amount. Our annual budget is \$2500 per year for snow pushing. Fortunately we did not spend any last year so we kept that money in reserve. We could pay to lift and remove plowed snow from River Oaks if we were to raise our assessment to cover the cost of a dump truck, a small bobcat with lift capability, and the cost of a certified and insured operator. But the short-lived inconvenience of high snow piles has been remedied by warm weather. I understand that people were inconvenienced, and I apologize for that. But in future major snowfalls, these areas will have to be used again unless the community decides to pay a higher assessment.

Sidewalks and curb lines throughout the community are General Common Elements. Although they do not belong to the unit owner in front of whose house they have been placed, according to our By-Laws and the Anne Arundel County Code, unit owners are responsible for removing snow from sidewalks in front of their respective units.

(Continued on page 2)

Thanks for your efforts!

Here's a heartfelt "Thank you!" to those kind residents who shoveled snow for a friend or neighbor. And special thanks to those who shoveled common areas as a kindness to everyone.

Seen shoveling down the snow pile at the intersection of Millhaven Drive and Tilden Way (for improved drainage & visibility): Chris Lilly, Joe Kolb, Shelly Kemeza, and Ken Via

We thank all community members who help make River Oaks the place to live in Edgewater.

Next Board Meeting

March 26, 2009

7:00 PM

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

President's Message - *continued*

Parking

The Board of Directors has asked the Parking Committee to determine what areas we can use for parking and to draft a set of parking rules and regulations. The Board will then circulate the draft to the community for input. Then the Board will reconvene, consider the community input, and vote on the proposal, which will be enacted, rejected, or tabled. I hope the new proposal will be comprehensive and will give this and future Boards clear-cut direction for making decisions on parking and on handling violations. The community will be able to see, read, and comprehend what is and what is not allowed – and what the consequences are.

As I promised when I became President, the Board will not act without consensus (and it has not) and will not act in a manner that it deems is not in the best interest of the community as a whole. These parking rules will be developed for the benefit of the entire community, not just for selected individuals.



Is
your
Christmas
tree still out back
with the needles drying
to a crisp brown
color? Christmas tree
fires are a hazard indoors
when they are still green and "live."
So it goes without saying that a very dead
evergreen tree is a very serious
fire hazard. One stray spark from a
grill, one carelessly tossed match, one stray
firecracker, or one lit cigarette butt is all it would
take to make that tree poof into
instant flames. Avoid the embarrassment
of admitting that a Christmas tree caused your
house to go up in flames in July by dragging that tree
(cut into 3-foot
sections)
out to the
curb for the
trash collectors. Need a saw?
Email me at PeggyDonaldEmail@aol.com.

\$

Number Your Trashcan

The other day I saw \$26.98 floating down the street in a brisk wind. Maybe it came out of your wallet. By that, I mean I saw one lightweight trashcan on wheels as it went rolling along, far, far from home. When trashcans have been emptied and the wind blows, someone else may well find your trashcan in his front yard. So get your address on your can! (Or you could just go out and buy a new can again, and again, and again, and...)



\$

"Pets" or "Pest"?

The difference between "pets" and "pest" is the person holding the leash. If you clean up after your canine, it's a pet. If you don't, then you and your dog are pests. Period. No one will be looking angrily at your dog; they'll be looking angrily at you. We evidently have some residents who are failing to pick up dog waste. To them we say, please respect your neighbors and our environment. Because some one or some few are allowing their dogs' waste to defile our sidewalks, lawns, and common areas, a fine may be levied as a last ditch effort to encourage sanitary behavior. Please help us identify the offending pet owners. Telephone or email Joe Kolb with information at 410-956-1890 or KolbJoe@comcast.net.

Real Estate in River Oaks

By Brenda Dunlap, Resident, River Oaks
Sales Associate, Coldwell Banker Real Estate
170 Jennifer Road, Annapolis, Md. 21401, 410.570.6019-cell; 410.224.2200-office

The market in River Oaks has definitely picked up. There were only five homes sold in the last six months, yet five more went under contract in February alone. Interest rates are extremely low and prices, as we all know, are way down.

As of March 1st there is the First-Time Home Buyer Tax Credit for those who qualify. First-time home buyers are our main pool of buyers into this price bracket. This tax credit is up to a maximum amount of \$8000 and is free and non-refundable, unless buyers sell within three years of purchase.

Recent real estate news has sounded very frightening. But the statistics heard on the media usually cover the nation as a whole. With our proximity to Annapolis, Baltimore, and DC we fare much better than the national average. Fort Meade and the federal and local governments are stabilizing influences for us.

Individual homeowners can improve sale-ability and value. Upgraded kitchens, baths, flooring, and maintenance all improve the value of your home. Decoration, paint choices, staging, lack of clutter, lighting, cleanliness, and even smell, will all improve the chances of attracting a buyer to view and then write an offer on your home.

Buyers feel our neighborhood offers more home for the money than the surrounding areas. We are fairly new, have space, and are convenient to highways, Annapolis, DC, and Baltimore. Our units are, for the most part, maintained well. There is a great deal of variety in the design, upgrades, maintenance, space, and price, making River Oaks appealing to more buyers.

The sale price of one home in our neighborhood affects us all, and yet it is buyers who determine the value. We can, however, influence value. How we look as a whole neighborhood affects the value of each and every home here. Buyers are looking not only for a well-maintained home but also a well maintained community. Keep up the good work with gardening, litter pick-up, and other visible signs of caring.

Ken's Corner – Tips from your AC&L Committee

Water Meter Vaults and Plantings Nearby

Several very helpful folks at the AA County Public Works Department did some extra research on the subject of water meter vault locations and have provided both guidance and regulations concerning where they are placed and what can or cannot be placed near them. If you have any issues at all with your water or water meter, their number is 410-222-8450.

Two sections of the County Code apply to planting near water meter vaults. Section 13-1-105 deals in general terms with easements and rights-of-way, and preventing obstruction of the access needed for maintenance work by Public Works personnel within the utility easements.

Section 13-5-107 deals with fire hydrants and hydrant lines. Public Works considers water piping and meters to fall under the same category as fire hydrants and the corresponding water lines feeding them. That regulation stipulates a 3-foot clearance for items with root systems planted around the public works utility installations, be they fire hydrants, water meter vaults, or other public water source piping. Should you decide to plant a tree and have room to keep it and its root systems outside of the 3-foot "buffer" zone around the water meter, please keep in mind what that tree will look like when fully grown and whether or not that look is what you were hoping to accomplish.

Some colorful foliage trees, such as Red Bud, Red Maple, Crepe Myrtle, Japanese Cherry, and Flowering Dogwood have shallower and less traveling root systems, whereas Sugar Maple or Silver Maple, for example, are quite the opposite, having root systems that love to grow outward beyond the footprint of the tree itself. These root systems can break up concrete sidewalks, driveways, and even foundations. So "think before you plant" isn't quite enough. Research before you plant!


Tidbits from the February Board Meeting


Every month our Board of Directors sits down to consider issues in our community. Their meetings are open to all but are attended by few. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. A few of the highlights of February's meeting are:

We heard from **Ron Lovett, the owner of Tulip Grove** landscaping company, which had just gotten to deal with our ice-covered walkways and streets. Little did he know that some six to eight inches of white stuff was hovering overhead just waiting to dump on us. As we are all fully aware, each resident has to clear his own walkway and sidewalk. Tulip Grove is contracted to clear the common walkways to prevent our community from being sued if someone slips and is injured. (Of course, you know already that if a "slip and fall" injury happens on your sidewalk or walkway, you are liable to be sued.) Mr. Lovett noted that experience has taught him not to use sand on icy sidewalks and that salt will not work well on existing ice. Tulip Grove bills us by the hour, so PLEASE DO NOT SPEAK TO TULIP GROVE WORKMEN! Contact Joe Kolb (410-956-1890) with any concerns you have regarding the job Tulip Grove is doing.

Fence repairs will begin soon behind Millhaven Court and at the end of Braxton Way. Don't be surprised to see **tree removal** soon, too, although nothing has been contracted yet. And the same goes for **surveyors** between River Oaks and the Enclave/Landings.

Spring maintenance inspections will happen soon. Even now, some units have loose siding that is a minor maintenance issue. Where this has been seen, owners are receiving letters advising them to make repairs. If a wind event causes further damage, insurance will not consider the damage coverable if it was a maintenance issue that didn't get addressed before the wind did the rest.

 Hooray! **Only 88 units still get the newsletter** delivered to the door. Join the rest! Read yours online!

Need to get rid of "stuff?" First try the community **yard sale on April 25th**  .
If that doesn't do the job, hang onto your "treasures" until the arrival of the **dumpster August 19-21**.

ATTENTION OFFSITE OWNERS WHO HAVE RENTERS

The Board must have copies of your LEASE on file. Also, you are required to have a copy of our GOVERNING DOCUMENTS in the house. This issue continues to plague the Board at its monthly meetings. Soon there will be fines for noncompliance, or fees for making the Board do your job. Don't procrastinate in complying with these requirements to the point that you become our

"Poster Landlord" for What Not to Do!

2008 Board of Directors & Other Contact Information

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Classified Ads

Help Wanted

Announcements

Check out what's going on at
www.riveroakscondos.webs.com

April 2009

President's Message

from Joe Kolb



Meet Joe Kolb

President of the Board of Directors

I was born in Baltimore, Maryland, and lived in one of those famous row houses with the white marble steps. My first job? Scrubbing those white steps with Comet Cleanser every Saturday morning. I attended St. Benedicts, graduating 8th grade and then it was on to PS 91 Gwynn's Falls Junior High for 9th grade. An always obedient (?) child, I followed my parents as they moved to Baltimore County, and spent 3 years as a Catonsville Comet, graduating in 1959. The University of Baltimore let me in on academic probation, and several years later I received my bachelor's degree in marketing with a minor in accounting and business management.

After coming down off the stage with diploma in hand, I "Dan Quayle-d" it, and joined the US Army Reserve. My obligation ended with my resigning in 1970 as the NCOIC of Finance (Nut Case Often Incomparably Conflicted). Following graduation from the University of Baltimore and my 6 month active duty tour to learn how to crawl around in the sand, agitate the Non-Commissioned Officers, and learn the military way to count money, I returned to the world of retail and Montgomery Ward. I figured if they had been foolish enough to let me work there all through high school and college they might not notice my shortcomings now and just might let me stay. Sure enough they allowed me to enter their National Management Training Fast Track which I managed to slow down, ...nearly ...to ...a ...halt.

After 5 years, I left Wards and joined Pfizer in one of their OTC (Over the Counter) divisions and was introduced to the fragrance business. The first fragrance I sold was Ben Gay. They had another fragrance know as Hai Karate. In two short years we beat out Old Spice as the number one men's fragrance, and in 4 years it was no longer Hai Karate but Bye Karate.

(Continued on page 2)

Thanks for your efforts!

The Board thanks all those owners and residents who have recently provided their email addresses to receive the newsletter, security, community, and website update information online. Our goal is to increase communication as well as to reduce costs and environmental impact, and we are succeeding because of your efforts!

We thank all community members who help make River Oaks "the" place to live in Edgewater.

Next Board Meeting

April 23, 2009

7:00 PM

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

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River Oaks Condominium Association

The Lamp Post

President's Message — Meet Joe Kolb - *continued*

At 27 years smart, I bought a sub and pizza place in Cape St. Claire and fell in love with the fragrance of onions, fried or raw, it didn't matter. After three short years, however, I had the building, land, and business paid off. My first wife was gone but my oldest daughter and I (she was 5) sold the store. The lure of sweeter smells pulled me back, and this time it was Canoe for Men and Taboo for Women that paid the bills. I stayed in the fragrance industry, changing flavors and companies along the way. That was how we raised our income levels in those days. I ended up selling Chantilly and (do you remember?) Musk, for Houbigant Perfumes.

A former National Sales Manager convinced me that more money was to be made as a freelance manufacturer's representative. So I announced to my bride of three years that I was leaving the happy confines of corporate life and would strike out boldly on my own. She reminded me that we would be without medical coverage, would have inconsistent monthly income, that I would be traveling to multiple states, and staying away from home weeks at a time... which, thinking back, was one item she put into the plus column...and that she was herself due to deliver our first child in about three weeks. I was young and brash, knowing the answers to all of God's questions even before they were conceived, and could not fathom why she was worried.

Over the next decade we built that small fledgling rep group from one person to the largest in cosmetics on the East Coast, employing twelve and covering eight states. I decided to retire at the ripe old age of 40. And after a scant three months and three repeated successful attempts to alphabetize Arlene's spice cabinet, I found her busily going about the house screaming "I don't care what you do, but get your *mumble-mumble* out of here, you're driving me nuts!"

I went back into the corporate world of cosmetics and accessories, perfume bottles, vanity mirrors, and such and progressed to be the National Sales Manager of several companies, always staying ahead of the hatchet man. Arlene came to me one day and reported that she "would like to have a Lexus." I guess I was not paying real close attention and some months later she had what I thought she said she wanted. Alexis was born in 1997 and everyone was excited. New car smell, new baby smell, is there a difference?

I semi-retired again and went back to my roots at Monkey Ward, this time selling furniture. It did not take me very long to help them go under, and when they closed, my store manager (who did not like Sears very well) recommended me to the store manager there. We were at Parole Center until the landlord found out that I was working there and told Sears they had to move. My old neighborhood also got weary of my sneaking into the community late at night and we moved to (drum roll please) River Oaks.

Sears got a new home at the Annapolis Mall (call it Westfield if you like but it will always be "Annapolis Mall" to me) and, in the blinding snow storm of December 2002, my family got a new home, too. We moved in next to Shirley on one side and Richard on the other. (Has anyone but me noticed that they aren't around very much any more?) I joined the Board last year because I realized that there were not enough folks running for office for me to lose. Just to make sure, I convinced Hillary to withdraw her name on election night. That only cost me one pair of scissors and a bag of dog food. Sure enough there were five spots and five folks on the ballot. And surprise, I won election to the Board! We held a meeting to determine who would hold which office, and when I got back from the bathroom everyone else had taken the office they wanted, even the at-large one, and the only one left was President. So...here I am.



Meet Joe Kolb



as edited by Peggy Donald

I was born in Baltimore, went in and then out of the Army, worked with different smells, and with some companies that failed or moved, and then ended up here in River Oaks. As your River Oaks President, I'll make sure our community doesn't fail or smell. So pay your dues and clean up after your pets.

Happy April Fools Day!

Reusing Newspaper Delivery Bags

Our friendly local newspaper deliveryman says we can return to him the clear plastic bags that cover our *Capital* newspapers. He will pick up your **clean and intact** bags if you stuff them all into one bag and leave them on your doorstep. He stresses that they must be in excellent condition. We stress that they should be placed securely so that they will not blow around the neighborhood.

Need a yellow recycling bin?

Go to:

Recycling Office
Heritage Complex
2662 Riva Road, 4th Floor
Annapolis, MD

The Recycling Office is open between 8 a.m. and 5 p.m. Monday through Friday. The bins are free and come in the tall, round 32 gallon size. Call ahead at 410-222-7951.

Do You Need a “Shark Bite” to Prevent Deep Water in Your House?

Where the water line comes up through the foundation and connects to the indoor plumbing, one neighbor recently experienced a pipe breakage that dumped almost 200 gallons of water into his first floor. First one plumber came to shut off the water at the meter; later, another plumber came to fix the plumbing. He said the problem was due to the 45° angle of the connection between the water line and the indoor pipes. This angle caused tension to build up over time until the pipe finally ruptured. He was surprised it took as long as it did to break, and his solution was to install what he called a “shark bite” to alleviate the tension. To see photos of the fix, go to www.riveroakscondos.webs.com and click “Photo Gallery” on the left-hand menu. Then go take a look next to your water heater to see how your indoor pipe connects to the water line coming up through the cement floor.

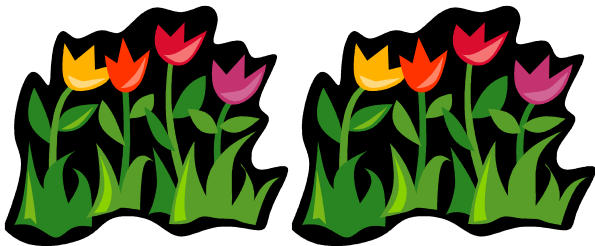
So you think English is easy?

- 1) The bandage was wound around the wound.
- 2) The farm was used to produce produce.
- 3) The dump was so full that it had to refuse more refuse.
- 4) We must polish the Polish furniture.
- 5) He could lead if he would get the lead out.
- 6) The soldier decided to desert his dessert in the desert.
- 7) Since there is no time like the present, he thought it was time to present the present.
- 8) A bass was painted on the head of the bass drum.
- 9) When shot at, the dove dove into the bushes.
- 10) I did not object to the object.
- 11) The insurance was invalid for the invalid.
- 12) There was a row among the oarsmen about how to row.
- 13) They were too close to the door to close it.
- 14) The buck does funny things when the does are present.
- 15) A seamstress and a sewer fell down into a sewer line.
- 16) To help with planting, the farmer taught his sow to sow.
- 17) The wind was too strong to wind up the sail.
- 18) Upon seeing the tear in the painting I shed a tear.
- 19) I had to subject the subject to a series of tests.
- 20) How can I intimate this to my most intimate friend?

KEN'S GARDENING TIPS

for April

Spring is here, finally...or is it? Don't rush to the local flower shop yet for those spring annuals, unless you have a greenhouse in your basement. Pansies are fine now that the chance of frost is nil, but watch the thermometer before bringing home other annuals. Nighttime temperatures above 40°F are the "rule of thumb" for successful planting. In general, mid-May is the best for begonias and impatiens, but, as they say on TV, "Results may vary." Where did the term "Rule of Thumb" come from, anyway! Also, now IS the time to get weed- and crabgrass preventer on the lawn. A corn gluten meal product labeled as a pre-emergent is the best for the lawn and for the environment.



Get your Dryer Vent Cleaned

Team up with your neighbors to get a discount on **dryer-vent** cleaning! Chesapeake Home Services has given us the following price break schedule:

- 1-5 will be \$65 per unit.
- 6-10 will be \$55 per unit.
- 11-15 will be \$45 per unit.
- 16-20 will be \$40 per unit.
- 21 or more will be \$32 per unit.

The description of work is:

- Clean out dryer vents; removing lint and debris from the dryer lines of each individual's townhouse.
- Blow out all dryer vents assuring proper working order.
- Inspect physical condition of dryer vents and notify unit resident of any necessary repairs.
- Provide any necessary/specific permits and/or insurance for proposed work.
- Furnish all necessary/specific laborers, tools, equipment, and materials to complete work in accordance with proposal.

Call or email Peggy Donald by April 16th if you want to have this vendor do this work, probably in late April or early May. See contact info to the left. Contact information for Peggy Donald:

Telephone: 410-956-1484

Email: Peggy.Donald@gmail.com

Talkin' Trash

Trash pick-up is on Tuesday mornings and Friday mornings, sometimes as early as 9 a.m. and sometimes as late as around 11 a.m. In addition, recyclables are picked up on Tuesday mornings at the uncivilized hour of about 6 a.m. Trash and recyclables should be put out to the curb no earlier than 7 p.m. the evening before pickup. So please refrain from decorating the neighborhood with refuse on weekends, on Wednesdays, and when holiday schedules skew our pickup to one day later than usual.

- Yard waste should be bagged or put in a container marked with an "X" or bundled (think branches cut to 3' lengths, max) and left out with recyclables.
- It's OK to put recyclables out in clear plastic bags or in any container that is marked with an "X", or in the yellow containers provided by the county (see page 3).

News and Views

from your

Architectural Control and Landscaping Committee

Ken Via, AC&L Committee Chair

Spring is upon us – at least the calendar says so. Thoughts of greening up and shaping up the landscape and our own Limited Common Element grass and flowerbeds abound as we finally say “good riddance” to Old Man Winter. (He was definitely taking “winter growth hormones” this year and didn’t want to leave!) Spring also brings us out of our abodes to survey our property and get our home and yard improvement projects out of cold storage. As we take stock of the conditions of our structures and property in general, we can stay a step ahead of the upcoming annual property inspection, which is most likely in mid-late May.

(Continued on page 6)

Tidbits from the March Board Meeting

Every month our Board of Directors sits down to consider issues in our community. Their meetings are open to all but are attended by few. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. A few of the highlights from the March meeting are:

Community yard sale *date changed to May 16th*.

Spring maintenance inspections scheduled for May. Spiff up your exterior now to avoid a “TO DO” list from Comanco! Check out the **Vendors We Like** page on the website and note that the American Remodeling Corp is offering a discount.

Our list of “**on-line subscribers**” for the *Lamp Post* continues to grow. Households interested to submit **more than one email address** are encouraged to do so. That way, numerous members of the household will receive the newsletter at their respective email addresses.

During the April Board meeting, Officer Beckner will discuss the issue of **animals on the loose**. This was recently a serious issue in Edgewater and we are doing our best to make sure that pets in River Oaks are properly controlled.

Comanco will be using a **different bank** from now on. What does this mean to each of us? Well, that depends on whether you mail your dues in every month or whether you have them withdrawn automatically from your bank account.

\$ If you mail your dues, you will have to send your checks to a new address.

\$ If you have your dues automatically withdrawn, you may experience a glitch next month. Stay tuned!

The Board is purchasing an industrial-grade StoneTec aggregate **trashcan for the Tot Lot** in the hope that this will encourage tots and moms and kids and dads and teens to pitch it in.

Landscape - Our new Community provider, Tulip Grove Landscaping, has been at work cleaning up the property; sprucing up beds; taking soil samples for a lawn revitalization plan in some of our problem areas; relocating some wayward trees; and other tasks. Mulching will come next, followed by the first mowing and planting of spring annuals. You will see a couple of new mulching beds to help with shrubbery growth, enhance appearance, and possibly create some additional room for annuals. As a reminder, TG will only maintain the General Common Elements, and will not go inside the property lines for each unit. Those areas are your responsibility. Not sure where your property lines are? Log onto the community website and link to the “Building Plats” for your unit. Please, if you have any personal property on the General Common Element, move it onto your property to allow the mowers and maintainers to perform their tasks.

Architectural Control - Upgrading, improving images, greening up, adding color, showing off our green thumbs, sprucing up the look and functionality of our property is all great to help increase property values. These activities also make living here more attractive to us, to our neighbors, and to anyone looking for a great place to live. And they generally make us feel better individually about ourselves and about our property. Just remember, however, that any changes in the external appearance or landscaping (stonework, trees, fencing, doors, decks, gardens, etc.) must first be documented in an Architectural Change Application (ACA), which is available on the website), and must be approved by the Architectural Control & Landscaping (AC&L) Committee before work can begin. If you have any questions on what is covered by the ACA, consult the Rules and Regulations for guidance and details. This formality is not intended to be a “policing” action or to deter you from embarking on your project. It is only a safety review and a means of managing our community’s configuration to ensure uniformity where dictated. It is also a way to avoid costly maintenance issues that might end up being your responsibility to resolve. The AL&C Committee is working hard to make this process as efficient and undisruptive as possible, and we can succeed with your help.

HAVE RENTERS? Read this!

The Board must have copies of your LEASE on file. You are also required to have a copy of our GOVERNING DOCUMENTS in the house. This issue is being addressed by the Board at its monthly meetings. Soon there will be fines for noncompliance, or fees for making the Board do your job for you. Don’t procrastinate in complying with these requirements to the point that you become our

“Poster Landlord” for What Not to Do!

2008 Board of Directors & Other Contact Information

President:	Joe Kolb	kolbjoe@comcast.net	410-956-1890
Vice President:	Jyl Dupont	jyldupont@yahoo.com	301-261-4843
Secretary:	Bev Wright Caruso	bev.wright@verizon.net	703-606-2209
Treasurer:	Shannon Whaley	shannon_e_evans@yahoo.com	please email only
Member-At-Large:	Shelly Kemeza	shellykemeza74@gmail.com	please email only
COMANCO:	Lowell Thompson	136@comancoinc.com	410-721-7171
State Farm:	Gary Carpenter	gary.carpenter.bx.eq@statefarm.com	410-721-7474
COMMITTEES:			
Architectural Control & Landscape	Ken Via	dance4673@comcast.net	410-956-2276
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Safety/Security/Parking	Shelly Kemeza	shellykemeza74@gmail.com	please email only

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Announcements

Check out what’s going
on at
[www.riveroakscondos.
webs.com](http://www.riveroakscondos.webs.com)

May 2009

President's Message

from Joe Kolb



River Oaks Condominium Association

The Lamp Post

It's May! What a great time of the year. Everyone is starting to get out and about, working on their front and back yards – and this is a good thing. It re-enforces the concept of new, of cleansing the past, of looking forward. This is something that we as a culture do better than any other in the world.

Annual Maintenance Inspection

Now, looking forward into late May, we will be conducting our annual Maintenance Inspection toward the end of the month. The inspection team will be using a new form that will be easier for everyone to understand what is being flagged for maintenance or repair.

Further good news is that, since there were so many corrections cited last year, there should not be as many this year. That is to say, if you actually did correct them last year! The vast majority of residents did, and we on the Board thank you. As a matter of fact, the whole neighborhood thanks you! But, to those of you who did not, consider yourselves lucky to have gotten a free pass. This year will be different. I will be recommending to the Board that there be no extra days added on, as there were last year. Those of you who have not yet complied with last year's maintenance tasks have had a full year to do what your neighbors managed to do on time. You will be given 45 days from the date of the letter. Period. The re-inspection will begin on the 46th day and the follow-up letters will be mailed the following week. In that follow-up letter there will be a date for any "Show Cause" meeting with the Board to explain why the work has not been done and why the Board should not begin fining you for noncompliance at the rate of \$25 per day.

We are going to enforce compliance across the board. So if you get an inspection report that indicates that something needs to be corrected, get it done. If it is a fence that is too far out into the General Common Element, get to work to bring it back to your plat lines. These are published on the River Oaks website: www.riveroakscondos.webs.com

(Continued on page 2)



HIP, HIP, HOORAY!!!



Three cheers for our regularly scheduled trash haulers who have gone above and beyond the call of duty to remove tremendous amounts of spring cleaning refuse left at the curbs throughout our community.

We also thank all community members who keep their trash indoors until the night before collection.

Next Board Meeting

May 28, 2009

7:00 PM

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

Take a look at the condition of your exterior. Does it need a coat of paint? Look up at the roof, at the deck. Do they need attention? Are there any exposed wires, loose siding, broken trim or vents needing to be cleaned or repaired? Has too much stuff accumulated on your patio or in your yard? It is time for that “mulligan,” that do-over.

If you have an antenna or exposed wires running from your satellite dish get it fixed now. If you were cited last year for fascia board work needing to be done and you don't know what “fascia” means, contact any Board member or Architectural Control & Landscaping committee member for an explanation, Ken Via is our Chairperson of that committee and he can be reached via email at: dance4673@comcast.net.

Take the time now to dig out last year's inspection form and review it. Then eyeball your own property to see what might get noticed in this year's inspection, and get started ahead of time on anything you notice. With this inspection process we are protecting your investment and doing what the River Oaks founding documents require us to do. You will need to do your part.

Landlords

If you are an off-site property owner, you will be receiving a letter from the Board requiring your compliance with the By-Laws. Complete the enclosed forms and return them to the management agent, Lowell Thompson, at Comanco. If you have someone renting your unit, make sure that you have verified that all information specific to your tenant is complete and correct. Make sure that your tenants understand that they must comply with the Rules and Regulations of the Association, as well as with the By-laws. We do not expect that you know all of those rules and regulations, which is why you are required to post a current copy of them inside the unit for your tenants.

There are reasons that the information is needed and required. There are times when the information actually helps to protect your investment. Perhaps we neighbors notice that you have a crowd of unrelated adults residing in your townhouse, when your lease only lists two. Or perhaps there is a live-in boy- or girlfriend whom the police are looking for, and it is to your benefit to document that you have no knowledge of his/her presence. Or perhaps there is a roommate with a pet that is let out off-leash

on a regular basis. You are not likely to be aware of these things, and we can better resolve some problems if we know who is legally on the lease. Keep in mind that your unit is not just your investment; it also has an impact on the investment each of us has made.

Animals at Large

Animal Control Officer Serena Beckner came to our most recent Board meeting and gave us an outstanding presentation. She highlighted the dangers presented when animals are allowed to run at large. For your pet's wellbeing, keep the animal inside your unit, and put a leash on it before you open that door. Interaction with rabid local fauna or infected ticks can cause your pet illness, injury, or loss of life. Officer Beckner has asked that we begin to place traps for cats and other animals on the loose. These traps will be baited, and animal control will collect them. Officer Beckner explained that the fines levied on owners who violate leash laws can be very expensive. Not so long ago, a loose cat got into my garage and marked its territory in there. It was not a pleasant olfactory experience, and besides, the thing nearly gave me a heart attack when it dashed past me while my arms were loaded with groceries. Bottom line: keep your pets inside or on a leash.

Meet Shannon Whaley

Treasurer of the Board of Directors

I was born and raised right here in Maryland into a family always deeply involved in Annapolis. I attended the University of Baltimore, graduating with a B.S. in accounting. During my college years I began an internship with the Army Audit Agency, which led me to a career with them. I find it very rewarding to ensure that we are making the best use of our taxpayer dollars. I have been married for nearly four years to a wonderful husband, and we surround ourselves in our home with my older brother and our two furry friends of the feline variety. We have been owners here in River Oaks since 2006 and really enjoy this community.

Talkin' Trash

The Skinny on Bulk Pickup

From the looks of the neighborhood, everyone is doing "Spring Cleaning." Have you noticed all those large items on the curbside? Here's all you need to know if you have something oversized to get rid of.

Anne Arundel County has two types of trucks: the **Furniture Truck** and the **Metal Truck**.

Furniture Truck: Schedule pickup long before you put your item(s) out. This truck only comes the LAST WEDNESDAY OF EVERY MONTH. You will need to describe your items. If the truck is already booked full, you will have to wait another month before your bulk item(s) will be collected.

Metal Truck: Metal desks, grills, washing machines, and other similar items are picked up EVERY MONDAY and must be scheduled ahead of time. Items that use refrigerants (fridges, air conditioners, freezers and dehumidifiers) require special handling but will still be collected by the Metal Truck. If the Truck is already booked full, you will have to wait another week before your bulk item(s) will be collected.

Anne Arundel County says that furniture and metal items are

"... collected separately, but can be scheduled for collection with one telephone call.

Please consider donating your useable items to a charitable organization. Some organizations offer free collection for items in good condition.

Bulk Item Pick Up Made Easy

- Call (410) 222-6100, Monday through Friday, between 7:30 a.m. and 4 p.m. to schedule collection
- Items must be ready at the curb by 6 a.m. on the scheduled collection day
- Cancellations must be received 48-hours prior to the scheduled collection date
- Only those items specifically requested for collection will be picked up

Be sure items are not obstructed by vehicles, fences, or other structures. Always place items on the curb.

To schedule either truck, call 410-222-6100.

To learn more, visit www.AACounty.org/DPW/WasteManagement/bulkitem.cfm.

Landlords!

The Board must have copies of your LEASE on file. You are also required to have a copy of our GOVERNING DOCUMENTS in the house. ***Avoid being fined for noncompliance.***

Starling Season

If you have that attractive architectural touch (known as a keystone) over some of your windows, you also have a built-in birdhouse for starlings and other creative nesting birds. **If you have found a cure for this problem, please inform the rest of us!**



Tidbits from the April Board Meeting

Every month our Board of Directors sits down to consider issues in our community. Their meetings are open to all but are attended by few. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. Highlights from the April meeting are presented below.

Spring maintenance inspections are happening later this month. Spiff up your exterior now to avoid a "TO DO" list from Comanco!

Our list of "**on-line subscribers**" for the *Lamp Post* continues to grow. Households interested in submitting **more than one email address** are encouraged to do so by submitting the web form or emailing Bev Wright at bev.wright@verizon.net. That way, numerous members of the household will receive the newsletter at their respective email addresses.

During the April Board meeting, Officer Beckner discussed the issue of **animals on the loose**. Animals let out off-leash can cost the owner \$50 for the first violation. The fine goes up astronomically after that. If you see anyone allow a cat or dog out without a leash, call Animal Control at 410-222-8900 and file an affidavit.

Comanco has begun using a different bank. You should have received a letter before your May dues were to be mailed. The arrangement with new bank (Community Association Banc – spelled with a "c") is set up so you can pay dues by the month, quarter, trimester, or year. If you have already set up direct deposit, you won't need to do anything. If you mail your dues, you will receive new coupons with the new address – or you could go online to pay. Go to www.cabanc.com where you will find two options: payment with a credit card or payment with a one-time e-check. You will need the account number that is on your coupon. Just follow the instructions on the website. As always, contact Comanco if you have any questions.

Remember that the **Community Yard Sale** will be **May 16th**!

New Contact Info for Joe Kolb, President, River Oaks Condo Association

Please note that Joe has a new email address: kolbjoe@verizon.net

2008 Board of Directors & Other Contact Information

President:	Joe Kolb	kolbjoe@verizon.net - NEW!!	410-956-1890
Vice President:	Jyl Dupont	jyldupont@yahoo.com	301-261-4843
Secretary:	Bev Wright Caruso	bev.wright@verizon.net	703-606-2209
Treasurer:	Shannon Whaley	shannon_e_evans@yahoo.com	please email only
Member-At-Large:	Shelly Kemeza	shellykemeza74@gmail.com	please email only
COMANCO:	Lowell Thompson	136@comancoinc.com	410-721-7171
State Farm:	Gary Carpenter	gary.carpenter.bx.eq@statefarm.com	410-721-7474
COMMITTEES:			
Architectural Control &			
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[www.riveroakscondos.
webs.com](http://www.riveroakscondos.webs.com)

News and Views on TENT CATERPILLARS
Ken Via, Committee Chair
Architectural Control and Landscaping Committee

Those white webs you see every year at this time in some of the crooks and branches of our forest trees are made by tent caterpillars, very indigenous to this region. Mostly known for leaf damage to young and emerging trees, especially the fruit varieties, tent caterpillars typically leave their nests, get their fill of the leaves around them, and then migrate back to the protected webs to digest the food in their sun-warmed abodes. This cycle is repeated for a few weeks. They do not like cold weather, which is why we have not seen them until recently. Once full grown, they leave the trees and seek out sheltered eaves or grasses to weave a cocoon and morph into moths late spring and summer. The purpose of the moth is to mate and lay eggs in the months of July and August for the next spring's offspring. Many of the moths flying around the street lamps and flood lights at sporting events probably started life as a tent caterpillar. Natural predators are birds, wasps, bugs, and beetles. If allowed to matriculate unopposed, some species can cause large amounts of defoliation, which in normal conditions will re-foliate over the next growing season. Nonetheless, it's a good idea to get rid of them. More information can be found on the web at sites like Wikipedia and the Arbor Day and Audubon Club.

After discussing the situation with the arborist, and with Joe Kolb's concurrence, I authorized **Bartlett Tree Service to spray our wooded areas first thing Monday morning, 5/11/2009**, to fight off the remainder of the tent caterpillars. The plan is to start with the 3 areas highlighted by resident alerts and branch out from there. Only infected areas in the General Common Element (GCE) will be sprayed; Bartlett will not spray inside any property lines. The decision to spray was based on 4 factors: (1) the cold and wet weather has not been conducive to lively movements, but now the pests are starting to migrate out of the nests, some to return to continue growing, others to find places to become moths and continue their life cycle. So, some can be eliminated with the spraying; (2) taking action now, however late to the season, can still somewhat reduce the population of next year's caterpillars, (3) to help bring some solace to the concerns of the residents who are bothered now, and others who may become concerned later, and (4) if there are some young trees that are most susceptible to be attacked, maybe we can keep a few from suffering much damage that otherwise might not be so lucky. In the analysis of the arborist, we do not have a large problem, but we are proceeding with the action nonetheless at their recommendation and my request. The process to be used is safe for the residents, but you should be aware that the wooded areas will have been treated by the end of the day.

Residents: If you have these pests on your property and want to take action if you have the means, you should be able to purchase the same product the professionals will be using, called Sevin, in a spray bottle at your local home improvement store and apply as directed on the package.

KEN'S GARDENING TIPS

It's mulch season, so which mulch is best for you -- wood, rubber, or compost?

Hardwood, cyprus, cedar, pine bark, colored (read: painted or dyed) or rubber are for you if the objective is to look good, provide some protection against those pesky weeds, or keep the neighborhood cat (who should be on a leash anyway) from using your flower garden as a litter box... and, you don't mind occasional stains on any adjacent structure and nearby cars from the "nuisance fungi" associated with the wood types (especially colored or painted); the occasional bark rot from tented hardwood mulched trees; the possible flammable qualities of shredded rubber; don't necessarily want to feed the soil underneath; and, don't mind if a few plants that get too close don't exhibit "show off" qualities.

Compost or leaf mulch are for you if you want the most weed protection (according to the experts) and to feed the soil with nutrients from the ingredients that make up the mulch, and, you don't mind if it's not black, red, tan, or doesn't have a shiny chocolate consistency. Recognized for its protection from weeds while letting water get to the soil and plant roots, picking up additional nutrients to nourish the plants through the mulch bed itself, compost or leaf mulch can be "home grown", or purchased at any reputable garden center.

Happy mulching!

Introduction to the River Oaks Website

www.riveroakscondos.webs.com

If you've never been to the River Oaks website, or haven't been in a while, we want to introduce or re-introduce you to it. In future newsletters, as space permits, we'll highlight a different page.

Here's a composite snapshot of our Home Page. You'll find upcoming events, the latest Classified Ad, current announcements, and links to photos and our Neighborhood Talk forum. Each heading is "linked" by one click to its individual page and many items have one-click links to email addresses or other websites. Along the left side is the "Navigation Bar", a menu of all the pages contained on the website. Each page is accessed by clicking once on the page title.

		RIVER OAKS CONDOMINIUM TOWNHOMES EDGEWATER, MD 21037 <i>Classic...Comfortable...Convenient</i>	
Home		Welcome to the River Oaks Condominium Association Website	
About River Oaks		<p>Our Home page is designed to give you the latest and greatest news and information in a single glance. We update our site frequently, so we hope you find it useful and visit often! For more information on any item, click the "hot link" section heading which will take you directly to the page for that information.</p> <p>CALENDAR</p> <p>NEXT BOARD MEETING: Thursday, May 28, 2009 - 7 PM, Edgewater Police Station, Stepneys Lane.</p> <p>Yard Sale - NEW DATE!! May 16, 2009, from 7:30 am - 1:30 pm. Details to follow.</p> <p>Annual Spring Maintenance Inspection Month - TENTATIVE for May 2009. Details to follow.</p> <p>Dumpster Days - August 19-21, 2009. Details to follow.</p> <p>For additional events and more details, click on individual "Upcoming Events" listed in the "side bar" to the left, below the Main Menu (Navigation Bar).</p> <p>CLASSIFIED ADS - as of 4.16.09</p> <p>Just added! FOR SALE: Thomas the Tank Engine Toddler Bed with Mattress. Like new - \$175.00. Call Brian Liening at 410-599-0389, or email Brian Liening. Click here to see a picture of this very neat bed!</p> <p>VENDORS WE LIKE</p> <p>2009 OFFER! 10% DISCOUNT off new purchases from American Remodeling Corp. They have done vinyl wrapping and other home improvements for River Oaks owners.</p> <p>Just added! New favorites for COMPUTER REPAIR and WINDOW CLEANING. Find the contractors your neighbors recommend to help you clear up those pesky maintenance inspection items and for general home repairs and improvements.</p> <p>BOARD ANNOUNCEMENTS</p> <p>Spring Maintenance Inspection is tentatively scheduled for May, 2009. If you did not complete your required maintenance items from the 2008 inspection, you need to get them done before the next inspection. If you have any questions, please contact Lowell Thompson, our COMANCO manager, immediately.</p>	
Architectural & Landscaping			
Board Announcements			
Buildings & Common Areas			
Calendar			
Classified Ads			
Committees			
Community Resource Links			
Condo & Insurance Docs			
Contact Us			
Financial Reports & Policies			
Home Businesses			
Home Resource Info			
Lamp Post - Newsletters			
Meeting Minutes			
Member Announcements			
Neighborhood Talk-Forum			
Parking & Vehicle Guidelines			
Pet Rules-Animal Control			
Photo Gallery			
Submit Ad/Vendor Info			
Submit/Update Contact Info			
Survey-Membership Roster			
Trash Guidelines			
Vendors We Like			
Website News		<p>PET RULES: The Board has added a page on PET RULES. Click on the link to the left or from any page, click on the link in the Navigation Bar (menu) on the left side of the screen. If you have a pet, please adhere to the community rules and county laws.</p> <p>BUILDINGS & GROUNDS - New website page! The previous page for BUILDING PLATS has been moved to a new BUILDINGS & GROUNDS page and consolidated with information on Grounds Clean-up and Feeding the Birds and Squirrels. All 35 building plats and 6 overview plats can be found at the above link. You'll find interior and exterior dimensions for each unit, as well as procedures for going to the MD State Archives website to get additional plat information. Exciting stuff!</p> <p>Email & Contact Info: Please help us reach our goal of having email address and contact information for 100% of our units by submitting a web form with your contact info today!</p> <p>MEMBER ANNOUNCEMENTS</p> <p>Mike and Alicia Smollon are River Oaks owners (and Alicia is our By-Laws Committee chairman). They own My Butcher and More butcher shop and deli and are passing along this announcement about their pre-grand opening party on May 8th, 6-9 PM, Clock Tower Square, 1410 Forest Drive, Suite E, Annapolis, MD 21403; 410-451-3296 or 410-295-7500; meatheadchef@aol.com</p> <p>If you would like to post an event or other announcement that might interest your neighbors, please email the details to Bev Wright.</p> <p>HOME BUSINESSES</p> <p>Jewelry, Food, and Beaded Watches, Hats & Accessories: Check out the newest listing for Bardangle Jewelry as well as Silpada Designs, Tastefully Simple, S.E.W. Handcrafted Designs. If you would like to post your home-based business, please email the details to Bev Wright.</p> <p>COMMUNITY LINKS</p> <p>A new link has been added for Anne Arundel Animal Control.</p> <p>CONDO & INSURANCE DOCS</p> <p>Insurance Changes - A recent MD Court of Appeals ruling will affect unit owners as of October 1, 2008, and perhaps again when we renew our Master Insurance Policy in May, 2009. Click on the above link for more information and to read letters from our State Farm Agent, Gary Carpenter, and our former attorney, Kathleen Elmore.</p> <p>HOME RESOURCE INFO</p> <p>Home Resource Info contains information on exterior, lintel, and interior paint colors, floor plans, replacements for entry door windows, entry doors, lamp post lantern and house fixtures, kitchen cabinets, and vent stack covers. Also find the 2007 National Association of Home Builders "Study of Life Expectancy of Home Components."</p>	
Upcoming Events			
 TENTATIVE-Maintenance Monday, May 4 at 8:00 am			
 My Butcher & More - Friday, May 8 at 6:00 pm			
 Yard Sale Saturday, May 16 at 7:30 am			
 Monthly Board Meeting Thursday, May 28 at 7:00 pm			
Recent Photos			
   			
Recent Forum Posts			
No recent posts			

June 2009

President's Message

from Joe Kolb



River Oaks Condominium Association

The Lamp Post

We're **really** going to have our annual inspection this year, I promise! Some issues this past month have kept us quite busy, but inspections have just begun and are due be completed any day now.

Vacancy on the Board

One member of our Board of Directors, Shannon Whaley, has found it necessary to resign prior to the end of her 3-year term. Shannon was our Treasurer and we thank her for her efforts.

In accordance with the By-Laws, the Board will elect a Director at the next monthly BOD meeting to fill out the remainder of this year. At the annual election in December, the community will elect someone to serve out the unexpired portion of the term, which would be two more years.

Anyone interested in helping to guide our community can be nominated by contacting any Board member. Our email addresses are found at the end of this newsletter, or on our website www.riveroakscondos.webs.com. Or, if you prefer, you may contact Lowell Thompson at Comanco (410-721-7171) or via email 136@comancoinc.com.

The requirements are few, the most important being that you have a sincere interest in making River Oaks the best that it can be. Viewpoints of what that means can vary, and heaven knows current members of the Board vary widely in that vision. But we all work well together and reach a consensus by keeping in mind that we all have a large investment in this community.

Each of the current Board members has written a brief biographical note for the newsletter over the past year. If you have read these bios, you know that we are all ordinary folks with individual life styles and educational levels. We are not property management specialists; we just try to apply common sense to community issues. When we need expert advice, we get the information from experts both inside and outside the community.

So, if you are interested in River Oaks, have 3-5 hours on average per month to share, and are a unit owner in good standing, we would appreciate if you would pitch in.

(Continued on page 2)

HEAR ABOUT THE RIVER OAKS GLEE CLUB?

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are needed to see this picture.

OK, so it hasn't started up yet, but check out the Neighborhood Forum postings under "Entry Circle" by Kevin and under "Singles Only" by Clyde, and reply in the forum if interested:

<http://riveroakscondos.webs.com/neighborhoodtalkforum.htm?forumID=1623288&page=1&topicID=1689796>

Next Board Meeting

June 25, 2009

7:00 PM

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

Confusing Insurance Issues

Speaking of getting expert opinions, we did just that recently because we needed clarification on a new court ruling in Maryland about Master Policy insurance coverage responsibility. The Court ruled in favor of a condominium association and against the suing unit owners in what is referred to as "The Anderson Case". This decision raised more questions than it answered and caused the Maryland State Legislature to step in to attempt to clarify the issue. They passed a new law that took effect on June 1, 2009.

To determine the effect on our association and our insurance coverage, the Board contacted Comanco (our management agency), State Farm (our master policy holder), and Kathleen Elmore (our previous legal counsel) who may have had something to do with writing our By-Laws. Not content with that, we also questioned our current lawyer, Michael Neall, who has done a fine job collecting unpaid dues, and who is purported to be a recognized expert on condo law.

We came up with six different answers from these four folks. (For you math majors, that's two lawyers who each gave us two viewpoints, and two others who each gave us one.) The Board reviewed the opinions and, as the singer Harry Belafonte bellowed, "It was clear as mud, but it cover de ground."

A disinterested party was needed, so the Board interviewed seven firms that practice condo law and insurance law. The Sara Arthur Law Group gave the most comprehensive response, rendering the opinion that our By-Laws are the source of our dilemma.

Even though the new condo law may have clarified insurance responsibility for the majority of condo associations in Maryland, it does not clarify it for River Oaks because of a conflict between the deductible allowed by our By-Laws and the deductible allowed by the new Maryland law.

Our By-Laws only allow a policy with a maximum \$1,000 deductible. This deductible was in accord-

ance with the maximum that could be assessed back to unit owners by the Maryland Condominium Act that was in effect when our units were built. However, most insurance companies have progressed beyond the \$1,000 level, and for the past several years our State Farm policy has actually carried a \$2,500 deductible. This is because State Farm no longer offers a \$1000 deductible policy.

So, to comply with our By-Laws, we have found an insurer who does offer a \$1000 deductible policy. That's the good news. And now for the bad news. (You knew *that* was coming!) Such a low deductible is very expensive.

In addition, the new state law has raised the master policy allowable deductible even further, to \$5,000. Now the Board is faced with the proposition of either paying an extremely high premium for a \$1000 deductible policy, or of changing our By-Laws to eliminate any specific dollar amount deductible for future flexibility should the law change again.

To amend the By-Laws, we will need a large enough quorum to have a vote, which means lots of proxies, lots of effort.

Our current policy was automatically renewed in May. Please be assured: ***we are not UNinsured.*** But we are not in compliance with our By-Laws. We will need to rectify the problem, and we will need your co-operation.

The Board will be meeting very shortly with the lawyer who isolated our problem, and she will advise us of what we need to do. So, as they say, stay tuned.

If we must maintain the \$1,000 deductible, it will raise our assessments by roughly \$12 per month, and the questions will be:

1. Do we enact that now to cover the new policy?
2. Do we pass the expense on to the 2010 budget?
3. Or do we quickly pass a By-Laws change to remove the problematic deductible cap and thereby keep our premiums lower?

More to come!



Gardening Tips for June

by Ken Via

All about Trees

Have questions about that overgrown tree in your front yard, and want to "give it a haircut"? You may keep your low-hanging limbs trimmed, or not, on all trees that are within your property lines. But for trees that overhang sidewalks, there must be clearance of 10 vertical feet. Our contract with Tulip Grove Landscaping calls for them to keep offending trees trimmed if they are planted in the General Common Element, or if tree limbs from private back yards extend beyond property lines or fences. If you are working on your own trees, I recommend that you have at least 7-8 feet of clearance over your walkway, driveway, etc.

The original builders of River Oaks did us no favor when they selected the trees for our tiny front yards. Now, 8 or 9 years later, the trees are outgrowing the yards, and the townhouses, too. Unfortunately, if the tree is within your plat lines, it is your responsibility to maintain it. We have no height re-strictions for trees, so you don't need to submit an Architectural Change Application to have your tree trimmed; however, you do need one if you decided to remove a tree, replace it with

something else, or plant a tree where there wasn't one before.

The company the Board has contracted for quite a bit of work is Bartlett Tree Service. Our representative is Tyler Balderson, a Master Arborist and licensed Maryland Tree Expert. His phone is (410)305-0353 and his email is tbalderson@bartlett.com. Bartlett Tree Service brought down all of our dead trees last fall and this spring, did the spraying for tent caterpillars, air spaded all of our young trees around the Tot Lot, etc. We have given them many referrals and find their prices to be pretty reasonable. Tyler returns calls promptly, and the company is dependable, efficient, and cleans up pretty well, also. Bartlett Tree Service comes highly recommended.

Joyce Kilmer penned in 1914

"I think that I shall never see
a poem lovely as a tree"

Mr. Kilmer might have thought twice if he had seen some of ours!

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Is anyone interested in a little neighborly "plant exchange"? I have a profusion of violets, and a wealth of tiger lily bulbs. Maybe you have loads of lambs' ears, an invasion of irises, or a deluge of daylilies. Email me (Peggy.Donald@gmail.com) and tell me what you want to swap! I'll make a list and circulate it to anyone who's interested. Send a photo if you can!

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Tidbits from the May Board Meeting

Every month our Board of Directors sits down to consider issues in our community. Their meetings are open to all but are attended by few. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. Highlights from the May meeting are presented below.

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Insurance woes occupied the Board on the last Thursday in May, thanks to a recent legal decision having to do with condominium associations and master insurance policies. Our By-Laws are in conflict with State law and something has to be done to set things straight.

Erie Insurance Agent, Stacey Nicholson, gave his views on our current insurance coverage. What was adequate in 2001 is no longer adequate today, and something has to be done – and FAST!

Landscaping by Tulip Grove is still being fine-tuned. Many people have sent the Board emails about grass cutting – **Keep** up the emails, folks! NOW is time to make adjustments! Fertilizer and weed killer have been applied in the Common Element areas.

Tent Caterpillars were plaguing some residents last month; they have been sprayed (the caterpillars, not the residents!). Spraying will be added to next year's budget and will happen earlier in the season.

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are needed to see this picture.

On-line subscribers to the *Lamp Post* are at a record high. Are you one of them? Email Bev at bev.wright@verizon.net to sign up and see the newsletter in gorgeous living color online! And, remember, one household can receive the newsletter at numerous email addresses so that the whole family can enjoy our scintillating publication!

See any animals on the loose in the neighborhood? Call Animal Control at 410-222-8900 and file an affidavit.

The Community Yard Sale was a great hit for those who participated on May 16th. Thanks to Shelly Kemeza for organizing it!

Rain Barrels are a great way to protect the Bay, limit runoff, and water your garden without paying for the water. But do submit an Architectural Change Application to request approval.

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Inviting Entryways in Our Neighborhood

We have plenty of people living here in River Oaks who have green thumbs and are happy to put them to work in their front yards. Their beautifully landscaped front entryways are a treat not just for themselves but also to us all. Page 6 of this newsletter shows some of the variety and skill these gardeners have created with color, texture, and shape.

Landlords!

COMANCO must have copies of your **LEASE** on file. If you have not provided a copy, mail one immediately to COMANCO, 2139 Defense Highway, P.O. Box 3637, Crofton, MD 21114, or fax to 410-721-3842 during business hours.

You are also required to have a copy of our GOVERNING DOCUMENTS in the house. This includes the Architectural Rules and Regulations and, ideally, the By-Laws. You can print them from the website:

<http://riveroakscondos.webs.com/condoinsurancedocs.htm>

Avoid being fined for noncompliance. Letters to offsite owners who have not provided leases are being mailed this month. The letter will include instructions and a deadline after which the Board will initiate the second phase of the By-Laws violations procedures.

2008 Board of Directors & Other Contact Information

President:	Joe Kolb	kolbjoe@comcast.net	410-956-1890
Vice President:	Jyl Dupont	jyldupont@yahoo.com	301-261-4843
Secretary:	Bev Wright	bev.wright@verizon.net	703-606-2209
Treasurer:	Shelly Kemeza	shellykemeza74@gmail.com	please email only
Member-At-Large:	(Vacant)		

COMANCO:	Lowell Thompson	136@comancoinc.com	410-721-7171
State Farm:	Gary Carpenter	gary.carpenter.bx.eq@statefarm.com	410-721-7474

COMMITTEES:

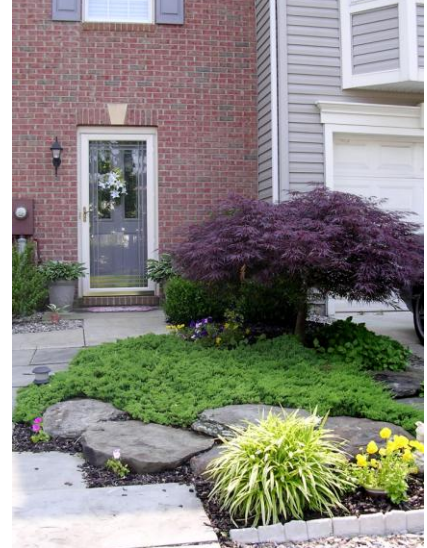
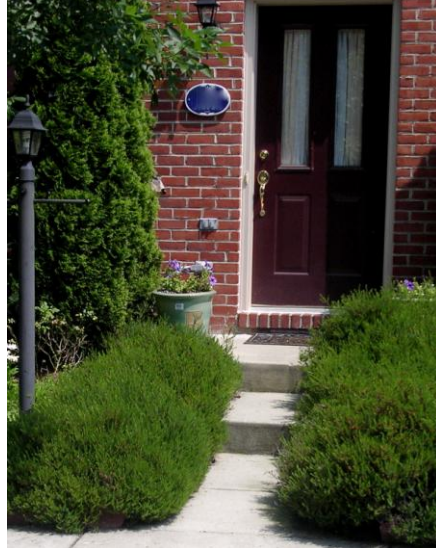
Architectural Control & Landscape	Ken Via	dance4673@comcast.net	410-956-2276
By-Laws/Rules & Regs	Alicia Smollon	asmollon@aol.com	please email only
Newsletter Editor	Peggy Donald	peggy.donald@gmail.com	please email only
Safety/Security/Parking	(Vacant)		

Classified Ads

Help Wanted

Announcements

Check out what's going on at
www.riveroakscondos.webs.com



July 2009

President's Message

from Joe Kolb



River Oaks Condominium Association

The Lamp Post

Insurance: An Issue That Affects Us All

What a month we have been through! Rain came and then it stayed. It was like the relative who comes to visit and then won't go away. I have a mother-in-law like that. Just kidding, I love her dearly, and every year before she visits I sand and re-stain the wood handle and re-straw the other end so she'll be comfy when she travels about.

Our topic for July is multifaceted and also very important. We have had to end our very long relationship with State Farm Insurance. Gary Carpenter, our agent for all these years, has served us well, for which we thank him. It turns out that our By-Laws require us to maintain replacement coverage at 100% of value of this whole community and also to have a \$1,000 deductible. But as we reviewed our situation with Sara Arthur, the attorney hired by the Board to help us straighten out the quagmire, we found that our State Farm policy put us in violation of our founding documents. Our deductible was \$2,500, we were covered only to about 75% of the community value, and our valuation was based on cost levels back at the time of construction.

It was determined that if we were to have a major event, the community would be in danger, financially. It turns out that State Farm and most other insurance carriers no longer offer coverage with a \$1,000 deductible. Instead, most carriers now offer a \$5,000 deductible, or higher.

I was only able to locate one insurance company that would allow a \$1000 deductible: Erie Insurance. An Erie agent visited, evaluated the property, and produced a proposal. We reviewed it with our lawyer and the Board voted to commit to it. The cost of insurance at this level is enormous. It will cost us an extra \$20,000 per year. That is an increase of nearly \$100 for each of us, or around \$9 per month.

Our lawyer has advised us that, to accept a \$5000 deductible and lower our premium, we will need to correct flaws in our By-Laws. We are developing By-Laws corrections that will be mailed to each unit owner. We will then hold a hearing to receive your comments, and then the changes will be voted on.

(Continued on page 2)

Thanks for your efforts!

We thank all community members who help make River Oaks the place to live in Edgewater.

In this issue we recognize to all residents who beautify the grounds around their homes. The rest of us benefit from your efforts and thank you for all your work!

If you would like to nominate a "Home-of-the-Month" because you feel the yard enhances the community, please do. Email the address (& a photo?) to Peggy Donald.

Next Board Meeting

* * * * *

July 23, 2009

7:00 PM

* * * * *

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

President's Message - *continued*

Changing the founding documents should never be taken lightly. However, in this case, any delay will cost us plenty in insurance premiums.

Once we adopt the changed By-Laws we will raise our deductible to the industry norm, and our premium will drop. It will still be higher than what we had, but not as high as it is with our \$1000 deductible. Even the new Maryland Condominium law that went into effect on June 1, 2009, raised the limit on the deductible to \$5,000.00.

Now, I promised my wife that I would print a retraction to what I said at the beginning of this article. And, for reasons of domestic tranquility, here it is. My mother-in-law is not really a card-carrying witch. She is a wonderful woman. I just wish she would stop complaining about splinters. For heaven's sake, she is in her 80s...in human years, that is.

A NIGHT AT THE MOVIES

SOME NEIGHBORS ARE PLANNING TO ATTEND A MOVIE A MONTH TOGETHER. THIS MONTH WE'RE GOING ON TUESDAY, JULY 14TH, AT AROUND 7 PM.

AT THE TIME OF THIS PRINTING, THE FOLLOWING MOVIE SUGGESTIONS ARE SHOWING AT THE BOW TIE HARBOUR 9:

PUBLIC ENEMIES (R) (7:00)

MY SISTER'S KEEPER (PG-13) (6:50)

ANYONE INTERESTED, PLEASE CALL PEGGY DONALD AT 410-956-1484 OR E-MAIL AT PEGGY.DONALD@GMAIL.COM. INDICATE YOUR MOVIE OF CHOICE. WE CAN GO BY "MAJORITY RULE" OR SPLIT UP TO ATTEND BOTH MOVIES. IF YOU NEED A RIDE OR ARE ABLE TO DRIVE OTHERS, PLEASE INDICATE THAT, TOO.

IF YOU MAKE A LAST-MINUTE DECISION, JUST MEET US AT THE TOP OF THE STAIRS ABOUT 10 MINUTES BEFORE SHOWTIME.



OPTIONAL: GO TO TGI FRIDAYS AFTERWARD TO DISCUSS THE MOVIE.

When Disaster Strikes

When something bad happens, I always ask myself what I have learned from it. There was a pit in my stomach as I watched a house belching smoke over on Dental Court in the Enclave at River Oaks. The loss to the residents in that townhouse was tremendous; the loss to the neighbors on either side was immense, but it was not as severe as it was for the people in the burning house. At least there was no loss of life and no injury. It was a daytime fire that occurred when a car burst into flames in the garage, right in front of the owner.

The swift arrival of several fire trucks helped keep the damage to a minimum. The police were on hand, as were most of the neighbors who were home at the time. So was a newspaper photographer, not to mention a news helicopter.

What can be learned from our neighbor's loss? Well, first, the firewall between units **WORKS!** Apparently the firewall between the garage and living quarters worked, too. Sprinklers aren't designed to go off all over a house in the case of a fire; heat is supposed to melt the little red tab that can be seen in a sprinkler head, causing that one to spray water. This should limit water damage primarily to the area where the fire (heat) is.



Ken's Corner



Gardening Tips from your AC&L Committee

Water, water everywhere, and not enough for plants to drink! We have indeed been fortunate to have as much rain as we have, but don't think that the couple of weeks of "more rain than not" has satisfied the needs of all of your potted and garden plants. Potted soil is porous by design, and most of our gardens drain very fast, so despite the "water bank" you think has been building, it really hasn't. Consider keeping up the watering for luscious green foliage and flowers as summer swoops in.

Many residents are considering what to do about the beautiful "innocent little tree" planted by the builder in your front yard. That tree now may have become an umbrella over both your and your neighbor's property. True, if it lies within your plat lines, it is the unit owner's responsibility, but if you as the owner are considering a change to the tree that will benefit both you and the neighbors, please don't hesitate to call or email me for recommendations while you are filling out your ACA. If a tree service is needed, I can recommend an excellent one that has helped other unit owners in our complex.

Tidbits from the June Board Meeting

Every month our Board of Directors sits down to consider issues in our community. Their meetings are open to all but are attended by few. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. A few of the highlights of June's meeting are:

Welcome, Alicia Smollon, to the Board. Alicia is filling out the remainder of Shannon Whaley's term.

Welcome, Erie Insurance, as our new insurance company as of July 1st. (See the President's Message for more about this.)

Thanks to everyone who helped get our annual inspection completed. Letters have been sent to all homeowners itemizing anything noticed during the community review.

A marijuana pipe was found one morning on a park bench in the Tot Lot. The police have put the Tot Lot on their "hot list" for cruise-bys.

Speeding in Parking Lots: Young drivers have been zipping in and out of Millhaven Court. The police have asked that residents note license tag numbers.

By-Laws changes are under discussion. Each homeowner should have received a pair of documents sent by COMANCO. One addresses the driving and parking of vehicles. The other addresses the leasing of units. In both cases changes are being recommended to bring the Rules and Regulations into agreement with the By-Laws. **Comments? Opinions? Attend the meeting and speak up!**

The Dumpster is Coming, The Dumpster is Coming – August 19-21.

Trash Collection Change: Nothing New

Did you get a phone call from the county recently announcing a change in trash collection? The news is simply that the company contracted to collect trash has changed, but that we do not have to make any changes ourselves. We STILL have collection on Tuesdays and Fridays and we STILL have to put items out for collection by 6 a.m. those days. We STILL put recyclables out Tuesdays in a recycle bin or in a container marked with a big "X" on all sides. (And we STILL have a River Oaks restriction about not putting our trash out before 7 p.m. the evening prior to collection.)

2009 Board of Directors & Other Contact Information

President:	Joe Kolb	kolbjoe@verizon.net	410-956-1890
Vice President:	Jyl Dupont	jyldupont@yahoo.com	301-261-4843
Secretary:	Bev Wright	bev.wright@verizon.net	703-606-2209
Treasurer:	Shelly Kemeza	shellykemeza74@gmail.com	please email only
Member-At-Large:	Alicia Smollon	asmollon@aol.com	please email only
COMANCO:	Lowell Thompson	136@comancoinc.com	410-721-7171
Erie:	Stacey Nicholson	stacey@cnrinsurance.com	410-897-9890-x 207
COMMITTEES:			
Architectural Control & Landscape	Ken Via	dance4673@comcast.net	410-956-2276
By-Laws/Rules & Regs	Alicia Smollon	asmollon@aol.com	please email only
Newsletter Editor	Peggy Donald	peggy.donald@gmail.com	please email only
Safety/Security/Parking	Shelly Kemeza	shellykemeza74@gmail.com	please email only

Classified Ads

Help Wanted

Announcements

Check out what's going on at
www.riveroakscondos.webs.com

August 2009

President's Message

from Joe Kolb



River Oaks Condominium Association

The Lamp Post

Are we ready?

Ready for what, you ask? Change, says the President. This has been a year of change. Our Treasurer stepped down unexpectedly and existing Board member/Safety and Parking Director, Shelly Kemeza, volunteered to become our **new Treasurer**; meanwhile, Alicia Smollon, By-Laws Committee chair, stepped up to be **appointed to the open Board position**.

We changed our **lawn care and snow pushing company**. Tulip Grove did a great job pushing the snow off our streets, but stumbled a bit in the mowing area. Things have recently improved as they have become more familiar with River Oaks.

We changed **insurance companies**, and wouldn't you know it, even before our policy premium had been received by our new provider, Erie Insurance, we had a claim! The affected unit owner is getting his home back in livable condition, the premium payment caught up with the policy, and we are fully covered.

We passed two new policy programs and are finally getting the **landlords** to supply our management company with copies of their leases. This information is critical and brings the landlords into compliance. Currently, of the 40+ landlords, all but seven have complied.

We changed the **Maintenance Inspection form** this spring and it resulted in fewer questions by our residents. The re-inspection is coming in about a week. So be sure to get your checklist finished!

This next change is one that truly saddens me. There are folks in our community who give of their time behind the scenes, so to speak. This lady, of whom I write, is just one of those special residents. Peggy Donald has done a lot. Whenever we needed someone to get our message across to the Spanish-speaking workers, Peggy was there. If we had a Hispanic resident who needed to understand what the Board was trying to say, Peggy was there to translate.

**WANTED:
NEWSLETTER EDITOR**



(PREFERABLY ALIVE!)

- **Contribute to River Oaks!**
- **Enhance communication among neighbors!**
- **Exercise your creativity!**
- **Interact with the Board!**
- **Contact Bev Wright to volunteer to edit *The Lamp Post***

Next Board Meeting

August 27, 2009

7:00 PM

At the Anne Arundel County
Police Department Substation
Stepneys Lane, Edgewater

We're on the Web!

www.riveroakscondos.webs.com

President's Message - *continued*

She was also our vaunted **Newsletter Editor**. She would take my wordy monthly homilies and clean them up for the benefit of you, the reader. She would condense them – a lot. Peggy, thank you very much for all you have done for River Oaks. We understand that the new job requires your undivided attention. We all wish you much success.

We need someone to step up and take over for Peggy. That person will have to slice and dice my messages and then put the newsletter together. Basic English and a desire to do something good for the community is all that is needed.

We have more changes coming. We have to prepare for the **annual elections** and then there is a **new budget** to develop. There will be two slots up for election in November. Get your thoughts and questions ready. Talk with any Board member to find out what is required. None of us are professional property managers. The one qualification we have is a desire to help our fellow unit owners with their problems and to make the community a great place to live. So, please, put your name in the hat!



In the last two weeks, **vandals have damaged cars** along Tilden Way and Braxton Way by "keying", i.e., running a key across the hood or trunk, leaving a visible and often deep scratch in the paint. In addition, more recently, **trash was strewn** on cars and yards of some homes on Braxton Way.

Several owners reported vehicle damage to the police but the culprits still have not been identified. Some other neighbors reported seeing a small group teenagers together in the neighborhood late at night and early in morning, and the teens scattered and ran away when they unexpectedly encountered homeowners also out at those hours.

What's going on?? Summer shenanigans? Maybe, but this time it's gone too far....and the police agree.

The police acted quickly and conducted a neighborhood canvass, going door-to-door asking anyone if they have any information that might lead to solving this crime. Clearly, the police are making every effort to solve this crime and any assistance you can provide will be greatly appreciated. If you have any information to report, **please contact Officer Kim Gunnoe, 410-222-1960 (main Edgewater Station number) or email Officer Gunnoe at P91756@aacounty.org.**

As a reminder, the police have initiated an enhanced **Telephone Reporting System (TRS) at 410-222-8610** to handle complaints that are not an emergency. Or, use the [online reporting form](#) for crimes that occurred more than 2 hours prior.

How does it work? When a report of a crime is called into the 911 center, the caller's name and telephone number will be recorded and transferred to TRS. An officer or trained civilian will then call the complainant back and begin the reporting process, make necessary advisements, answer questions, write the offense report and channel the information to the appropriate investigative unit for further action. The TRS supervisor has the ability to dispatch a road officer to any scene to verify a report, check for viable evidence or conduct a neighborhood canvass, as necessary. The Telephone Reporting Section is located at Police Headquarters and is a component of the Community Relations Division. The hours of operation will be daily, including weekends, 7 am – 11 pm. The department will also continue its internet reporting through the agency's website at [Online Forms](#).

Tidbits from the July Board Meeting

Every month our Board of Directors considers issues in our community. Their meetings are open to all. Minutes of every Board meeting are posted at www.riveroakscondos.webs.com. July's meeting focused on hearing unit owner comments and on subsequent Board discussion and action regarding the proposed rules for leased units and parking.

Lease Rules: Two off-site owners raised concerns about certain Lease Rule provisions. One owner thought that the renter's insurance requirement for coverage of \$250,000 would discourage renters. The other owner raised concerns about the provisions concerning (a) lease termination based on rules violation; (b) naming River Oaks as a "co-insured"; and (c) the requirement to notify our property manager at least 30 days in advance of termination or extension of lease.

Parking Rules: Seven owners questioned provisions concerning commercial vehicles, ladder racks, visible business supplies, and abandoned vehicles. An eighth owner supported the rules as written. All owners acknowledged that these vehicles would be allowed in River Oaks if parked in a garage, but the disputing owners said that none of their vehicles would fit into a garage.

- **Commercial vehicles** – Owners felt that they should be allowed to park a vehicle (marked or unmarked, but bearing commercial tags) afforded to them by their employer for 24/7 response to job sites. They equated their vehicles to police cars, which are not prohibited by the new rules.
- **Ladder racks** – One owner's unmarked personal vehicle has a ladder rack on top for use on construction jobs, and the owner felt that this should not constitute a prohibited vehicle.
- **Visible business supplies** – One owner runs a home-based business and keeps supplies in a personal vehicle and was concerned that this would not be allowed even if no one complained.
- **Abandoned vehicles** – One owner was concerned that many owners travel for longer than the 14 days allowed before an unmoved auto can be considered "abandoned." There was also concern about how the Board or management company would know if a car were actually moved in a 14-day period, and about the possibility that a car might be towed in error. The owner wanted to know if the Association would reimburse the owner in the event of unwarranted towing.

The Board noted the following during extensive discussion following owner comments:

- It is difficult to decide which vehicles to prohibit and which not to prohibit – and it is impossible to make everyone happy.
- Provisions exist whereby people who do not move their vehicle for more than two weeks can notify the Board.
- A distinction does exist between law enforcement and commercial vehicles; the community cannot prohibit government vehicles.
- Not everyone agrees with the definition of "commercial vehicle." Commercial vehicles can be parked inside garages as a compromise. We have all signed documents prohibiting commercial vehicles, so their prohibition is not a surprise. Regarding inadvertent towing, the vehicle owner would be reimbursed by Board. We understand the need for additional parking and also the need to rebuild our reserves. We've looked into "eco-blocks" to capture some space for additional parking in the grassy area on Braxton Way. This would not be a cheap fix, but it would generate additional parking. The Board has looked into the possibility of parking commercial vehicles on Cromarty Drive, but we wonder how those folks who live there would feel to see them there. The rules have been written in such a way that, if we develop parking for commercial vehicles, we could then approve parking them in that specific area.
- It was noted that you do not see commercial vehicles in other communities.
- Most of the people who attended this meeting expressed issues with the existing ban on commercial vehicles. Conversely, others have spoken before about disliking commercial vehicles currently seen in the community and the fact that their presence violates existing policy. In addition, some potential buyers have given feedback that they were concerned about commercial vehicles. We must recognize that parking problems exist in general. However, the Board has tabled the idea of building additional parking because we are currently faced with increased insurance premiums and other expenses. The Board will continue to look for owner comments on where additional parking can be arranged.

Get Your Newsletter And Community Announcements Online!

Our list of “**on-line subscribers**” for the *Lamp Post* and community announcements continues to grow. If you have not submitted your email address yet, do it today! Households interested in submitting **more than one email address** are encouraged to do so by submitting the web form or bev.wright@verizon.net. That way, numerous members of the household will receive the newsletter at their respective email addresses.

The Dumpster is Coming, The Dumpster is Coming...

August 19 – 21

Toss in your refuse where Millhaven Drive meets Braxton Way.

WANTED: NEWSLETTER EDITOR



(PREFERRABLY ALIVE!)

- **Contribute to River Oaks!**
- **Enhance communication among neighbors!**
- **Exercise your creativity!**
- **Interact with the Board!**
- **Contact Bev Wright to volunteer to edit *The Lamp Post***

2009 Board of Directors & Other Contact Information

President:	Joe Kolb	kolbjoe@verizon.net	410-956-1890
Vice President:	Jyl Dupont	jyldupont@yahoo.com	301-261-4843
Secretary:	Bev Wright	bev.wright@verizon.net	703-606-2209
Treasurer:	Shelly Kemeza	shellykemeza74@gmail.com	please email only
Member-At-Large:	Alicia Smollon	asmollon@aol.com	please email only
COMANCO:	Lowell Thompson	136@comancoinc.com	410-721-7171
Erie:	Stacey Nicholson	stacey@cnrinsurance.com	410-897-9890-x 207
COMMITTEES:			
Architectural Control & Landscape	Ken Via	dance4673@comcast.net	410-956-2276
By-Laws/Rules & Regs	Alicia Smollon	asmollon@aol.com	please email only
Newsletter Editor	NEED A VOLUNTEER!	NEED A VOLUNTEER!	NEED A VOLUNTEER!
Safety/Security/Parking	Shelly Kemeza	shellykemeza74@gmail.com	please email only

Classified Ads

Help Wanted

Announcements

Check out what's going on at
www.riveroakscondos.webs.com



The Lamp Post

President's Message from Joe Kolb

September, 2009

Change in Management Company

After nearly 10 years of being managed by Comanco, the Board of Directors (BOD) has decided that it is time to make a change. Comanco has been notified that their contract for 2010 will not be renewed.

For the last several months, the Board of Directors (BOD) has been researching and interviewing management companies referred to us by firms that deal with other communities and management firms. After the initial interviews were completed, a two-group approach was used to further identify our company of choice. The first group met with candidates at their offices to review their management operations, while the second group checked references. After much debate and evaluation, the Board selected Victory Management, Inc. (VMI), Stevensville, MD, as our new property manager.

VMI is staffed with extensively trained employees who are eager to respond to unit owner calls as well as Board requests. They are familiar with good reliable contractors who will provide excellent service at affordable costs. The transition will be on **October 1, 2009**, and should be relatively seamless with a visible improvement in services provided. You will receive a letter from VMI introducing themselves and providing their contact information and other instructions.

After October 1, 2009, VMI will be your FIRST point of contact for questions and action regarding the operation of our association. Their contact information will be in every newsletter and also posted on the website. Among all their duties, VMI will handle these issues that affect you most, including:

- Accept your Architectural Change Applications (ACA), review them for completeness, and forward them to our Architectural Control and Landscape (AC&L) Committee for approval.
- Follow-up to validate that architectural changes have been completed correctly.
- Conduct the annual maintenance inspection next spring, removing the potential conflict of having one of your fellow unit owners performing it.
- Respond to other issues including: maintenance of the grounds by the lawn and landscape company, insurance claims, animal control, and parking.

Resale document requests will continue to be directed through CondoCerts Corporation, as they are now. The bank to which you send your monthly dues will remain the same, but the account number will change. You will be notified of anything that VMI requires you to complete for banking and other informational purposes.

REMEMBER - after October 1st, you should call VMI when you are not sure if an issue is VMI's responsibility, the Board's responsibility, or your responsibility. With VMI, the BOD looks forward to being less involved in the day-to-day operations of the community and more focused on its decision-making and policy-setting responsibilities.

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President's Message (continued)

New Parking Regulations

The new Parking Rules and Regulations went into effect on September 1st. If you are an offsite owner, please make your tenants aware of the rules. Please ensure they have a copy on the premises. Violators will be towed. Commercial vehicle owners are being given until [October 1, 2009](#) to find alternative parking outside River Oaks or inside their garage. [Starting October 1st](#), commercial vehicles are no longer allowed to be parked in the community. Companies dispatching work trucks into the community to service one of the unit owners will be temporarily allowed to park while performing their duties.

Outside Lights

It is very important to keep your lamp post lights lit **EVERY** night. It is a matter of security for yourselves and those neighbors out walking. It could even be an indication to unsupervised youths when to go home. Parents can say to them "when you see the lights go on, come home."

Back to School

Please drive carefully - children could be at risk. On a recent Friday, at the corner of Millhaven Dr and Tilden Way, around 6:45 AM, a grayish looking, older model car driven by a young woman roared by on Millhaven Drive going toward the circle. No stop was made at the stop sign. If anyone knows who this is, please inform her that she will be watched in the future for driving infractions.

Holiday Garbage Pick-Up

Week of Thanksgiving; Thursday Nov 27th

- **Thursday collection on Friday** Nov 28th
- **Friday collection on Saturday** Nov 29th

Week of Christmas; Thursday Dec 25th

- **Thursday collection on Friday** Dec 26th
- **Friday collection on Saturday** Dec 27th

Garbage bags and/or garbage cans must not be placed outside prior to 7pm the night before the collection. This prevents garbage from blowing around and creating an eyesore.

Please mark all containers with your address.

Home Owner Association (HOA) Dues

By Shelly Kemeza, Treasurer

We all have many bills to pay each month and one of them is imperative for our community to properly function. Before I was on the BOD, I used to wonder where my monthly assessment went. Now that I am the Treasurer, I see how it is spent and how quickly it depletes. Our dues pay for our landscape contract, management agent contract, insurance premiums, BGE bill for street lights, not to mention... doggie bags!!! It costs a lot to run a community and on top of the expenses, we still need room to stock our reserve fund so that we can replace our sidewalks, curbs and streets down the road when that time comes.

In a review of our delinquent accounts ending July 31, 2009, our outstanding fees from owners range from a mere \$75 to a whopping \$1,510. This community is owed approximately \$8000 in back fees at this time. It is unfair to the entire community and disrespectful to those who pay on time and up front.

If you are a delinquent, please make good! If you are having financial hardships, let our management agent know or the lawyer who is in control of your file, and work out a payment plan. This is essential so we can continue to keep our community looking good and putting away some cold hard cash to help repair major items in the future!

Ken's Gardening Tips

By Ken Via, AC & L Committee Chairman

September; **Fall** is the time to plant for **Springtime** Splendid!

As we see summer fade into fall, and as you endeavor to keep your lawn and landscape areas thriving, there are some well known reminders that fall is the best time to spruce up or rejuvenate bare or thin areas of the lawn, or start a new plot of grass, as new root systems can become stable and strong through the cooler months. The same can be said for shrubbery and new trees. Fall attention now will aid in building a good root system through the cooler weather, ring in the spring with a smooth carpet and new shoots, and more easily survive the hot spring and summer soil that generally inhibits growth, instead of supporting it. Remember to use good compost soil (yard waste compost recommended) as you cover the new seed, and plenty of water to start.



If you have noticed Japanese beetles on your flowering roses and other leafy fauna this past season, the experts recommend spreading a good coating of milky spore on the nearby areas in the fall to ward off the hungry grubs in the root systems of the ground, that feed now, and morph into those pesky beetles in the spring.

Management Company - Board Members - Other Contact Information

COMANCO (until October 1, 2009)

Lowell Thompson

136@comancoinc.com

410-721-7171

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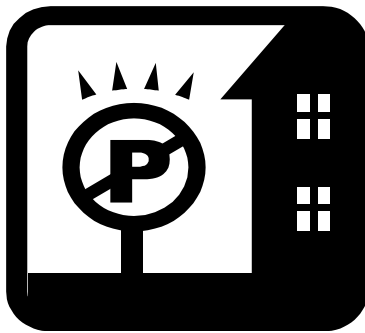
Stacey@cnrinsurance.com

410-897-9890 x 207



Parking Allotments:

- Two car garage condos are allotted four parking spaces (two in the garage and two in the driveway)
- One car garage condos are allotted two parking spaces (one in the garage and one in the driveway)
- Condos with no garage are allotted a single space with their address number written in the space
- Please do not park in a numbered space, there are visitor and non-numbered spaces allotted for overflow or visitor parking



Community Parking Guidelines

1. Numbered parking spaces are reserved for the corresponding residence
2. Un-numbered parking spaces are open to residents and guests
3. Residents are responsible for advising their visitors where to park in the neighborhood. Visitors should park in your driveway, your assigned space or parking specifically designated for
4. VISITORS or not otherwise assigned
5. Only vehicles not prohibited by the Parking Policies and Enforcement Procedures shall be parked or stored in or on any Common Element. There is no General Common Element designated for RVs, boats, trailers, or commercial vehicles.
6. All vehicles not parked in authorized areas are subject to a sticker followed by towing or immediate towing.
7. Contact our property manager if you have concerns about parking **violations**.
8. Contact a *Board member* if you have concerns about our parking **policies**.

“No Parking” Areas

1. **Yellow curbs:** Ensures that emergency vehicles have space to respond to emergencies or that delivery vehicles are not impeded. These carriers will not deliver if the area is blocked.
2. **Sidewalks:** Blocking sidewalks is in Violation of *Anne Arundel County Code & MD State Code*. It also impedes foot traffic, unnecessary curb wear & tear, and creates an unsightly appearance in the neighborhood (MD
3. **Grass:** Damage to landscaping can create an unsightly appearance in the neighborhood
4. **Removal of vehicles:** Shall be at the risk, cost and expense of the owner of the vehicle. If removed by the police the vehicle may be impounded & subject to a lien in addition to the
5. The Association property is posted with the name and number of our towing company, **HOOKED UP TOWING at 410-798-0555**. If your vehicle is not where you left it, contact the **Anne Arundel County Police at 410-222-8050 Ext 0** and they will advise you if the vehicle has been towed.

“Immediate Towing” Rules

Any vehicle in violation of the Rules listed below shall be towed immediately without any advance notice to the vehicle's owner or the Unit Owner.

1. Parked in a fire lane;
2. In violation of the same rule on more than three (3) occasions;
3. Preventing the normal flow of traffic on the streets;
4. Preventing entrance or exit from a parking space, driveway, or garage;
5. Preventing an emergency response vehicle from responding to an emergency within a Condominium;
6. Constituting a safety hazard as determined by the Board of Directors in its sole discretion;
7. Unregistered or unlicensed vehicles parked in a driveway, parking space, or on a common element;
8. Security alarm sounding for more than fifteen (15) consecutive minutes; and,
9. Parked in an assigned parking space without authorization by the Unit Owner to whom the parking space has been assigned.



New Editor, New Design

Do you like the new format of the newsletter? We welcome Lynn Harshbarger as our new Editor. Lynn has redesigned the River Oaks newsletter using Microsoft Publisher. This adds flexibility and a look which we hope holds your interest in the coming years. The Board wants to hear your issues, comments and opportunities for community improvement. Please contribute to the newsletter by emailing Lynn at harshbarger7@verizon.net. She will be happy to publish your thoughts in this new feature that will focus on what you want to say. Please limit your comments to 150 words or less. The new feature will be entitled "Sound Off."

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Safety/Security/Parking
Shelly Kemeza
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3rd Community Movie Night

Six residents of River Oaks enjoyed the movie "Julie and Julia" on August 25, 2009. Movie night is an opportunity to meet your neighbors and perhaps develop new friendships. Anyone interested in participating in Movie Night, the next one is tentatively scheduled for 9/29/09. Please contact Peggy Donald at Peggy.Donald@gmail.com if you would like to join in!



August Board Meeting Highlights

- **Delinquent Accounts:** Shelly Kemeza (Treasurer) working with an attorney on delinquent accounts. There are two delinquencies still pending. Those accounts will be turned over to the attorney for collections.
- **Pet Rule Violation:** COMANCO will send out pet violation letter about non-leashed cats. There is a cat currently in quarantine at Animal Control for biting a resident.
- **Parking Rule:** Parking rule letter approved and signed. The letter was also approved by Board.
- **Architectural Control & Landscaping:** Re-inspection of units will be performed soon.
- **Master Insurance Policy:** Motion passed to raise the deductible to \$5000.00. After a brief discussion, the motion was tabled for pending conversation with the association's attorney to determine if this could be done without a By-Laws change.

Sound Off (New Feature)

Kids Out After Dark

How can parents allow their children to run around after dark? Do parents even know that the kids are out of the house? Our rash of juvenile misbehavior has always occurred after dark. Police escorted two boys and a girl home and told them that next time, they would go to the police station. Several teenage boys and girls were in the streets around 10:30-11:00 pm. Some were lying down in a driveway and one punched the lamppost! What good could these kids be up to when running the streets after dark unsupervised? Parents – stay outside with your kids or set boundaries so your kids don't get into mischief. Be the parent until you have navigated your kids into adulthood so they come back to be your friend and thank you for keeping them out of trouble.

"Concerned Parent"

**Lamp Post “Sound Off”
NEW FEATURE**

Your issues are important to the Association Board, so please share them with us. If you do not attend the monthly Board meetings, this is a venue for you to share frustrations or community issues. You will be heard! Please limit your comments to 150 words or less. The new article will be titled the “Lamp Post Sound Off.” Email Lynn Harshbarger at harshbarger7@verizon.net.

Join our Email Group!

If you have not sent your email address to Bev Wright, please do so at bev.wright@verizon.net. The email group provides so much more information than just the newsletter. For example, we send out timely security alerts, information about community events, and notices about the River Oaks Condo Association guidelines. This will also help us reduce our printing costs.

**American Troops Stationed
Out of the Area**

There are several articles written in magazines, newspapers and on the web about the fact that our troops love to receive mail.

If you have a relative who is in the military, stationed overseas or out of the area and is a resident of River Oaks please send their email or snail mail address to Bev Wright at bev.wright@verizon.net. It might be fun for them to stay in touch with the comings and goings of the community and help them to feel closer to home.



**Were on the
web at [http://
riveroakscondo
.webs.com/](http://riveroakscondo.webs.com/)**

Home Sales in River Oaks

Real estate update for River Oaks owners! Sales are booming here in River Oaks. 6 homes settled in August and 3 are under contract. Only 2 of these homes were on the market for more than 30 days with 5 of them going under contract in a week or less. Some of the appraisals have been lower than we would like and are expected to keep prices down for a while, but not just in River Oaks. On a bright note, the \$8000 tax credit is still bringing in first time home buyers and helping current owners to sell. Prices are still low for those moving up and interest rates dropped again this past week. If you are thinking of selling, try viewing your home from the outside coming in as a buyer would. Spruce up and remove as much clutter as you can, renting space if need be. An attractive well maintained community, yard, and home helps us all build equity and sell quicker for a higher price when we need to move on.

Brenda Dunlap
Coldwell Banker Residential Brokerage
170 Jennifer Road, Annapolis, Md.21401
410.570.6019 Cell 410.919.2555 VMBX

Brenda contributed this analysis at the request of the Board of Directors. The Board welcomes comments and analysis from other real estate industry professionals. Please email contributions to Lynn Harshbarger. Thank you!



The Lamp Post

President's Message from Joe Kolb

October, 2009

It is election and budget time again. Consider placing your name on the ballot for the Board of Directors (BOD). If you just want to help, try joining one of the existing committees or consider helping to re-establish an Activities Committee (see the article on page 4). Victory Management Inc, (VMI), our new management company, has begun the 2010 budget process by gathering facts and figures for the proposed new budget. The election and budget letter will be sent to you in early November. The Annual Meeting to elect two new officers for next year and to discuss the budget will held on November 23rd at the Edgewater Police Station, Stepneys Lane,

VMI assumed property management responsibilities on October 1, 2009 and has already demonstrated a terrific history of prompt action. Thus, in a departure from the past, the BOD is now requiring that you direct questions, complaints, or issues first to Victoria Burnett at vickib@victorymgt.com or by telephone to 410-553-9500. If VMI cannot resolve your issue, they will contact the BOD.

The BOD is available to communicate with the owners and residents on non-management issues and to receive feedback about the job that VMI is doing,. However, the BOD's proper role is to ensure that VMI handles the day-to-day operation of the condominium property and properly responds to residents, not to actually manage the property as we have been doing for the past few years. With VMI on board, the BOD should have greater opportunities to develop policies and procedures that maintain the quality and value of our property

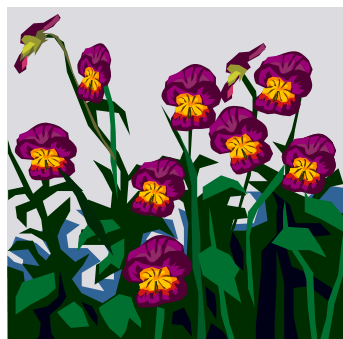
In its introductory letter, VMI asked for each resident's approval to receive official notices by email. This approval is important to you for updates and other issues. Please respond to them as soon as possible, VMI has assured the BOD that they will not use your email information for anything other than contacting you about community affairs or respond to the individual who has sent them a question, complaint, or other issue.

Ken's Blooming and Planting Tips! From Your AC&L Committee

Itching to get those heavily advertised great deals on Spring bulbs in the ground? Patience, please. As we experienced this week, warmer weather has not gone into hibernation yet, and we don't want the precious bulbs to think Spring has already sprung! Tradition says 'wait until after Halloween, please.'

Those pesky weeds in your wood mulch got you steaming? Don't blame the weeds. Compost mulch is generally much better at weed control AND is better for the soil around your flowers, shrubs, and bedding plants.

Plant pansies! They love cooler weather, survive snow and ice (don't ask me how), AND the flowers are edible and nutritious! Tea, anyone?



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President's Message (continued)

We thank those residents who corrected maintenance issues in a timely manner. Our homes really look great. The diversity of the fronts make our units look like there are individuals living there that really care. While there needs to be a certain level of uniformity, there is a wonderful blending of individuality in our plants and shrubs. There is still more to do and the more hands and minds we have contributing, the easier that task becomes.

The common areas are looking better and Ken Via (AC&L Chair) is working closely with our landscaper to make improvements. Ken is also working with Bartlett Tree Service to improve the health of the trees in the conservancy and around the community. We need more ideas in the landscaping arena and can use volunteers for the Architectural Control & Landscaping Committee (AC&L). One idea is to improve the look of the parks and the circle, with fall flowers. Expertise is not needed - just an honest opinion that can be shared.

The BOD has met with a landscape architect to discuss the feasibility of additional parking in the Braxton Way park area, affectionately known as the "Bark Park." Additional parking space is much needed. There was a hit and run accident in that area, where a car was struck and pushed approximately four feet onto the curb.

Lastly, VMI intends to reduce the length of the Board meetings to one hour or less, so we hope this encourages residents to attend the meeting with their comments and/or issues.

We look forward to seeing you at BOD meetings and to receiving your feedback about the job that VMI is doing as our Property Management Company.

Resident Security Alerts

1. At least four (4) residents have been approached by individuals asking to use the resident's cell phone to either call a friend to pick them up from work or another location. It appears that these requests may be some type of code or attempt to deal drugs. If you are approached by these individuals, please try to get a good description (age, height, approximate weight, ethnicity, etc) in addition to asking for their name. PLEASE do not hand over your cell phone for any reason. Call the police as soon as possible at 410-222-1961.

2. As stated in previous security alerts and in the September newsletter, there have been sightings of individuals out late unsupervised, in addition to a rash of vandalism directed toward cars parked on the street along Tilden Way and Braxton Way. Again, please remain alert and call the police if you see anyone loitering in the parks after dusk when they are closed or other activity which you consider suspicious.

3. There is a small dog, breed Shibu Inu (which resembles this picture) that has been running around the neighborhood unleashed. This has resulted in several complaints by residents who have happened upon this dog while outside. The dog tends to bark and snap at residents and their dogs. If you see this dog in the area please call Animal Control at 410-222-8900.



Holiday Garbage/Recycling Pick-Up

Week of Thanksgiving; Thursday Nov 26th

- **Friday collection on Saturday** Nov 29th

Week of Christmas; Thursday Dec 25th

- **Friday collection on Saturday** Dec 26th

Garbage bags and/or garbage cans must not be placed outside prior to 7pm the night before the collection. This prevents garbage from blowing around and creating an eyesore. **Please mark all containers with your address. Recycling not in recycle containers must be marked with an "X" or it will not be removed with recycling.**



Management Company - Board Members - Other Contact Information

Victory Management Inc. (VMI)

Victoria Burnett

vickib@victorymt.com

443-249-0172 or 410-555-9500;

443-349-0011 (fax)

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Joe Kolb

kolbjoe@verizon.net

410-956-1890

Treasurer

Shelly Kemeza

shellykemeza74@gmail.com

Vice President

Jyl Dupont

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301-261-4843

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Alicia Smollon

asmollon@aol.com

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Bev Wright

bev.wright@verizon.net

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Committees

Architectural Control & Landscaping

Ken Via

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410-956-2276

Communications

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Bev Wright

bev.wright@verizon.net

703-606-2209

Activities - New - Vacant

The BOD is seeking one or more residents to form an Activities Committee. Please see article on Page 4.

Newsletter Editor

Lynn Harshbarger

harshbarger7@verizon.net

410-956-8123

By-Laws/Rules & Regs

Alicia Smollon

asmollon@aol.com

Safety/Security/Parking

Shelly Kemeza

shelleykemeza74@gmail.com



Activities Committee

River Oaks is asking for volunteers to form an Activities Committee.

This committee could:

- Welcome new residents to the community with a goody basket along with a copy of the application for exterior changes.
- Participate in outdoor decoration judging for Christmas, awarding ribbons or prizes for participation and outstanding results.
- Inform residents with children about areas of interest for the owners, renters and family .
- Hand out Welcome Pamphlets
- Organize community Yard Sales and seasonal gatherings in the park.

If you can plan just one activity or lead others in conducting an activity, and desire to help generate community spirit, please contact Joe Kolb, President, at kolbjoe@verizon.net or 410-956-1890.

River Oaks Condo Leasing

River Oaks Condo Leasing Rules

No portion of a Unit (other than the entire unit) shall be rented; and no transient tenants may be accommodated. Any Owner leasing any Unit will forward a confirmed copy of the lease to the Board of Directors (BOD). The rights of the tenant to use and occupy the unit are subject to the provisions of the Declaration and By-Laws and other rules and regulations relating to the use of the common elements or other "house rules." No unit may be leased or rented for less than thirty (30) days. A copy of the Declaration, By-Laws, and other rules shall be retained in the leased unit. The following rules and regulations have been adopted by River Oaks Condominium Association (ROCA):

- All Leases must be filed with the Property Management Office, Victory Management, Inc., on or before the beginning of the Lease Term for a Unit in River Oaks Condominium.
- In addition all Unit Owners and Tenants must execute an "Addendum" which shall require compliance with River Oaks Documents Declaration, By-Laws, and all rules and regulations on the web at: <http://riveroakscondos.webs.com/landlordtenant.htm>
- If there is a violation it shall be considered a default upon the Lease. Tenants, in addition Unit Owners shall be liable for all violations of the River Oaks Documents during the Lease Term and subject to a hearing and fining by ROCA.
- Tenants shall obtain and keep a renter's insurance policy on the Unit and its contents in a minimum amount of **\$250,000.00**, as stated in the Addendum to Residential Lease Agreement. ROCA shall be named as a co-insured. A copy of the Insurance Declaration sheet for the Unit shall be submitted with the Lease and Lease Addendum. The Association must be notified at least thirty (30) days in advance of any termination of the insurance
- Effective date of the Rules and Regulations was August 15, 2009
- The completed Addendum To Residential Lease Agreement shall be submitted on or before the lease agreement is signed.

Annual Membership Meeting

The Annual Membership meeting will be held in the conference room at the Police Department at 35 Stepneys Lane on **November 23, 2009**. This meeting will include elections for the new 2010 Board Members and the budget presentation. We need a quorum of 57 units represented to conduct business, so **please give your proxy to a neighbor or BOD member** if you are not sure you can attend. If you do attend, your proxy will be returned to you.



Sound off

A few years ago cigarette butts started to appear around my condo - very annoying to a non-smoker. I think of the "Marlboro Man" TV ad with a handsome cowboy sitting on a horse smoking Marlboro's, but also of the Native American sitting on his horse with tears in his eyes looking at what we are doing to the environment with our waste and littering.

When I toured the Grand Canyon years ago, our van stopped and a couple got out to smoke. After they extinguished their cigarettes on the ground, a Native American Chief reprimanded them for littering. He stated, "How dare you litter, this is God's Earth and it is sacred."

After returning from my trip I vowed to keep the community clean. I have picked up many cigarette butts, always thinking of the Native American Chief and what WE have done to this great earth.

A concerned citizen



Next Board of Directors Meeting

The next Board of Director's meeting will be held in the conference room in the Police Station at 35 Stepneys Lane on **October 22, 2009**. This is the meeting that discusses and approves the budget for presentation at the Annual Meeting in November..

Special Speaker at October BOD Meeting

Attend this month's BOD meeting and you'll meet **Victoria Burnett**, President/Property Manager, Victory Management, our new management company, and hear guest speaker **Detective Mark L. Shawkey**, Anne Arundel

County Police Department, Southern District, District Detective Unit. Det. Shawkey was informed of recent vandalism, theft, and attempted breaking and entering incidents in our community and offered to attend a meeting to provide advice and guidance. We want to warmly welcome Vicki Burnett and also demonstrate to the police our abiding interest in safety and security. So, mark **October 22, 2009, 7 PM**, on your calendars to attend this **BOD meeting at the Police Station at 35 Stepneys Lane**. Det. Sharkey will speak at the beginning of the meeting, so please be on time.

Pet Leash Laws

River Oaks is a pet-friendly community that relies on pet owners to comply with the River Oaks By-Laws and Anne Arundel County Animal Control provisions for safety and sanitation, especially regarding the "leash law" and animal excreta.

Pet owners are also responsible for the prompt removal of any waste deposited by their pet on any property other than their own yard. There is a difference between a pet and a pest. Please clean up after your four-footed friend, so your pet does not become a pest.. We have some residents who are failing to pick up their pet's excreta in the General Common Area or allowing them to use private property. We strongly suggest that you respect your neighbors and our environment.

A list of doggy stations can be found on River Oaks web site, in addition to, Animal Control Compliance Guidelines at: <http://riveroakscondos.webs.com/petrulesanimalcontrol.htm>



Movie Night—"The Invention of Lying"

In a world where people not only cannot lie but are compelled to say the first thing that comes into their heads, what happens when the central character finds that he *can* lie?

He has a grand time telling people lies that make them happy. Eventually, however, he corners himself with a lie about life after death, so he draws up a concept of what "The Man in the Sky" is up to.



When the list runs to two sheets of paper that tradition tells us were written on two stone *TABLETS*, the only thing handy turns out to be two Pizza Hut boxes!

After this light, laugh-out-loud movie, the group went to Yellowfin for coffee and light fare.

The next movie date is scheduled for November 3, 2009 at 7 PM. The choice of the movie is yet to be determined.

We also discovered a way to go to the movies on Tuesdays for only \$6/person. Go to http://www.bowtiecinemas.com/criterion_club.html and sign up for the Criterion Club.

If you want to join this activity, contact Peggy Donald at Peggy.Donald@gmail.com or 410 956 1484.

Join our Email Group!

If you have not sent your email address to Bev Wright, please do so at bev.wright@verizon.net. The email group provides so much more information than just the newsletter. For example, we send out timely security alerts, information about community events, and notices about the River Oaks Condo Association guidelines. This will also help us reduce our printing costs.

PLEASE UPDATE YOUR EMAIL ADDRESS IF IT CHANGES!!

Use the Submit/Update Contact Info form on the website.

**We're on the
web at [http://
riveroakscondos
.webs.com/](http://riveroakscondos.webs.com/)**



American Troops Stationed Out of the Area

There are several articles written in magazines, newspapers and on the web about the fact that our troops love to receive mail.

If you have a relative who is in the military, stationed overseas or out of the area and is a resident of River Oaks please send their email or snail mail address to Bev Wright at bev.wright@verizon.net.

It might be fun for them to stay in touch with the comings and goings of the community and help them to feel closer to home.



The Lamp Post

President's Message from Joe Kolb

November, 2009

I would like to take this opportunity to brief you on the proposed 2010 Budget. Second, I will cover the proposed amendments to the By-Laws to be presented at the Annual Meeting on November 23, 2009. Third point I would like to discuss with you is this year's election. Fourth area of discourse will be volunteering to serve the community. Finally, I will address the Maintenance Inspection and Show Cause letters.

All Unit Owners should have received papers sent by Victory Management, Inc. (VMI) containing the proposed 2010 Budget, an election form with proxy, and proposed By-Laws amendments with their own proxy form. If you did not receive the VMI package, please contact VMI immediately by emailing Vicki Burnett at vickib@victorymgt.com or by calling VMI at 443-249-0172.

Please return your proxy and ballots to Victory Management (VMI) by mail, or give them to a BOD member or to a volunteer "Proxy Team" member if one knocks on your door. Should you attend the meeting, your proxy will be returned to you at the meeting.

Budget

This year, the Board of Directors (BOD) is proposing to increase the dues assessment by \$18.00 per unit per month from our current \$75.00 to **\$93.00**. The BOD realizes that this is a large increase, but after reading my message, hopefully you will see why that the increase is needed.

In 2008, the BOD discovered that the Reserve Fund was sorely underfunded. The Reserve Fund ensures that money will be available to repair our infrastructure as it ages. Our *projected* reserves were supposed to be \$121,497.79. In reality, there was a total of only \$16,000.00, including \$10,000.00 in reserve and another \$6,000.00 in the checking account.

The BOD cut expenses to the bone and added an extra \$20,000 to the Reserve Fund by the end of 2008.

In 2009, the BOD should have increased the dues assessment by \$10.00 per month per unit to cover increased expenses and to aggressively fund the Reserves until they are back to where they should be for the age of the community. However, the BOD increased the dues assessment by only \$5.00 per unit per month due to the economic downturn. The BOD felt that if we stayed within our budget, we would be able to put more money toward the Reserve Fund.

Unfortunately, we were not able to fund the Reserves as planned because various factors, of increased Master Insurance Policy (MIP) insurance premiums, overlapping management company fees, and approximately \$10,000 in unpaid dues assessments.

- *Increased insurance premiums to purchase an MIP that complies with our By-Laws.* The By-Laws require that we be insured with a *deductible of no more than 1% of the replacement value or \$1000.00 whichever is less*, and that we be insured for *100% of replacement value*. Our State Farm MIP replacement value coverage was only 70, and our %deductible was not \$1,000.00 or 1% of the replacement cost. State Farm no longer offered MIP policies with a \$1000.00 deductible and the BOD found that only Erie carried a \$1000.00 deductible MIP. However the premiums are more than twice those for the State Farm policy. The Board finally had to take the extraordinary step to increase the deductible on our policy for the remainder of 2009, to correspond with Maryland State Condo law and we temporarily funded the deductible until the By-Law changes can be enacted.

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ANNUAL MEETING

***Agenda includes
Election, Budget,
and By-Laws
Amendments***

November 23, 2009

7:00 PM

At the Anne Arundel County
Police Department

Substation

35 Stepneys Lane
Edgewater, MD

President's Message (continued)

- *Overlapping management company fees.* To immediately implement the much-needed change from Comanco to Victory Management, Inc., we paid both firms for one month during the transition. This impacted our funds intended for the Reserves.
- *Approximately \$10,000 in unpaid assessments.* We have experienced some success in lowering reducing the unpaid assessments to \$5,000, but due to foreclosures and bankruptcies, that amount has risen again. Neall and Associates, our collections firm, recommended that we write off some of these debts as the cost to collect will far out weigh the amount to be collected. Therefore we have added "**Bad Debt**" as a new line item and projected \$8,000 to the budget.

By the end of 2009, our Reserves are supposed to be \$143,106.15, and despite all the setbacks mentioned above, we will add the full mandated annual contribution of \$20,228.33 to the Reserves and be able to add a small extra amount, bringing the total Reserve Fund to roughly \$80,000.00. That will leave a \$63,000.00 deficit. Over the past two years, we have been able to set aside nearly \$30,000 of the shortfall or what accountants call the "undesignated equity".

The BOD agreed that the Reserves should be returned to full projection for by the end of 2011. We will need those reserves to address issues for which they were intended. Therefore, in order to replace the remaining \$60,000.00 shortfall in reserves, a figure of \$30,000 per year for the next two (2) years will be required. This equates to \$10.97 per month per unit increase of the proposed \$93.00 dues assessment.

In addition to the new "Bad Debt" line item previously mentioned, the BOD is proposing to add two more line items, as follows:

- **Reserve Fund Contributions.** This will show that the extra funds collected are going directly into the Reserves *as they are collected*, rather than transferring only what is left over at the end of the year.
- **Newsletter/Website.** Our newsletter has grown in size and content and we are debating about whether or not to deliver hard copies to each unit owner and residence via US postal delivery rather than relying on targeted door-to-door and electronic delivery. A tremendous effort is put into compiling and printing the newsletter and, frankly, we are not sure that electronic delivery meets our communication goals. However, if we choose to remain at 75% electronic

delivery with targeted hard copy delivery, we may not need all of the monies allotted. Our website has also grown and it is an outstanding resource for new and long-time unit owners and residents. There is a cost to maintaining the website as well as our community email group. The Communications Committee also recently developed a pamphlet that will be distributed to new residents to welcome and acquaint them with River Oaks Condominium Association (ROCA) and area resources. The pamphlet will be posted to the website.

By-Laws Amendments

Add the phrase "the Declaration, By-Laws, and". This amendment will ensure that the Association can clarify and attain consistency in the application of the covenants contained in all our governing documents.

Delete the maximum MIP deductible amount and allow "the maximum allowable under the laws of Maryland."

Our condominium law attorney advised that we have two choices with regard to the MIP. We can either (a) amend the By-Laws to permit our MIP deductible "up to the amount allowed by Maryland law," which is currently \$5000.00, or (b) not amend the By-Laws and maintain an expensive MIP with a \$1000.00 deductible. Option (a) will significantly reduce the Association's MIP premium, but also increase the potential exposure of unit owners to a higher deductible if a loss occurs in their unit. Unit owners can protect themselves from this exposure by ensuring that their personal Condominium Insurance Policy (HO 6) contains Loss Assessment protection of \$5000.00. Furthermore, not amending the By-Laws could result in *each unit owner being assessed thousands of dollars* if a large loss were to occur. Therefore, it is **imperative** that this proposed By-Laws amendment be adopted by the members during the November Annual Meeting.

Delete "thirty (30) days" and insert instead "six (6) months" so that the "Leasing" provision of the By-Laws reads, "No Unit may be leased or rented for less than six (6) months." This amendment will help ensure that our community maintains a non-transient population.

Elections and Serving the Community

This year the number of nominees exceeds the open positions, which is a great sign. We need more new people with more opinions and ideas for making River Oaks the finest community it can be, to keep it looking great, and to improving our collective property values. Two of the current BOD members are running for re-election and another unit owner has stepped up to run.



President's Message (continued)

She lives on Braxton Way and we have not had a representative from that area in a few years.

Biographies were included in the packet mailed out by VMI. Please read them and pick **two** you feel will do the best job representing you. Record your vote and return your proxy to VMI or give it to one of the BOD members or a "Proxy Team" member going around to collect them. Again, if you show up at the meeting, your proxy will be returned to you.

Being a BOD member is a rewarding, though at times, a somewhat demanding way of giving back to the community. BOD members try to be in tune with all aspects of the community to best support our fellow unit owners and give guidance to our management company. Some folks, such as our Architectural Control and Landscaping Committee Chairman, Ken Via, might like to be a BOD member but are not able to donate the time required of a BOD member. If you would like to be involved, but do not have the time to spend on BOD issues, join one of the committees. For example, if you are only interested in the financial aspects of the community, please join the Finance Committee. The Treasurer must understand in order to vote on community issues she needs to be involved in all aspects of the BOD because the Treasurer's vote is one of five on the Board. As a committee member, you would be able to assist in preparing the Treasurer's report each month, which is based on financial reports provided by the management company.

Maintenance Inspections and Show Cause Letters

After years of Spring Maintenance Inspections and follow-up inspections, we, as a community, were collectively surprised to receive a letter advising those of us who had not completed their maintenance items that we were being scheduled for a "Show Cause" hearing at which time we could be fined if the issues were not resolved.

We should not have been surprised. This is November and the inspection was in June. Five months have been given to correct maintenance or compliance issues. There is no excuse for not having them completed. Next year, the inspection process by VMI will be quicker, more thorough, and the letters will go out even sooner.

The Spring Inspection was completed **between** late May and early June. Initial letters with results were sent out giving everyone 45 days to fix what was cited. The re-inspection was completed in the middle of August and a

second letter was sent out. At that point, everyone had been given 60 days to complete their improvements. Comanco did not mail the third "Show Cause" letter in September as they should have. When VMI took over on October 1st, they immediately mailed out the "Show Cause" letters, scheduling the hearings for 45 days later. Meanwhile, some unit owners had completed their improvements sometime after the August re-inspection and prior to the October mailing. VMI was not aware of the completions.

If you have completed the items on your list, send VMI a letter, fax, or email stating that you have done so. If possible, please send a photo of the improvement(s) and attach it to your letter, fax, or email. If you think that the corrections did not need to be completed, please respond to VMI as soon as possible and reference your inspection documents for the suggested changes.

The website has an area for unit owners to post their thoughts to the BOD and other unit owners. <http://riveroakscondos.webs.com/neighborhoodtalkforum.htm>

Wild (Feral) Cats and Traps

This is just a gentle reminder that all animals must be leashed at all times when not confined in your home or fenced back yard.

The community is experiencing an abundance of stray cats. You may see them mostly on trash night when they have a nice selection for feasting.

In conjunction with Animal Control, we have set random traps to catch the strays. If you have an animal that may be roaming the neighborhood, you are being advised that not only is it against Anne Arundel County Law and our Community By-Laws, but your loose animal may become a victim to one of these traps.

Please keep your pets inside or on a leash at ALL times. The trapping will be random.

If you have questions or concerns, please contact Vicki Burnett at Victory Management Inc. 410-553-9500 or 443-249-0172.

Holiday Garbage/Recycling Pick-Up

Week of Thanksgiving Thursday Nov. 27th

- **Friday collection on Saturday** Nov 29th.

Week of Christmas Thursday Dec . 25th

- **Friday collection on Saturday** Dec 27th

Garbage bags and/or garbage cans must not be placed outside prior to 7pm the night before the collection. This prevents garbage from blowing around and creating an eyesore. **Please mark all containers with your address. Recycling not in recycle containers must be marked with an "X" or it will not be removed with recycling.**



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Newsletter Editor

Lynn Harshbarger

harshbarger7@verizon.net

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By-Laws/Rules & Regs

Alicia Smollon

asmollon@aol.com

Safety/Security/Parking

Shelly Kemeza

shelleykemeza74@gmail.com



Landscape and Architectural By-Laws and Rules

In accordance with Article XI of the By-Laws, prior to any **exterior changes (includes additions and removals)** to the owned property (excluding maintenance), including but not limited to landscaping, tree and shrub removal/additions, decks, patios, fences, storm doors, windows, downspouts, trim work, addition of antennas and/or satellite dishes, and redesigned walkways and stoops, **unit owners must submit an ACA to the management company. Only unit owners** can submit ACA's for changes on or to their property.

Please refer to the By-Laws and the Architectural Rules and Regulations for further guidance on how change can be effected, and the governing restrictions on the appearance, in general, of all the units, and specifically as it may affect your unit.

1. Print the ACA from the link on the VMI website, www.victorymgt.com, fill it out, and fax it to VMI, Inc., at 443-349-0011, mail it to VMI, Inc. P.O. Box 1200, Stevensville, MD 21666, or scan and email it to Vicki Burnett, Property Manager, at vickib@victorymgt.com.
2. VMI will log the ACA as received, compare the requested change against the Association Rules & Regulations to ensure the unit remains in compliance with same, and forward it to the AC&L Committee for disposition.
3. The AC&L Committee will review the ACA as soon as practicable, contact the Unit Owner if there are questions or suggestions, and render their disposition decision directly to VMI, Inc., with a courtesy copy, email, or call to the submitting Unit Owner.
4. Upon receipt of the AC&L recommendation, VMI, Inc. will send out a formal disposition letter on letterhead paper to the Unit Owner, and if approved, work on the documented change can begin.

By nature, this is a very detailed accountability process, and as such sometimes takes longer than the unit owner desires, but we are looking into making the process easier, and there are a couple of steps that unit owners can take when submitting an ACA to reduce the amount of time needed to review the change.

First, the more detailed the description, the better.

1. Sketches or drawings with dimensions paints a picture in the committee reviewer's mind, and may reduce or negate the need to visit the property to verify dimensions or obstructions.
2. Lines on the ACA are provided to describe the change in detail. This includes materials to be used, type or name of plants or shrubs involved, who will be doing the work, steps taken to ensure safety of property and persons, and a checkered box in which to draw representations of the change, dimensions, plat lines, picture, etc.
3. Amplifying information such as draft work orders, more detailed drawings, advertising information about the company performing, or products to be used, is requested and always welcome.
4. Referencing the builders plats [available on the web site](#) and applying the property line numbers to the ACA drawing also makes the reviewer's job easier. A site visit may still be required to verify numbers and that there aren't any interferences, but the time spent will be minimized. The committee reviewers will always look at the By-Laws and the Rules and Regulations to ensure compliance and ensure, from a safety standpoint, that the change will not impact security or quality of life of those around you. They will look at the long term implications of the change, as well as research the county requirements, if applicable. A good description makes this step easier.

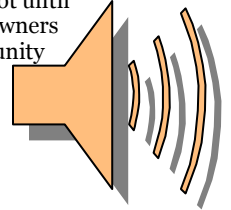
Second, if resources allow, in addition to sending the original to the management company, a copy of the submitted ACA can be given to any AC&L Committee member to begin the review process while the formal paperwork is being routed.

Third, please ensure your residence address, telephone number and email address (if provided) remain up to date such that you can be easily contacted if needed to help resolve any questions either you or the reviewers might have.



Sound off

Why do residents of our community feel they are above the rules and regulations that relate to the River Oaks Condominium Association By-Laws? These rules were enacted for the purpose of keeping our community clean and neat. Some of the rules are also related to Anne Arundel County laws. I have seen neighbors who put their garbage out on Sunday evening even though pick-up is not until Tuesday or they put the garbage out too late for pick up and it sits there until the next pickup day. I have seen dog owners allow their pets to soil my front yard and not clean up after them. Both of these issues are addressed in the community By-Laws and the county laws. Please take pride in your community and familiarize yourself with these rules, which, should have been given to you at closing on your unit or by the person you are renting from. They are also available on the web site <http://riveroakscondos.webs.com/>



A concerned citizen



Annual Membership Meeting

The Annual Membership Meeting is on November 23, 2009 in the conference room at the Police Station, located at 35 Stepneys Lane, Edgewater, MD. This is the most important meeting of the year for owners. **A quorum of 57 homes represented by presence or proxy is needed for any business to be conducted, including the election of Board members.**

Board of Directors October Meeting Highlights

- **Crime Prevention:** District Detective Mark Shawkey was a Guest Speaker. Det. Shawkey advised that the police rely on the neighborhood to be the eyes and ears and to make citizen reports. "Rogue and vagabond" is the violation charged against people who go around trying car doors. We can follow up with community officer or District detectives and be advised of the status of any interviews and intelligence and put that out to the community. Anyone can call the station after hours and ask to speak to the Patrol Supervisor or the Captain to find out about more urgent things, such as helicopters overhead. Police Community Relations Council meets at the police station at 7:30 PM on the 3rd Thurs. of every month.. Resource allocation is still dependent on the number of calls. Crime Triangle = **desire** of criminal, the **ability** of criminal, and the **opportunity** to commit crimes, the last of which is the only thing we can affect.. Therefore, citizens are urged to leave lights on in the back and front of their homes - this IS the most cost effective crime prevention.
- New community **email address:** riveroakscondos@listmail.us. We have at least 200 email addresses for 169 residences.
- **"Welcome to River Oaks" pamphlet** has been produced on the initiative of Lynn Harshbarger, Newsletter Editor. Copies will be printed and provided to VMI to include in new owner packages. The pamphlet will also be posted on the website.
- **Insurance deductible** was changed to \$5000, effective 11/1/2009. This will drop our insurance premium by \$1000/month. Still need a By-Law change even though the law supersedes our By-Laws.
- Of the three **Architectural Control & Landscaping Applications** received, two were approved and one disapproved.
- **Landscaping:** Tulip Grove, the landscaping contractor, has planted fall flowers, reseeded grassy areas, and trimmed most of the shrubs. Over the next couple of weeks, they will complete the fall mulching and fertilizer application. They will mow two more times, remove leaves two more times, and trim the pond area one more time before they put away their tools for the winter. Bartlett Tree Service has sprayed the invasive honeysuckle and poison ivy throughout the community.
- At least two **sinkholes** on the property require immediate repair. The first is near the drain culvert directly behind 257 and 259 Tilden Way. Some fill dirt has been added to this spot as a temporary fix. However, a deeper, more thorough fill is needed. The second sinkhole is in the wooded area behind 2123 Millhaven Drive, where some of the terrace wall supports are exposed.



Prevention of Frozen Pipes *Information Provided by Victory Management*

Winter is fast approaching and it's that time again to winterize your home. Freezing temperatures may result in frozen and burst pipes, if precautions are not taken. This could be a dangerous oversight and cause extensive damage to your home or your neighbors.

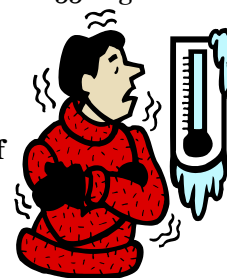
Your immediate attention is required!

If you have an outside water spigot, make sure the valve is turned off (typically located in an outside closet area) and disconnect the hose. Also make sure to leave the line in the OPEN position to avoid freezing.

If your unit is vacant or, if you "fly south this winter", make sure your heat is **ON** and set to at least 55 degrees. This will ensure that the water flowing through your pipes will NOT freeze.

Each owner is responsible to properly maintain their property!

Failure to do so may result in costly damage, which will be the sole responsibility of that unit owner.



2nd Annual Christmas Caroling Event **Sunday, December 13, 2009 at 6:00 PM**

This year, the carolers will stroll through River Oaks singing their holiday songs to ring in the Christmas season! All are welcome to meet at the Tot Lot at Tilden Way at 6 PM and join this merriment!

If you are not strolling along, but would like to show your appreciation, sign up to offer beverages or snacks and the carolers will delight in giving you a special serenade! Peggy (34 Millhaven Court) wants to offer cider. Others could offer cookies or hot cocoa.

To schedule your residence for a caroling "stop", please email Dana Springer at danaspringer@verizon.net.



"What's Up? Annapolis" Photography Contest

Congratulations to our very own Amanda Winkler for winning 2nd Place in the What's Up? Annapolis Publishing Photo III Contest!

Amanda's photo entitled "Summer's End" was selected from over 100 submissions and published in the November issue.

Amanda's mom, Kathy, requests any copies that you might otherwise toss out, for her to give to relatives and friends. If you would like to give up your copy, just drop it off at 241 Tilden Way.





Ken's Blooming and Planting Tips!

Reprinted from November, 2008

MUM's the word!

Cliché or not, those hearty yellow, red, orange, and white garden and door stoop decorative flowers can return next year if a few careful steps are taken now. First, if you want to retain what's in the pot on the front doorstep, and have a place to plant them, do so, but now's the time. For these and the ones you may already have planted, when the flowers are done, and the stems are on the wilt, trim them off about 1"-2" above ground and smother them with mulch until spring. They will return. Tune in again in the spring, when I'll tell you how to keep them from blooming too early!

If you haven't noticed, frost is indeed on the pumpkin and the overnight temps are starting to dip below freezing. It's time to think about that external hose connection front and back, if you are not using them anymore until next year. They're an excellent source of frozen pipe woes if not drained before the freeze hits.

The recommendation is to open the valve slightly on the outside of the house, then close the valve on the inside of the house (most are in the lines next to the water heater). When the water stops flowing, close the valve on the outside of the house. There may be some water still trapped in the pipe between the valves, but there is air and room for expansion of any ice that might form, and the pipe itself (and your wallet) should not take the hit.



Join our Email Group!

If you have not sent your email address to Bev Wright, please do so at bev.wright@verizon.net. The email group provides so much more information than just the newsletter. For example, we send out timely security alerts, information about community events, and notices about the River Oaks Condo Association guidelines. This will also help us reduce our printing costs.

PLEASE UPDATE YOUR EMAIL ADDRESS IF IT CHANGES!!

Use the [Submit/Update Contact Info form](#) on the website.

**We're on the
web at [http://
riveroakscondos.
webs.com/](http://riveroakscondos.webs.com/)**



American Troops Stationed Out of the Area

There are several articles written in magazines, newspapers and on the web about the fact that our troops love to receive mail.

If you have a relative who is in the military, stationed overseas or out of the area and is a resident of River Oaks please send their email or snail mail address to Bev Wright at bev.wright@verizon.net.

It might be fun for them to stay in touch with the comings and goings of the community and help them to feel closer to home.



The Lamp Post

President's Message

By Joe Kolb



Annual Meeting Highlights

On behalf of the Board, we thank you one and all who attended the Annual Meeting and those who signed their proxies. I am happy to report that we had a full house and several folks presented their thoughts and asked great questions. Sara Arthur, our legal counsel, Stacey Nicholson, our insurance agent, and Vicki Burnett, our Victory Management Inc. (VMI) agent, assisted the Board in answering their questions clearly.

Alicia Smollon and Jyl Dupont were re-elected, but the balloting was close. Dawn Stalter missed being elected by 5 votes. Only 14 votes separated the highest and the lowest vote count.

Shelly Kemeza reviewed the 2010 Budget and hopefully answered everyone's questions. Although no one on the Board wanted to raise the Association dues as much as we did this year, we are committed to doing what is necessary for the betterment of the community, not what we individually are comfortable with. We will be soon receiving our 2010 assessment coupons from Victory Management. The 2010 fees will be \$93.00 per month.

The By-Laws amendments were tabled because we need more ballots collected. Affirmative votes totaling 153 of the 228

unit owners are required. So you will see us coming around again to obtain more ballots and votes.

Yearly Maintenance

I would like to commend all of our fellow unit owners who completed their 2009 maintenance projects. Those who did so and mailed their completion notices to VMI were acknowledged for their compliance. Those who completed most of their work and requested an extension were acknowledged as completed and/or granted the requested waiver. Unit owners who did not communicate with VMI via mail or email were fined. Those letters will be coming out soon or perhaps have already arrived. If you receive one and have in fact completed your maintenance items, please contact VMI at once – their contact information is below:

*Victoria Burnett, President
Victory Management, Inc
P.O. Box 1200, Stevensville, MD 21666
(410) 553-9500 or (443) 249-0172
Fax (443) 249-0011
vickib@victorymgt.com*

Victory Management Inc.

In order to establish a "paper trail" and maintain effective communications, the Board is requesting that all communication regarding River Oaks go through Victory Management. Please understand that if you send an email to any BOD member, it will be sent back to you with a request to forward same to VMI. The BOD is not being difficult, just establishing the paper trail. If you do not receive a response from Victory, please send them another email and cc the BOD to make us aware of issues you may have with timely responses.

December, 2009

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Next Board Meeting

December 16, 2009

7:00 PM

Anne Arundel County Police
Department Substation
35 Stepneys Lane



The Lamp Post

President's Message (continued)

By Joe Kolb

We are one of several communities managed by VMI. Please allow VMI time to respond. The best and quickest way is via email. If you place a phone call and get the answering machine, follow through the menu and you will either speak with a live person or be given the opportunity to leave a message. Calls to all management companies are handled on a priority basis, with the most urgent receiving first priority. For example, if someone has water pouring through their home, they will be given immediate attention, as opposed to someone complaining that an unthinking neighbor has let their cat out unleashed. If you want to make sure that the BOD is also being informed, you certainly may include me in your email. However, I will wait for the response from Victory before responding.

The BOD is not the resolution center -- that is why we hired VMI as the resolution center. The BOD addresses final appeals. VMI has been hired to run this community. Please let them do their job. If you are unhappy with the way they are handling your situation, bring yourself and the facts to the next BOD meeting. That is a more proper venue for that appeal.

Holiday Message

December brings with it a great time of festivity. Every major religion celebrates the joyous time in one way or another. My hope is that you and your family will enjoy these special times with those you love with abounding joy. May the comfort and security we all experienced in 2009 come again in 2010.

Have a great and festive celebration with your friends and family. **Merry Christmas and Happy New Year from my family to yours.**

Ken's Winter Gardening & Landscaping Tip\$

1. Plants outside still in containers (roots are above the soil line) may not survive the winter, unless the containers are BIG, and the plants are EVERGREENS.
2. Terra cotta and ceramic pots and temperatures below freezing do not play well together. The pots always lose, and you lose \$\$ in the spring buying more pots.
3. Rock salt (Sodium Chloride) is out, Potassium Chloride, Magnesium Chloride, Calcium Chloride are better alternatives for those icy sidewalks and driveways. Read the labels before buying. See the common denominator here? Chloride, that's the good ingredient, Sodium is the bad one. We already know what it does to most humans, imagine what it does to lawns, shrubs, and concrete surfaces!
4. More of a request than a tip, actually, the trees and shrubs that are either planted or have grown naturally in our General Common Element areas are there for a variety of reasons, including beauty, color, privacy, protection from wind and storms on occasion, shade from the sun (cooling effects), and habitats for our furry and feath-

ered friends. Any unsupported trimming or removal of living tree branches can only result in damage to the affected tree or shrub, and potentially the detriment of one of the virtues listed above. Please do not purposely remove branches, limbs, or other living parts of our trees and shrubs within the GCE. If you are concerned about safety, or impingement onto your property, please notify the Architecture Control and Landscaping Committee and we will address and correct the issue.

5. Finally, make sure your live Christmas tree base is freshly trimmed and can be placed in water as soon as practical after buying it already cut or cutting it down yourself. Allow the tree to get "drunk on water" for a day before decorating. The tree will last longer, be healthier, and less needles will inhabit your carpeting.



Holiday Garbage/Recycling Pick-Up

Week of Christmas; Friday Dec 25th

- **Friday collection on Saturday Dec 26th**

Week of New Year's Day: Friday, Jan 1st

- **Friday collection on Saturday Jan 2nd**

Garbage bags and/or garbage cans must not be placed outside prior to 7pm the night before the collection. This prevents garbage from blowing around and creating an eyesore. **Please mark all containers with your address. Recycling not in recycle containers must be marked with an "X" or it will not be removed with recycling.**



Management Company - Board Members - Other Contact Information

Victory Management Inc. (VMI)

Victoria Burnett

vickib@victorymgt.com

443-249-0172 or 410-553-9500;

443-249-0011 (fax)

President

Jyl Dupont

jyldupont@yahoo.com

301-261-4843

Treasurer

Shelly Kemeza

shellykemeza74@gmail.com

Vice President

Alicia Smollon

asmollon@aol.com

Member-at-Large

Joe Kolb

kolbjoe@verizon.net

410-956-1890

Secretary

Bev Wright

bev.wright@verizon.net

703-606-2209

CNR Insurance, Inc.

Stacey Nicholson

Stacey@cnrinsurance.com

410-897-9890 x 207

Committees

Architectural Control & Landscaping

Ken Via

dance4673@comcast.net

410-956-2276

Communications

Website/Email Group

Bev Wright

bev.wright@verizon.net

703-606-2209

Activities - New - Vacant

The BOD is seeking one or more residents to form an Activities Committee. Please see article on Page 4.

Newsletter Editor

Lynn Harshbarger

harshbarger7@verizon.net

410-956-8123

By-Laws/Rules & Regs

Alicia Smollon

asmollon@aol.com

Safety/Security/Parking

Shelly Kemeza

shelleykemeza74@gmail.com

Local Dog Show Winner

Hillary Frank is beaming as she looks at her two dogs that won Best in Show (Brace Class) at the All Breed Dog Show sponsored by Northeastern Maryland Kennel Club at the Howard County Fairgrounds on November 20, 2009. This show is part of a 4-day series of shows known to dog handlers as the "Turkey Cluster" as it is always around Thanksgiving.

The "normal class" judges one dog, while the Brace Class judges two dogs as a team. Both "Whip Hill Lily of the Valley" aka "Lily" (background) and "Whip Hill Queen Anne's Lace" aka "Lacey" (foreground) showed individually the same day and then were judged as a Brace (team) in the "Whippet" ring after the regular judging. Hillary then moved on to the "Hound Group" ring hoping to see other hounds entered. She was the only Hound entry for this class so she won. She moved on to the "Best in Show" ring for Brace. There were teams of two Collies, two Siberian Huskies and two Miniature Pinschers. Clearly Lily and Lacey were the best team out there, moving in perfect synchronization! They won under "Best In Show" judge Sue Goldberg (left in photo).

The sign board shows the show photographer's name, Jean Edwards. The woman on the right is from the Northeastern Kennel Club, Inc. and is holding Hillary's trophy of two handcrafted snowmen since the Brace is comprised of two dogs.



2nd Annual Christmas Caroling Event Sunday, December 13, 2009 at 6:00 PM

This year, the carolers will stroll through River Oaks singing their holiday songs to ring in the Christmas season! All are welcome to meet at the Tot Lot on Tilden Way at 6 PM and join this merriment!

If you are not strolling along, but would like to show your appreciation, sign up to offer beverages or snacks and the carolers will delight in giving you a special serenade! Peggy (34 Millhaven Court) wants to offer cider. Others could offer cookies or hot cocoa.

To schedule your residence for a caroling "stop", please email Dana Springer at danaspringer@verizon.net.



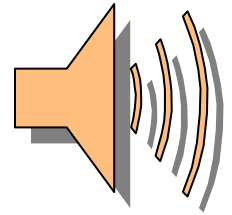
***Rain Date Sunday, December 20, 2009, 6:00 PM**



Sound Off

A few night's ago my neighbor parked in my designated spot such that it sent me searching for another place to park. It was late and inconvenient and I accidentally parked in another owner's numbered spot. The other owner left a note threatening to tow my car without trying to find me or to give me a chance to rectify the situation. Are we to assume the worst of the wayward parker? Is the inconvenience of parking elsewhere for the offended home owner worth the cost and stress they will bring upon the wayward parker by towing their car? We live in close quarters and being kinder and more considerate of our neighbor's honest mistake may make your experience living here much more enjoyable. Obviously, this sound off is not intended for the homeowner who has a habitual problem with others parking in their spot.

-- *A concerned citizen*



Parking & Vehicle Guidelines, Policies, & Enforcement Procedures

The following information was included in the September "Lamp Post" and can be found on the Web site at: <http://riveroakscondos.webs.com/parkingvehicleguidelines.htm>. However, it has since been expanded to include specific immediate towing situations.

Vehicle parking in River Oaks is at a premium, especially for visitors. Therefore, please observe the following rules, which are now included in the "Parking Policies and Enforcement Procedures" so that everyone has adequate and safe parking.

- 1. Numbered parking spaces** are reserved for the corresponding residence. Contact **VMI at 443-249-0172** to report an unauthorized vehicle in a numbered parking space. In order for any action to be taken, you must provide the make, model, color, and license plate of the vehicle, and the number of the spot in which the vehicle is parked.
- 2. Unnumbered parking spaces** are open to residents and guests.
- 3. Residents** are responsible for advising their **visitors** where to park in the neighborhood. Visitors should park in your driveway, your assigned space, or parking specifically designated for VISITORS or not otherwise assigned.
- 4.** There is no General Common Element designated for **RV's, boats, trailers, or commercial vehicles**.
- 5. NO PARKING areas from which vehicles may be ticketed and towed by the police or River Oaks:**
 - Fire Lanes/Yellow Curbs (contact VMI)
 - In front of a driveway (Anne Arundel County Code violation - contact the police)
 - Sidewalks (Anne Arundel County Code violation - contact the police)
 - Grass (contact VMI)
- 6. Violations Subject to Immediate Towing.** Any vehicle, which is in violation of these Rules in the following manner shall be towed immediately without any advance notice to the vehicle's owner or the Unit Owner. Contact **VMI at 443-249-0172** to report a vehicle parked in violation of the following rules. In order for any action to be taken, you must provide the make, model, color, and license plate of the vehicle, and the location of the vehicle.
 - parked in a fire lane;
 - in violation of the same rule on more than three (3) occasions;
 - preventing the normal flow of traffic on the streets;
 - preventing entrance or exit from a parking space, driveway, or garage;
 - preventing an emergency response vehicle from responding to an emergency within the Condominium
 - constituting a safety hazard as determined by the Board of Directors in it's sole discretion;
 - unregistered or unlicensed and parked in a driveway, parking space, or on a common element;
 - security alarm allowed to sound for more than fifteen (15) consecutive minutes;
 - parked in an assigned parking space without authorization by the Unit Owner to whom the parking space has been assigned.



Next Board of Directors Meeting



The next Board of Directors Meeting is
December 16, 2009 in the conference room at the
Police Station 35 Stepneys Lane.

Owners and tenants are welcome and encouraged to attend.
We hope that you will see possibilities for yourself to join a
committee or to seek election to the Board. There are Board
openings every year!

Annual Membership Meeting Highlights

• Special Guests in Attendance

- Sara Arthur, Arthur Law Group
- Stacey Nicholson, CNR Insurance

• Elections

- Alicia Smollon and Jyl Dupont were re-elected to 3-year terms.
- The 2010 Board of Directors positions were established at an Executive Board meeting within 10 days of the Annual Membership Meeting as required by our By-Laws:
 - Jyl DuPont — President
 - Alicia Smollon — Vice President
 - Shelley Kemeza — Treasurer
 - Bev Wright — Secretary
 - Joe Kolb — Member-at-Large

• Budget

- A minimum annual deposit \$20,228.00 is required to fully fund our Reserve Accounts.
- Goal is to reduce the current deficit by the end of 2011.
- Discussed insurance premiums, administration fees, and management fees.
- 2010 Budget was passed after questions and comments from owners were discussed.

• Unpaid Dues

- Collecting unpaid dues from those in foreclosure will cost more than to replenish the money ourselves to our financial accounts.
- \$8000.00 will be written off and need to be recouped via dues because of foreclosure non-payments.



Movie Night



Some of us took in two movies between the November and December newsletters. The first was "Amelia," a step back in time to a day when men were men and women were women, and Amelia broke the mold. She was out of step with her time in history, not just because

she was adventurous in the cockpit of an airplane but also because she was quite public in exhibiting risqué behavior.

The second was "Pirate Radio", which offered a rich musical accompaniment of Beatles-era rock music as the backdrop to a taste of history -- the British really DID

ban that "vulgar" rock music from the public airways, opening the door to off-shore broadcasts of the provocative music and daring use of four letter words by DJs -- woven into the tale of a young man's search for his real father. This is not Woodstock, but it is a fun to hear all that ground-breaking music in stereo.

If you want to join this activity, contact Peggy Donald at Peggy.Donald@gmail.com. You will begin to receive an e-mail about once a month announcing the next big-screen adventure and asking you to get back in touch if you think you might make it. We usually go around 6:30 or 7 p.m. on Tuesdays.

Tuesday nights offer \$6 tickets if you join the BowTie Cinema Criterion Club -- sign up at this link: http://www.bowtiecinemas.com/criterion_club.html

Join our Email Group!

If you have not sent your email address to Bev Wright, please do so at bev.wright@verizon.net. The email group provides so much more information than just the newsletter. For example, we send out timely security alerts, information about community events, and notices about the River Oaks Condo Association guidelines. This will also help us reduce our printing costs.

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It might be fun for them to stay in touch with the comings and goings of the community and help them to feel closer to home.

Have a happy and safe holiday season!