



The Lighthouse

Queen's Landing Community News - December 2023



Notes from the
EDITOR
Mike Rabinowitz

Hello Queen's Landing and welcome to the close of another year in Queen's Landing.

We are already seeing the holiday cheer with beautiful decorations from the Social committee and their crew of helpers and residents' lights going up around the neighborhood.

Our other committees are all hard at work, holding meetings, and keeping projects on track as best we can. All homeowners are invited to log into committee meetings, BOD meetings, and if you would like to get involved please email the committee chair and you will certainly be welcomed. Weeks, months and sometimes years go into planning our neighborhood projects, the best way to be involved in these projects is in the early stages.

Here is a list of committees and their chairs:

Budget & Finance Committee:

jaci@queenslanding.org

Covenants Committee:

harry@queenslanding.org

Election Committee:

laurelle@queenslanding.org

Insurance & Claims Committee:

kara@queenslanding.org

Landscaping & Grounds:

reg@queenslanding.org

Long Range Planning Committee:

peggy@queenslanding.org

Maintenance Committee:

laurelle@queenslanding.org

Newsletter, Website & Community Relations:

mike@queenslanding.org

Recreational Facilities Operations:

peggy@queenslanding.org

Reserve Committee:

jaci@queenslanding.org

Social Committee:

kara@queenslanding.org

Ad Hoc Documentation Committee:

harry@queenslanding.org

Ad Hoc Property Management Committee:

kara@queenslanding.org

Our Reserve Contributions Are the Best Tool We Have for Avoiding Special Assessments

By Mike Rabinowitz



The Board recently sent out a multipart overview of the upcoming budget proposals for 2024 and one of them touched on adding to the Reserves. We thought the topic of the Reserves account was worthy of an email of its own.

First, what are Reserves? To put it simply, this is the sum of money, we as an association, set aside every year for a) unplanned catastrophe destroying the property, and b) planned, long-term projects like asphalt resurfacing, replacing doors and windows, tennis courts, etc.

Second, how do we decide how much money we need to put away in reserves based on the above?

Unplanned Catastrophes: By calculating the 2023 value of our property, which is \$82 million, and taking the 1% insurance deductible we come to \$820k. The recommendation is to have that amount as the baseline which we currently do not have. So, a catastrophic event would result in a special assessment to cover the deductible.

Planned, Long-Term Projects: The other tool for deciding how much money to put into savings is through a "Reserve Study" and this is mandated by state law. A company specializing

continued on next page

Our Reserve Contributions

continued from previous page

in this process is hired by QL to come onsite with their engineers, architects, and other specialists to look at all of the components in the community and provide an estimate on how much life the components have left, whether it's the buildings, amenities such as tennis courts, pool deck, etc or infrastructure. With this report we can properly schedule and plan for these upcoming expenses.

Our last Reserve Study was in 2019 and by law our next one will happen in 2024.

At the current time, \$400k from our dues is allocated to the Reserves. So far for 2023 we have the asphalt patching that was \$170K; Door and window replacements \$232k; and, asphalt rejuvenation at \$70k. As you can see, we are already at \$472K and we have not even done the exterior siding work that must be completed for this year which is budgeted at \$115K. So, that is a total of \$587K.

You might say to yourself, do we have to do these things every year like the Reserve Study says? Well, the building exteriors were not maintained for many years here in Queen's Landing and they deteriorated to the point where the exterior siding had to be replaced. The "restoration" came to \$15.3 million

dollars. So, the 349 units had to come up with about \$48k each to pay for it.

With no real change in dues we would continue to put away only \$400k in Reserves in 2024.

Why propose increasing how much to put into Reserves in 2024, especially if we will have another Reserve Study in 2024 that may change the number for 2025?

Well, it is unlikely that the Reserve Study of 2025 is going to suggest lowering our minimum contributions. The cost of everything has surged this year. Not only that, but we know some things in the community are deteriorating more quickly than predicted by the 2019 study. For example, various elements of the pool deck that we have scheduled to be replaced in 2031 and 2036 are failing earlier than predicted. This forces us to shift those costs forward while shifting other items back. This brings us back to the delicate financial balancing act and the ill-advised practice of pushing off maintenance until there is a failure which will result in a special assessment for the repair or replacement.

As you can see, properly and aggressively funding our reserves is the best tool we have for avoiding special assessments.

Edward Jones[®]

Retiring soon? Let's talk.



William J Caughey IV, CFP[®], AAMS[™]
Financial Advisor
1a Chester Plaza
Chester, MD 21619
410-604-2708

MKT-5894N-A [edwardjones.com](https://www.edwardjones.com)



 **Abbey Carpet & Floor**[®]
Serving the Eastern Shore & Beyond Since 1969

Carpet • Vinyl • Ceramic Tile • Hardwood
LVT • Sanding & Finishing • Custom Area Rugs



Kent Island
410-643-6752

Easton
410-822-0090



Anita Snyder

AnitaSnyder1@gmail.com

www.AnitaSnyder.com

Queens Landing Realty, Inc.

Doing Business As (DBA)

 **443.496.1367** 



**I have SOLD/LISTED/RENTED over
130 homes in Queen's Landing!
Hardest working REALTOR on Kent Island!
CONDO Specialist!**

Holiday Events | December 2023

Susan Buckingham



Throughout human history, people have scheduled celebrations in late December near the darkest day of the year. It's a good time to raise spirits and celebrate with family and friends. Kent Island and the surrounding areas have many opportunities for festivities for all. The following list is exhausting, but not exhaustive:

Dec. 1: Queen's Landing Holiday Party, 6-8 PM, at the Club House

Dec. 1-2: Dickens Festival in Chestertown.

Dec. 1 - 8 to 10 pm: It's almost Christmas, Charlie Brown, 5753 N. Main St, Rock Hall, MD, \$20

Dec. 1 - 6:30 pm: Annual Christmas Parade in Centreville

Dec. 1 - 6:30 pm: Hot Cider and Cocoa at Wright's Chance, QAC Historical Society, 119 South Commerce Street, Centreville

Dec. 2 - 2 to 6 pm: 4th Annual Crab Basket Tree lighting and vendor fair, [Crab Deck](#), 3032 Kent Narrows Way South

Dec. 2: Pour House Ugly Sweater Event, Castle Marina

Dec. 2 & 3 - 11 am to 4 pm: Chester Festival of Trains, Kent Narrows Outlets

Dec. 3 - 11 am to 4 pm: Annapolis Chocolate Binge Festival

Dec. 3: Sudlersville Volunteer Fire Company Cordially Invites You to a Children's Christmas. Bingo on Doors open @ 1pm. Games start @ 2pm. \$7 per pack (Includes ten games and a door prize ticket) Food will be available For Sale.

Dec. 2 - 9 am to 2 pm: Christmas Bazaar at the Mother of Sorrows Catholic Church, Centreville

Dec. 2 - 10 am to 2 pm: Heck with the Malls Sales and Tours at Wright's Chance

Tours of the historic Wrights Chance (119 South Commerce Street) home; holiday greens and Christmas ornaments for sale

Dec. 2 - 10 am to 3 pm: Heck with the Malls at QAC Centre for the Arts. Recurring annual event is at: 206 South Commerce Street. Additional info: <https://queenannescountyyarts.com/index.html>

Dec. 2 - 12 to 2 pm: "Visit with Santa" at the Town Square

Dec. 2 - 7 pm & Dec. 3 - 3 pm: Queen Anne's Chorales Annual Christmas Concert at the Centreville Methodist Church

Dec. 8 - 12 to 2 pm: "Visit with Santa" at the Town Square, Centreville

Dec. 9 - 12 to 2 pm: "Letters to Santa" at the Centreville American Legion—Jeff Davis Post 18

Dec. 9 - 4:30 pm: Menorah Lighting and Celebration at the Historic Town Square, Centreville

Dec. 9 - 6 to 8 pm: Holiday Concert at the Centre for the Arts. Tickets are \$20; seating is limited; please RSVP

[Annapolis Holiday Market](#)—Annapolis City Dock. **Dec. 7 - 4 to 10 pm; Dec. 8 & 9 - 11 am to 9 pm; Dec. 10 - 11 am to 5 pm**

Dec. 7 - 7:30 pm: Easton Choral Arts "Home for the Holidays" - Christ Church, Easton

Dec. 8-10: St. Michaels, Md. This year's events include a **Lighted Boat Parade** and festive **Talbot Street Parade**; a **Tour of Homes**; **Breakfast with Santa**; Holiday Music and Meals; a **Santa Dash**; a Marketplace and Sweet Shoppe, and a charming, historic, waterfront and businesses all decked out for your holiday enjoyment. Don't miss your limited edition Christmas in St. Michaels collectible ornament while you're in town or be sure to order online.

Dec. 12 - 10 am: \$10.00, due at sign-up, New year, new calendar. Bring in your own photos or decorations to add to your own personalized calendar. The Active Aging Center will provide supplies as well. These calendars will be for the 12 months of 2024 with an opportunity to customize the display for each month. To add the finishing touch, all calendars will be laminated and spiral bound. This event is open to Active Aging Center Members. Registration for the AAC is for 55+ and free. To sign up, please see an Active Aging Center staff member. YMCA staff are not able to sign you up for this event. Last day to sign-up is December, 6, 2023

Dec. 12: Kent Island Volunteer Fire Department Santa Run in Queen's Landing

Dec. 14 - 6 to 8 pm: [Caroling Cruise With The Wilma Lee](#), Annapolis Maritime Museum, Annapolis

Dec. 15 - Dec. 17: [Church Hill Theatre—A Christmas Carol. Church Hill Theatre](#), 103 Walnut Street

Dec. 16 - 10 to 11 am: [Winter Holidays Around the World, Historic Annapolis](#), William Paca House and Garden

Dec. 16 - 10 am to 12 Noon: "Free Pictures with Santa" at Edwards Pharmacy, Centreville

Dec. 16 - Noon to 2 pm: "Visit with Santa" at the Town Square. Santa will be in the Town's "Santa House" at the corner of Commerce Street and Broadway. Children can visit Santa, drop off a letter, and get a special treat from Santa and his elves!

Dec 16 - Noon: "Wreaths Across America" at Chesterfield Cemetery, Centreville

Dec. 16: Ugly Sweater Party at Doc's Riverside Grille, Centreville

Dec. 17 - 3 to 4 pm: Christmas House Tour at Lansdowne Farm, 3 to 5 pm

Dec. 20 - 6 to 8 pm: Winter Wonderland, [Grasonville Community Center](#), 5601 Main. All are welcome to the Winter Wonderland at Grasonville Community Center. Craft activities for kids, entertainment, food, and holiday surprises.

*Some events have more detailed information than others. Please use the internet to find additional information as needed. **Happy Holidays to all!***



LOOKING TO BUY OR SELL?

Call the Jackie Daley Team for a FREE Consultation or Market Analysis! 443.622.3022

When buying or selling a home, you need a professional real estate team with your best interests at heart. The Jackie Daley Team is known for high-level responsiveness, attention to detail and excellent communication. We have a passion for creating a personalized service experience for each client.



Jackie Daley

Associate Broker

Direct: 443.622.3022

Office: 410.531.0321

jackie@jackiedaley.com

12230 Clarksville Pike, Suite A

Clarksville, MD 21029



Fire Safety In Your Home This Winter



As we look forward to a season of holiday cheer and cozy evenings in front of the fireplace, let us not forget that the colder months also bring a greater risk for home fires.

To be sure your holidays don't go up in flames, here are some safety precautions we should all be taking:

HOLIDAY LIGHTING

Before hanging those Christmas lights, be sure to **replace any frayed, kinked, or otherwise damaged wires**, and while you're at it, be sure to **choose LED lights**. These burn cooler, save you money, and help to prevent overload of electrical circuits. Also, remember to **check if the lights are intended for indoor or outdoor use**, and **use only lighting approved by a recognized testing laboratory**, such as UL (Underwriters Laboratories) or ETL (Intertek's Electrical Testing Laboratories). UL's red holographic label identifies lighting that is appropriate for both indoor and outdoor use, while their green holographic label indicates indoor use only.

In case of an electrical fire, the following quick action could help suppress the flames:

- **Unplug** the electrical connection if possible.
- **Remove anything flammable** from the surrounding area.
- Use a Class C (or Class ABC) **fire extinguisher**
- **DO NOT USE WATER, AS THIS COULD CAUSE ELECTRICAL SHOCK.**

CHRISTMAS TREES

Should you choose to have a Christmas tree in your home, be sure to keep it **at least THREE FEET away from any heat source**, and be mindful of pets and children when choosing a location. If you choose a **fresh tree**, make sure that it is truly fresh, and remember to keep it **well-watered**, since a dried-out tree is highly flammable. **Tree lights should be turned off when you are sleeping or leave the house for any period of time.**

CANDLES

Delightful as they are, they are a major fire hazard. If you do use candles, be sure to place them on a **non-flammable tray or holder**, and keep them **away from any flammable objects**, including table tops. Better still, opt for **FLAMELESS CANDLES**. It is even possible to find **SCENTED FLAMELESS CANDLES**. Check it out on the internet. Most important: **extinguish all candles when you are not present.**

SPACE HEATERS

Remember to keep all space heaters **at least THREE FEET away from any potentially flammable object**. Make sure, also, that your heater is **approved by a nationally-recognized testing laboratory**. Some other safety features you should look for are an **automatic shut-off feature** in case of tip-over, a **temperature regulator** so that the heater will shut down when the desired temperature is achieved, **overheat protection** (which causes the heater to shut down if the heater itself becomes too hot), and a **cool-to-the touch feature**. Space heaters, too, **should be turned off when there is no one present.**

COOKING HAZARDS

Do not allow food to cook unattended, particularly if there is any **grease or oil** involved. Remember that many foods contain grease and will catch fire if allowed to burn down. Be cautious, also, if attempting to fry frozen or moist food, as violent spatters, boil-overs, and possibly fire flare-ups could occur. Of course, **keep flammable materials away** from any heat source.

Should a cooking flare-up occur, you may be able to contain the fire with the following measures:

1. **Turn off the heat.**
2. **Baking soda or salt** can also help to smother the flames. **DO NOT USE baking powder or flour**, as these are flammable, and **DO NOT USE WATER**, as this can spread the fire.
3. If you use a fire extinguisher, be sure that it is a Class B fire extinguisher (or Class ABC).

DRYER VENTS

Having overnight guests over the holidays? Make sure your dryer is ready.

We all have to have our dryer vents cleaned annually but if you ever notice your clothes are not drying properly or your dryer seems to be producing an excessive amount of heat, or if you notice a musty odor or excessive lint accumulation, it is time to schedule that **dryer vent cleaning**.

Remember that clogged dryer vents are a major cause of dryer fires.

FIREPLACES

Again, the **three-foot rule** applies: keep anything flammable away from any heat source, especially an open flame.

Another must: have your fireplace **inspected** at least once a year, and cleaned if necessary. Even if you have a **propane fireplace**, periodic inspection is still necessary. Remember that working parts can deteriorate over time, the chimney itself can deteriorate, and blockages (such as from birds' nests) can occur. **Check with the Queens Landing office to find a vetted service provider.**

OTHER PREVENTIVE MEASURES

Be sure you have a working **SMOKE ALARM and FIRE EXTINGUISHER on each level of your home**. A fire extinguisher with an **ABC rating** is probably the most useful for home use. (An A rating is for trash-wood-paper; B is for liquids, such as cooking oils, gasoline; and C is for electrical fires. There are other ratings, but these are more typically found in commercial-use extinguishers.)

switch to Allstate and save

Mary Ripkin
410-768-9200
maryripkin@allstate.com

Allstate®

Savings vary. In most states, prices vary based on how you buy. Subject to terms, conditions & availability. Allstate Fire and Casualty Ins. Co., Allstate Property and Casualty Ins. Co., Allstate Vehicle and Property Ins. Co. & affiliates. 2775 Sanders Rd Northbrook IL 60062. © 2021 Allstate Insurance Co.

T 481 3686

As your local Allstate Agent, I'm here to help you find the coverage you need with the savings you deserve. Let me help you switch to Allstate today and start protecting everything from your car to your identity at a price that works for you. Contact me today to learn more.

Proud to offer our Queens Landing community Good Hands® protection and service.





Boat Slip Classifieds

The Queen's Landing website now has a Classifieds section for the **buying, selling, and leasing of slips in the Queen's Landing Marina** by the owners of those slips, each of whom is, of course, a Queen's Landing unit owner.

[View Boat Slip Classifieds](#)

ASSOCIATION MANAGEMENT

Tidewater Property Management

Tammy Eaton

Association Manager

500 Queen's Landing Drive
Chester, MD 21619

Email: office@queenslanding.org
Website: www.queenslanding.org
Phone: 410-643-5192
Fax: 410-604-2712
After hours emergency number
443-548-0191

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 443-548-0191

BOARD OF DIRECTORS

OFFICERS

Harry Baldauf

(Term ends 2026)
4G Queen Victoria Way
harry@queenslanding.org
Covenants Committee, Ad Hoc Documentation Committee

Chris Buell

(Term expires 2025)
1A Queen Victoria Court
chris@queenslanding.org

Jaci Hendricks

Treasurer
(Term expires 2024)
6A Queen Victoria Way
jaci@queenslanding.org
Budget & Finance Committee, Reserve Committee

Laurelle Sheedy McCready

President
(Term expires 2026)
42D Queen Catherine Way
laurelle@queenslanding.org
Election Committee, Maintenance Committee

Reg Overman

Vice President
(Term expires 2024)
29A Queen Mary Court
Reg@queenslanding.org
Landscaping & Grounds

Mike Rabinowitz

(Term expires 2025)
1C Queen Victoria Court
mike@queenslanding.org
Newsletter, Website, and Community Relations Committee

Kara Salvo

Assistant Treasurer
(Term expires 2026)
48E Queen Guinevere Way
kara@queenslanding.org
Insurance & Claims Committee, Social Committee, Ad Hoc Property Management Committee

Peggy Young

Secretary
(Term expires 2024)
49B Queen Guinevere Way
peggy@queenslanding.org
Long Range Planning Committee, Recreational Facilities Operations

Please Note: The Facebook page named "Residents of the Queen's Landing Community" is not sponsored by Tidewater Property Management Company or the Queen's Landing Board of Directors. Information posted on that page does not come from the Queen's Landing Office or Tidewater Property Management.