The big topic of conversation is the restoration project. On April 12, 2014, we held a special meeting where Bill Moseley, the maintenance committee chair, gave a briefing about the status of the project.

During the demolition/investigation stage in each building, we have encountered a worst case scenario in Buildings 1-4 (the first older, stucco buildings). There were no best case scenarios. There were no moments of “Hey, this isn’t so bad.”

In dealing with issues that we encountered during the restoration project, we adopted a standard operating procedure entailing “fixing it right.” The goal is that when the contractor is finished with a building, each unit owner in that building is satisfied with the quality of the work.

Now that Buildings 1-4 are nearly complete, we are in a position to supplement the monthly reports that Elizabeth Arias presents monthly at each Board meeting and to start the process of determining how to proceed.

Buildings 1-4 were over budget by as much as three times the original estimates and the first 11 buildings were over budget on average by 25 percent, as Bill presented. Going forward, we will see if the next several stucco buildings present the same problems as Buildings 1-4 and then we will have a clearer picture of the costs associated with completing the project right. We have also asked Robert Aird, the principal of AIRD, Inc., our contractor, to provide an estimate to finish the project.

At the meeting, the Board and members of the Council of Unit Owners made the following comments:

1. There should be staged assessments.
2. Continue fixing it right;
3. All buildings should be fixed to the same level of quality. No skimping on the quality to the buildings restored later in the project;
4. Be considerate of the unit owners on fixed incomes;
5. We should purchase all the windows and doors at one time;
6. We should purchase the doors and windows directly from a supplier (cut out the middle man) or private contractors;
7. We should trim the budget, put the savings in replacement reserves and then tap the reserves to finance the project; and
8. Improve communications.

A status report on the restoration project is an agenda item at every monthly maintenance meeting and board meeting. The minutes of the maintenance committee meetings are posted on the website within days after the meeting. When we obtained the information regarding the costs for restoring Buildings 1-4, we had the facts to begin the analysis regarding how to proceed. Prior to that, we did not have sufficient information to begin the analysis. Accordingly, the Board called the April 12, 2014, special meeting to discuss the status of the project. The Board offered every member of the counsel in attendance the opportunity to make comments. The Board answered whatever questions it could.

We have also received the following comments from unit owners. I have placed comments and observations in the indented section following the unit owner comments.

**Unit Owner Comment:** NO MORE ASSESSMENTS..... RIDICULOUS WE ARE THE HIGHEST PAYING CONDO ASSOCIATION ON THE ISLAND BLEEDING US DRY OF ANY HOPES OF RETIREMENT.

**Response:** Everyone agrees that we should avoid more assessments and that we should reduce our monthly HOA. What is the alternative? We live in a waterfront community. It takes a beating and the

continued on page 2
community must be maintained. Further, it does not matter what someone else’s fees are because we are obligated to collect enough money to maintain our property. In this regard, not one owner has stepped up and volunteered that the CUO does not have to fix his/her property. In fact, one unit owner sued us because he did not think that we acted fast enough to suit him.

Unit Owner Comment: Obviously, the repairs are not worth doing unless done properly. That said, the cost over the budget estimate is ridiculously high. I am familiar enough with the building industry to know that there are unknowns prior to tear down. However, it appears that the contractor of choice low balled the number, with upside protection, to get the job. I think we should consider reopening the bidding process for the next stage. Is that possible?

Response: All the contractors who bid the project based their bids on the specifications drawn up by ETC, our original engineer and project manager. The specifications were based on the Stanley Yeskolski report and with input from the QL ad hoc committee. All the bids we received were comparable. We are over budget because in Phase 1, we replaced more windows than anticipated and when we worked on Building Nos. 1–4, we found that they were in worse shape than anticipated.

Unit Owner Comment: QL has been a black hole for me and most homeowners. Your predecessors, many years back, really dropped the ball in not taking advantage of the EIFS and Polybutylene class action suits. I am certain not much can be done, but has the community met with the AG’s office to discuss? I feel compelled to rattle as many cages as necessary to get to the bottom of what has put us in this predicament.

Response: I am not an expert in the polybutylene class action suit. Based on my review, this is an issue for individual owners with defective flexible pipe, not an issue for the Council of Unit Owners. Also, based on my research, the claim depends upon the fittings used with the flexible pipe, the unit owner has to replace the defective pipe and then make a claim, and there is a time limit. As an association, our problem with the defective flexible pipe is that it affects our ability to get insurance coverage and the rates we pay.

Thank you, Bill!

Bill Moseley is resigning from the Board and maintenance committee for personal reasons effective June 18, 2014.

We all owe Bill a huge debt of gratitude for the yeoman’s work he has done on the restoration project and maintenance committee. The most important contribution that Bill made was to instill in us the culture to DO IT RIGHT! Years from now when we are facing some new and complex issue and the question arises “what do we do,” the answer will be DO IT RIGHT! Bill also demonstrated through his work ethic and dogged dedication that we have big shoes to fill. He worked full time, over 40 hours a week, for no pay. His self-assigned duties included on a daily basis walking, examining (photographing), and reviewing the status of each work site; discussing with the AIRD foremen the conditions of the building and work needed; coordinating with the QL manager’s office maintenance and restoration issues; reviewing and approving “change requests” and “work orders”; and coordinating with building captains and homeowners the work being conducted on a particular building. On a monthly basis, Bill reviewed and approved each AIRD “request for pay.” This process included reviewing the pay request in detail to ensure each item was consistent with the work done. He chaired a monthly Maintenance Committee meeting to review and evaluate all phases of the restoration project, regular maintenance and landscaping. Bill also provided monthly updates to the CUO at Board meetings. On an “as needed basis” Bill coordinated with the AIRD project supervisor the resolution of construction, logistic, engineering and other issues; completed pre-restoration inspections of each unit and documented the conditions found, including the conditions of windows and doors, interior walls and ceilings, and exteriors; and he conducted meetings as necessary with AIRD and Thomas Downey representatives to coordinate the restoration effort.

The above is just a summary of the detailed and dedicated work Bill did on our behalf to ensure that our buildings and community will be brought back to a healthy status. So, thank you, Bill. We are grateful to you and wish you all the best in your future endeavors, which will hopefully include a lot of fishing!

On behalf of the Queen’s Landing Council of Unit Owners

The Board of Directors
Triton Wealth Management provides high quality, unbiased financial advice and investment management to those who have the desire to improve their financial well-being. We believe maintaining a FEE-ONLY practice ensures our focus is on your continued financial success.

116 S. Piney Rd. Suite 204 | Chester, MD 21619
410-202-2110 | www.TritonWM.com
Kent Island | Annapolis | Easton | Gaithersburg
Meet Your Queen’s Landing NEIGHBOR

We would like you to meet our Queen’s Landing neighbors, Jeff and Karla Milanette. Jeff and Karla have finally made the move to QL full-time after more than 14 years of dividing their time between QL and New Jersey. They appreciate the peaceful surroundings and enjoy sharing Macum Creek with all the waterfowl that also call it home. One thing they don’t miss is Sunday evenings headed North on the New Jersey Turnpike. Jeff recently accepted a 15-month position in Africa as CEO of the Ethiopian Climate Innovation Center, a new initiative of the World Bank for adapting clean, sustainable technologies to make life better in places where it is a constant struggle to survive. The CIC provides financing, mentorship and advisory services to local entrepreneurs and innovators concerned with food and water security, and mitigating the effects of climate change. Jeff finds living and working in Addis Ababa to be a challenge where only 5% of Ethiopians have access to electricity; about 25% have mobile phones; and only about 1.1% have internet access. An example of a greatly needed technology the CIC might support would be an efficient cooking stove since most Ethiopians use charcoal or wood as fuel, polluting the air inside their homes and causing significant health problems. Despite all the challenges, Jeff believes Ethiopia offers many opportunities to see small things have a great impact, and finds that to be extremely rewarding. The experience also reminds him what a special place QL is to return home to.

Jeff and Karla have been consulting in business incubation for more than 25 years. Karla manages their company, Innovative Partners Incubation, while Jeff is working in Ethiopia. A retired New Jersey school administrator, she loves cooking and having more time to spend with grandchildren. The couple still journey the NJ Turnpike to visit their daughter Darcie and family in New Jersey, and the enjoy their daughter Terry and family closer to home in Annapolis. Altogether they have four (soon to be five) adorable grandchildren who look forward to Grandma’s Summer Camp and all the activities they enjoy when visiting QL.

—Submitted by neighbors, Jim and Molly Connally

QL Quisine
Submitted by Suzi Elasik

Suzi’s Summer Pineapple Cake
(Use bundt pan or 2 loaf pans)

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crushed pineapple</td>
<td>1 can 20 oz</td>
</tr>
<tr>
<td>Box yellow cake mix</td>
<td>1</td>
</tr>
<tr>
<td>Sm. pkg vanilla pudding</td>
<td>1</td>
</tr>
<tr>
<td>3/4 cup veg oil</td>
<td>3/4 cup</td>
</tr>
<tr>
<td>4 eggs</td>
<td>4</td>
</tr>
<tr>
<td>1 t. vanilla extract</td>
<td>1 t.</td>
</tr>
<tr>
<td>1 t. coconut extract</td>
<td>3/4 cup chopped walnuts</td>
</tr>
<tr>
<td>3/4 cup shredded coconut</td>
<td>3/4 cup</td>
</tr>
</tbody>
</table>


GLAZE. When cool, with spoon, combine remaining pineapple juice, powdered sugar, extract into bowl til spreading consistency. Spread on cake. Sprinkle with more chopped nuts and coconut.
One of the goals of the Covenants Committee is to help keep Queen’s Landing looking beautiful, so as a member of that committee, I’d like to talk about trash. We have trash pick-up at the door twice a week, and we have a central location for extra trash collection at the clubhouse. There’s a sign posted there stating the rules so we all know what to do. Unfortunately sometimes our trash needs don’t fit neatly within those parameters. I decided to investigate what a homeowner can do with trash that might not be acceptable for pick up here on the property.

First, I called our trash contractor and asked what he will take. He said he can take all of our everyday household waste from in front of a unit or from our central location. He cannot take hazardous waste including fuels, oils, chemicals, and liquid paint; bulky items too big for one person to pick up; car batteries; tires; and propane tanks. Just for clarity I asked him about a dining room table, a mattress, a portable crib? Sometimes we have those, too. He said he can take what one person can carry so the dining room table and mattress are definitely out. We can’t drag them to the clubhouse either. I began to look further and found some other information for your consideration.

One alternative is the Dump. To learn more, I visited our local Transfer Station on Batts Neck Rd. in Stevensville. The attendants were happy to educate me and were glad to have some information included in our newsletter. The great news is that they take just about everything from your house, including the mattress and dining room table. You will need to purchase coupons for most of your dumping, though some items are free. Coupon books are available at Safeway and Food Lion and several other locations and sell for $45 for a book of 15 with no expiration date. If you don’t need 15, you might want to share a book with a neighbor. You will need to bring the whole book with you when you go, and the attendants will determine how many coupons you will need for your items. My guide gave me some examples of what would probably cost one coupon: a whole carload of trash including the portable crib, a refrigerator, one tire (off the rim), a table and chairs. Computers and their components as well as used motor oil and antifreeze are free. Who knew? They will take all appliances, scrap metal, plastic, furniture, mattresses, and even that old Christmas tree from your house. Doing a small project inside? You can dispose of scrap wood, sheetrock, tile, etc. provided it fits in their 55 gallon drums. They will even help you unload your car! The Batts Neck Station is probably closest to us and is open Wednesday, Friday, and Saturday from 8-4. Other stations are open the other days. The attendant was anxious to have me let you know that they can’t take liquid paint because it gets squashed in the trucks and leaks everywhere. The county got tired of repainting people’s cars so if you have leftover paint, just mix in some kitty litter until it’s pretty solid. Then they can take it. If you have more questions, you may visit in person or you may read about them on the Queen Anne’s County Website. Click on Public Works – Solid Waste. You may even call them at 410-758-2697.

A second alternative is to donate your gently used items. You might consider Estate Treasures, which benefits Hospice of Queen Anne’s County. It’s located in the Kent Town Market on Main Street. Pull around back and knock on the door to donate, or you may call them at 410-643-7360. There is also Our Daily Thread, a thrift shop, located behind Cracker Barrel at 425 Thompson Creek Road. It is administered by Haven Ministries, which sponsors Queen Anne’s County Food Pantry, the homeless shelter, and the transitional housing program. They can be reached at 410-353-0455 and will gladly accept your donated items. Another option is the Habitat for Humanity Restore in Easton. They will take your appliances, furniture, cabinets, etc. and either sell them or use them in the houses they construct. You may go to their website at www.habitat.org/restores or call them at 410-820-6186. A neighbor shared this information with me and has donated items to them including a 30-year-old stove. They will even pick up your items. Though I listed only a few, there are many good causes that would love your donations. It may look like trash to you but someone else will love it. A stroller, high chair or lawn chair could even be put out with your trash for someone who needs it. Just remember, if one person can lift it, our trash contractor WILL take it.

There you have it: a beautiful community benefits all of us!

—Jill Mulford, Covenants Committee
With the arrival of spring/summer and the return of so many of our residents returning from the south, the social activities are really gearing up here in Queen’s Landing.

Since October, we have held a Happy Hour on the first Friday of each month. Folks bring their beverage of choice (for some that is simply water!) and a snack to share. The attendance has ranged from 6 to 40! For those that have joined in on these occasions, they say they will be back. The evening has become a wonderful, informal way for neighbors to share time together and to meet neighbors they may not have known previously. For those who have not yet ventured up to the clubhouse of those Friday evenings, I encourage you to join us!

Soup Night, held monthly from October through April, was another venue where neighbors could get together with neighbors. It will resume in October.

There will also be a poolside celebration for the July 4th holiday and the end of the season—look for details closer to those times........in the meantime, be sure to mark your calendars to join us!

Water aerobics will begin once the water warms up—watch for details!

Very Important!
If there is something you would like to see here at Queen’s Landing, please contact me, so that the committee may discuss it at our next meeting. To give you an example, here is one idea we have received—a day trip to visit local wineries or breweries in a van/limo (so we have a designated driver!).

So think out of the box. You can write to me at donna@queenslanding.org or call me at 301-512-3648.

—Donna Landis, Chair
WHY DOES ANYONE purchase a home in a planned community where you have to abide by rules and architectural guidelines?

The answer is quite simple: People probably liked how the community and the home looked in the first place.

When owners question association rules, community leaders need to remind them to think back to what drew them to the community. Owners may not have realized at the time that the curb appeal was due in large part to the efforts of the Board and Association Manager to enforce the governing documents, which each owner should have reviewed before purchasing the home.

There's a reason why associations prevent owners from placing statues on every square inch of a property or painting the house purple and the trim lime green. The association's enforcement efforts are meant to ensure that the homes and the amenities look good so the property values are maximized. Yes, owners have to give up some individuality, but people with extreme tastes—like those described earlier—drive down property values.

What creates this curb appeal? Good maintenance and style and appearance.

Good maintenance is evident when there are no weeds in the curb lines, the grass is neatly mowed, the beds are edged, the paint isn't peeling, the doors aren't hanging off their hinges, the window screens are intact, the pool is clean, the clubhouse meeting room is updated . . . and so on. That's why associations do those pesky inspections.

There's a reason why owners need to submit applications before beginning work. For one, you don't want that owner who paints his or her home purple and her trim lime green in an association when it doesn't fit with the community's theme. If the association allowed that, the board and manager would be inundated with phone calls and emails from other owners urging them to take action.

When a home is purchased in a planned community, owners agree to abide by the maintenance requirements and aesthetics. It is all laid out in the thick book known as the resale certificate or disclosure packet. These governing documents also recorded in municipal offices, create a contract between the owner and the association.

Upon purchase, owners also agree to abide by association enforcement provisions if they decide to deviate from the contract. These enforcement mechanisms can include, but are not limited to, the right to assess charges against an owner after the owner has been notified of the contract deficiency and has failed to take correction action; the right of the board to enter the property to make the necessary corrections and charge the costs back to the owner; and the right of the board to undertake legal action to ensure the contract is upheld.

The board has a right to remedy violations of the governing documents when residents fail to maintain their properties and when they fail to seek approval before beginning a modification.

While the enforcement process should always begin with communication, unfortunately it can end with fines and, as a last resort, legal action, which can be costly for both the association and the owner.

The fact that people are attracted enough to a community to make it their home is reason enough for association rules and regulations. When homebuyers choose the community, chances are they did so because they liked the aesthetics and maintenance. They saw the signs and now they have to follow them.
Call me to get more for your money.
I make it easy to protect everything on your list and save money too. Call now and you’ll also get a FREE lifetime membership in Good Hands℠ Roadside Assistance. Get 24/7 access and low, flat rates on everything from tows to tire changes. Call me today!

MARY RIPKIN
410-760-4200
1666 CRAIN HWY, GLEN BURNIE
GLEN BURNIE
MaryRipkin@allstate.com

One agency for all your insurance needs.
Words of Wellness

Garden Wellness . . . Natural Remedies to Eliminate Common Garden Pests

by Donna Landis, RN

Many of us here in Queen’s Landing have small gardens or container plantings. Others have rented garden plots nearby. Nothing is more frustrating than seeing the hard work you put into your garden be ruined by pests. The good news is common garden pests can be prevented, and simple homemade remedies can help you fight off the damage.

The easiest way to prevent insect damage in your garden is to discourage them from coming in the first place. Pull out any weak plants, as they may already be infected or will attract damaging insects. Pull the plant and dispose of it away from the garden area. Minimize insect habitat by clearing the garden area of debris and weeds which are breeding places for insects.

Homemade remedies are inexpensive and, best of all, you know what is going into your garden. Many homemade sprays have been used with good results to control harmful insects. They usually involve noxious (but non-toxic) ingredients such as garlic, cayenne, stinging nettles or horsetail which are diluted in water and blended to be sprayed on the plants. Here are a few simple formulas:

**Soft-bodied insects (mites, aphids, mealybugs):** Mix one tablespoon canola oil and a few drops of Ivory soap into a quart of water. Shake well and pour into a spray bottle. Spray plant from above down, and from below up to get the underside of the leaves. The oil smothers the insects.

**Grubs:** For lawn or garden grubs, there is a natural remedy called milky spore. The granules are spread on the soil and cause the grubs to contract a disease that kills them. This natural control affects only the grubs, leaving the beneficial organisms, like ladybugs and praying mantis, unharmed. Milky spore multiplies over time and will sit inactive, waiting for grubs to infect. One treatment is said to last 40 years. The grubs are actually the larvae of Japanese beetles. So, when you kill the grubs you kill the beetles, so no more need for those unsightly green hanging beetle catchers!

**Mites and other insects:** Mix two tablespoons of hot pepper sauce or cayenne pepper with a few drops of Ivory soap into a quart of water. Let stand overnight, then stir and pour into a spray bottle and apply as above. Shake container frequently during application.

**Earwigs, slugs, and other soft-bodied garden pests:** Sprinkle diatomaceous earth over plants and around edges of garden beds. Diatomaceous earth comes in the form of a chalky powder, and is the natural fossilized remains of diatoms, a type of hard-shelled algae. The diatoms particles are very small and sharp - but only harmful to the small exoskeletons of insects, slugs and snails. Insects cannot become immune to its action, as it is a mechanical killer - not a chemical one.

**Fungal diseases:** Mix two tablespoons of baking soda into a quart of water. Pour into a spray container and spray affected areas. Repeat this process every few days until problem ceases.

**Powdery mildew:** Mix equal parts milk and water and spray on infected plants. Three treatments a week apart should control the disease.

**Insects and fungal diseases:** Combine one tablespoon of cooking oil, two tablespoons of baking soda and a few drops of Ivory soap into a quart of water. Pour into a spray container and apply as above.

**Insects on fruit trees:** Lime sulfur and dormant oil, available at nurseries and garden centers, can be sprayed on the trunk and branches of dormant fruit trees. This concoction will suffocate insect egg cases. Because the oily spray is heavy compared to the other water-based sprays, you’ll need a pump sprayer. These are fairly inexpensive, and are available to rent from some nurseries. Only use this method while the tree is dormant, however, or it can kill the tree.

**Rodents:** First, secure any open food sources, especially the compost bin. Sealed compost bins, such as compost tumblers, are recommended if you have rodents in your garden. As a deterrent, soak a rag or cotton balls in oil of peppermint (found at most health food stores), and place in areas of rodent activity. Place under an eve or under a cover that will keep the rain from diluting the peppermint. Rodents are allergic to peppermint and will avoid it. This method is also effective at deterring rabbits….rabbits. Did I mention rabbits?…………Some days when I am walking my dog, I think we are being overtaken by the local rabbit kingdom! This solution may be just what we need!!!

There is absolutely nothing like walking out your back door to pick a fresh tomato, or some basil to throw into the marina sauce you are making, or cilantro for those wonderful Mexican dishes!

I hope you enjoy your summer garden as much as I do!

Source: http://eartheasy.com/grow_nat_pest_cntrl.htm
With respect to the EIFS suit, our problem has not been with defective material. Our problem has been poor craftsmanship. As stated in the 2007 Reserve Study (Page D1), “it has been found that the original building construction is of poor quality. It is being reported that, [sic] missing flashing, improper use of materials, and generally inadequately waterproofing details have lead [sic] to significant amount of water penetration into the building envelopes.”

Unit Owner Comment: Are all the houses in the development being looked at for problems now? Or in 5-10 years down the road will we be reevaluated for homes deteriorating. I can’t keep dishing our monies every few years.

Response: The restoration project is the first step in an ongoing process. After the restoration project is completed, we must be vigilant in maintaining and repairing the property in a proper manner. No shortcuts. Also, we must put money away in replacement reserves to pay for these repairs.

Unit Owner Comment: As normal community meetings have demonstrated, too many residents are wary of anything concerning this topic and too many do not truly appreciate their very real condition between a rock and a hard place. This isn’t going to go away. There is no option to stop now. Payment of a large quarterly amount sufficient to cover the anticipated cost of finishing the project is most likely outside the reasonable ability of all but a very few owners to pay. A good alternative such as the “Assessment Loan” might be the only answer.

Response: The Finance Committee is studying the feasibility of taking a loan.

Unit Owner Comment: How can anyone place the resurfacing of a tennis court and pool on par with the priority of restoring the buildings? Is a resurfaced pool and tennis court a real priority in the context of what QL is facing?

What good is a resurfaced tennis court, when your building and community is falling apart around you. Queen’s Landing cannot have it both ways. We cannot claim to be able to provide certain amenities for a very small number of individuals and the community as a whole is in such a terrible financial situation.

Response: Neither the maintenance committee nor the Board is placing a high priority on resurfacing the tennis court or the pool. The only reason these issues are discussed is that they are things that we must set aside money for in our replacement reserves. Also, not one unit owner has suggested that we close the pool. It is amenity that the majority of unit owners enjoy during the summer.

Unit Owner Comment: Will the committee consider a different approach to this repair? Stucco has been used as long ago as the ancient Egyptians and Minoans thousands of years ago. Some of their structures are still in existence. I understand that we are using 21st century update of this process. Does the Board know that there are new advances in the past decades for this material? There was a “Home Show” in Annapolis where a number of these products and processes were demonstrated.

We are not the only community with similar mistakes. I wonder why we are planning to repeat the same mistakes.

Response: I do not accept the premise that we are planning to repeat the same mistakes. As indicated

continued on page 11

Non-Perishable Food Collection

The Kiwanis Club of Queen Anne’s County, a satellite of the Kiwanis Club of Annapolis, is conducting a collection of non-perishable foods for the Queen Anne’s Emergency Food Pantry. Have you ever stopped to think that when the nice weather comes, we still have those less fortunate with us here on Kent Island? And those folks still need to eat. However donations to the food pantry plummet. Please consider contributing an item or two. You will find the collection bin in the lobby of the clubhouse.

Together we can make a real difference!
above, our problem has not been the materials but poor craftsmanship. To date, our contractor has been competent and willing to stand behind his work. Our standard operating procedure has been to fix it right. Perhaps if we continue fix it right, Queen’s Landing will still be standing in a thousand years

**Unit Owner Comment:** I feel you are doing everything you can to cut corners but is that fair for the building owners not included to be paying out thousands for others for repairs?? Upstairs back bedroom window was replace by Don and needs to be replaced again. I did not put in work order for I felt when do restoration on my bldg it will be replaced.

All we hear won’t know how bad the damage is until we cut into these buildings see water damage and mold. I agree you, Moseley and Aird won’t know how much damage and what the cost will be. Look all those units on water! Those who only see the fronts should take walk and look at the backs. Those bldgs are in bad shape and holes patched etc. I do feel all those units should have same Restoration as 46 & 47 which were hidden behind tenting. After 46 & 47 it look to me most of the units were just patch job. Also all the decks the President said not for use with chair, table etc. All those decks were built no County Code which has caused most of the problems we face today. All those decks should be brought up to County Code and owners able to sit out and enjoy them.

**Response:** We are not cutting corners. We are going to do it right.

**Unit Owner Comment:** Our property values will not stabilize until repairs are made. That said, a new assessment will cause a second round of short sales and foreclosures which will drag them down further.

I have never seen such gross mismanagement. I know you and L&M are relatively new to QL management, so you both probably deserve no blame, but I am beyond angry. I feel compelled to get my attorney involved although it will probably be a waste of time and money. However, principally it is the right thing to do.

**Unit Owner Comment:** While there are multiple options that could and should be considered, including even some type of graduated scale depending on the size and type and age of the buildings involved, nevertheless, what was mentioned but was probably

---

**BY THE NUMBERS — Treasurer’s Report —**

Since the first of the year our collections have been steadily improving. The number of delinquent accounts have declined to 23 and we have collected 93.5% of the billed assessment to date. The reserves have increased to $642,000.

We had a special meeting in April to review the status of the restoration project. Bill Moseley made an excellent presentation. This presentation was his evaluation of what future costs could be to complete the project. It is obvious that we will need more money, but it is still very difficult to project how much it will be. Let it be said, it will be a significant amount. The Board has begun the process to see if any financing alternatives are available to us. The main reason we were turned down four years ago is that our collection rate was less than 90% of owners. Due to the efforts of management and legal counsel, we have moved into a position that banks may now look favorably at us.

After talking with different members of the community, there appears to be two opinions related to financing. The first is “I can afford to pay for it and do not want a loan.” The second is that “a loan over 7 or 10 years would make it affordable for us.” The type of loan that I would like to work out, would allow those that wish to pay upfront and avoid any interest charges. Those that are interested in the financing would take part in the loan and have to pay the interest. The by-laws require two-thirds of the community to vote in favor of such a program. If we qualify, there will be a special meeting and strong effort to obtain the necessary number of votes. Even if you do not need financial arrangements, please consider the situations of your neighbors when it is time to vote.

**— Stan Feinblum, Treasurer**
In short, the VALUE of our properties, collectively and individually INCREASE with these improvements. Understandably, these ‘values’ involve a transfer of funds or ‘wealth’ from a liquid to a non-liquid ‘account’, however it is critical to recognize that the funds are not forever lost but will pay dividends in time. To do nothing or to do less than what is necessary would be irresponsible as a community. It seems critical to emphasize that if our community is in top restored shape then the value of our properties will reflect our commitment to excellence and our capital will be fully rewarded. If we FAIL to make this commitment then we are essentially doomed to a second rate community and to properties that will eventually diminish and decay and may as well (eventually) be bulldozed into the Chester River. That would be a tragedy for such a beautiful community with stunning million dollar views and peaceful promenades, available to our entire community.

As tough as some of these payments will be for all of us, the cost of doing nothing or doing less than that which is essential to achieve the necessary capital restorations is even higher. A few simple arithmetic examples for me easily convince me that we desperately need to ante-up to this operation and fully trust and rely upon the expectation that those who are performing this work will do so with integrity and honestly. I do believe however that the board should serious look at the age, size, type, and related building factors (decks that are non-decks etc) mentioned above as a consideration to weigh the differential costs of these restorations as fairly as possible.

—Marc Bergsman

WHY OWN A QL BOAT SLIP?

1. You’ll use your boat more often because you’ll have easy access to it right here in the community. Why rent in another marina?

2. Owning a slip will enhance the value of your home in Queen’s Landing

3. QL Marina’s location provides easy access also to Annapolis, St. Michaels, Chestertown, and Rockhall

4. Even if you don’t own a boat, invest in a slip and lease it to another Queen’s Landing owner

New 2014 slip pricing!
Financing available!
Rent to own!

Contact Jim Turlington • 410.667.4548 • jrt@tvainc.com
Section 5.8(a)(2) of the Queen’s Landing Bylaws reads as follows:

“Nothing shall be done or kept in any unit ... which will increase the rate of insurance for the Property or any part thereof applicable for residential or commercial uses without the prior written consent of the Board of Directors. No Unit Owner shall permit anything to be done or kept in the unit ... which will result in the cancellation of insurance on the property or any part thereof which would be in violation of any law, regulation or administrative ruling or otherwise, as determined by the Board of Directors.”

Our insurance agent has been advising us that insurance companies consider the existence of polybutylene pipe inside the units to constitute an imminent and certain claim. Accordingly, many underwriters will simply not bid on our property or increase our premiums to cover their risk.

To make our property competitive for insurance underwriters, we must document that we have removed the defective flexible pipe from ALL units. The documentation that our agent needs is that Queen’s Landing is 100% free of any defective flexible/polybutylene pipes.

Finally, our agent advises that if Millers Mutual agrees to renew our policy, Millers Mutual is likely to require that we remove all of the polybutylene pipe within the individual units by the August 2015 renewal (August 30, 2015) giving us approximately 16 months to complete the project.

This will be a lengthy program. The first step is underway: an investigation to determine which units have the defective flexible/polybutylene pipe. The second step is asking the unit owners with such pipe to schedule its replacement. The third step is to require the unit owners with such pipe to replace it.

Once we finish the investigation and identify the units with the defective flexible pipe/polybutylene pipe, we might be able to get all the affected unit owners together and seek a discount for large project.

---

**UPDATE:** Defective Polybutylene/Flexible Pipe

---

**ASSOCIATION MANAGEMENT**

Legum & Norman, Inc.

Lynda Brady, CMCA, AMS

**General Manager**

500 Queen’s Landing Drive

Chester, MD 21619

Email: office@queenslanding.org

Website: QueensLanding.org

Phone: 410-643-5192

Fax: 410-604-2712

After hours emergency Numbers: 410-524-5577 or 866-897-5577

**IN CASE OF AN EMERGENCY**

1. First call 911 for fire or other life-threatening emergency
2. Then call: 410-643-5192 or after hours call 410-524-5577 or 866-897-5577

**BOARD OF DIRECTORS**

**Marc Bergsman**

(Term expires 2014)

President

34A Queen Anne Way

Marc@queenslanding.org

703-509-7575

**Bruce Mulford**

(Term expires 2015)

Vice President

48B Queen Guinevere Way

Bruce@queenslanding.org

**Stanley Feinblum**

(Term expires 2014)

Treasurer

46G Queen Anne Way

Stan@QueensLanding.org

**Elizabeth Arias**

(Term expires 2016)

Secretary

55E Queen Caroline Court

isla752003@yahoo.com

202-549-2882

**Bob Bradford**

(Term expires 2014)

41C Queen Catherine Way

Robert.Bradford09@gmail.com

240-375-6809

**Patti Darling**

(Term expires 2016)

4G Queen Victoria Way

Patti@queenslanding.org

**Donna Landis**

(Term expires 2015)

45C Queen Neva Court

donna@queenslanding.org

301-512-3648

**Bill Moseley**

(Term expires 2015)

45H Queen Neva Court

Bill@queenslanding.org

**Barbara Trower**

(Term expires 2016)

4F Queen Victoria Way

Barbara@queenslanding.org

---

**PALMER’S PLUMBING**

410-827-4546

www.palmersplumbing.net

"Your 24 hour Plumbing Solution Specialists"

NEW INSTALLATION • SERVICE & REPAIR • CUSTOM RENOVATION

P.O. Box 27 - Queenstown, MD 21658 - fax: 410-827-3072

MD State # 65518