

Queen's Landing Thursday Digest

October 23, 2025

Hello QL Neighbors,

SUMMARY of topics this week

- *New Board members!*
- *Sign up to served on a Committee*
- *Annual meeting recap*
- *Halloween for kids in QL*
- *Impact on kayak users – pool deck construction*
- *Kenny Leitch is scaling back*
- *Gutter cleaning and soft washing*
- *FSR Property Manager Onsite office hours*
- *Next Board Meeting date and Calendar and News – where to find*

New Board members

With the election of Emily and John, we have your Board for the coming year:

- Anne Stewart-Pugh, Social Committee
 - Clark French, Vice President, Covenants, Marina Committee
 - Emily McAuley, Communications Committee
 - Harry Baldauf, Long Range Vision and Planning Committee
 - John Lancey, Maintenance Committee
 - Kara Salvo, Risk Management and Insurance Committee
 - Laurelle Sheedy McCready, President, Treasurer, Recreational Facilities Committee
 - Peggy Young, Secretary
- Additionally, non-Board member, Tracey Weaver, leads the Landscape Committee.

Step up to a Committee

We are deeply appreciative of all who serve on Committees. See the attached for how to continue on a committee, or sign up to serve. We do need your completed form so your committee activities can be covered by QL insurance.

Halloween for QL kids...

Trick or Treat! Attention Queen's Landing Parents: Your Social Committee doesn't forget about our children! Please stop into the Clubhouse Lobby on Wednesday, Thursday, or Friday, **October 29, 30 or 31st** and pick up a small treat bag for your child. Happy Halloween! 🍬

Impact of pool deck construction – kayak and grill access

- Construction will begin on or about November 1 weather permitting. The fencing will be removed and stored by the contractor for reinstallation. A security barrier will be put in

place. No one is to access the pool area or any other part of the secured construction area. Access to the fireboat will be maintained as necessary for the fire department.

- The front door and riverside doors to the clubhouse will be available to use. The clubhouse will be open for use as usual. The stairs to the upper deck and the sidewalks by the doors will be kept clear. The walkways to the two pool gates will be used by the contractor for construction access. Nothing should be stored on them.
- Kayaks on racks around the pool will be accessible and useable until late October. Thereafter the racks and any kayaks still on them will be moved out away from the gravel they currently sit on, by the contractor. Any kayak owner may remove their kayaks before then, but thereafter they will not be accessible for use until construction is completed. Owners who choose to keep their kayaks on the racks do so at their own risk, although every effort will be made not to damage them or the racks.
- By the end of October, the grills and picnic tables will be removed and stored so the decking they sit on can be removed and work done on that area.
- If anyone in the community has any questions or concerns about the construction we ask them to contact a member of the Long Range Vision and Planning Committee. The contractor and workers are not authorized to answer questions. We hope everyone will understand that we want to speak with one accurate voice and get the project done efficiently and safely. We hope to be done by January, 2026.

Woody by Food

PLEASE SAVE THE DATE! Thursday, Nov 20th at 6:00 PM. Are you "Woody By Food"?? Wow, do we have an evening for you! Queen's Landing's own Michele Kirwin will hold a cooking demonstration and then each of us can sample her delicious creations. If you know Michele or listen to her podcasts, you know there will be marvelous food that evening! **We are not asking for reservations, however, we'd like to get an idea of how many are coming.** Please text Anne Stewart-Pugh at 410-212-4771 to let us know if you plan to come. Texts will be accepted until November 13. Again, reservations are not required, but if you are planning to come, kindly let us know so we can shop accordingly. What a night it will be! Bon appétit!

Gutter Cleaning and Softwashing

Gutter cleaning for all buildings is scheduled for November. We want to pay particular attention to any downspout or drainage issues. If you believe your downspouts are not performing, please put in a service order so we can ask the gutter cleaning contractor to address.

Softwashing is scheduled for half our buildings between November 4 and November 14. Specific instructions are being sent to the owners in the impacted buildings. If yours was washed last year it will be bathed again in 2026.

FirstService Residential Update – office hours

You can find someone in the office Monday-Thursday, 10-6, and Friday 10-3. Outside of those hours the Call Center is very helpful, so do stay on the line if you call 410-643-5192 during office hours and your call is transferred. For after-hours emergencies please call 800-870-0010.

Next Board Meeting – November 17, 2025 7pm Chester Room

Calendar and News – where to find

The Queen's Landing website is the repository of our master calendar and of community updates and news. Please check it regularly. <https://queenslanding.org/>



QUEEN'S LANDING CONDOMINIUM ASSOCIATION, INC.
COMMITTEE VOLUNTEER RESUME

Name: _____

Property Address: _____

Mailing Address: _____

Email Address: _____

Telephone: Home: _____ Office/Cell: _____

Number of years as an owner at Queen's Landing: _____

Committee You Are Interested In: _____

Did you serve on this committee in the past year? _____

If you answered the above question "yes" skip to the signature line and submit the form, otherwise, please complete the remainder of the form.

Background and Experience: _____

By signing below, I acknowledge that I have read, understand, and agree to abide by the provisions set forth in the Queen's Landing Committee Charter. I also understand that completing a form is not a guarantee that I will be added to the committee. Committee members are selected by the Committee Chair per the guidance of the Committee Charter in which knowledge/experience and availability to meet whether in person or via teleconference will be key consideration factors.

Signature

Date

Queen's Landing Council of Unit Owners

ANNUAL MEETING

October 17, 2025



Verification of Meeting Notice, 09/16/25

Notice of Annual Meeting, October 17, 2025

1 message

FirstService Residential <Communications@mc.fsresidential.com>
Reply-To: Teasa Johnson <Teresa.Johnson@fsresidential.com>
To:

Tue, Sep 16, 2025 at 5:08 PM

NOTICE OF 2025 ANNUAL MEETING
QUEEN'S LANDING COUNCIL OF UNIT OWNERS, INC.
500 Queen's Landing Drive, Chester, MD 21619
Chester Room
Friday, October 17, 2025 at 7:00 pm

Notice is hereby given that, pursuant to the provisions of the By-Laws of this Association, the Annual Meeting of Members of this Association will be convened on:

Friday, October 17, 2025 at seven o'clock in the evening (7:00 PM)

The purpose of the Annual Meeting includes:

- Board vote to approve the utility easement to Comcast, after affording all unit owners and mortgagees an opportunity to present their views on the proposed easement,
- Board approval of the 2026 proposed budget,
- The election of three (3) Board Members.

You may attend the Annual Meeting either in person, by phone or online.

To join the online meeting on your computer or mobile app, please visit the Queen's Landing website calendar at <http://www.queenslanding.org/calendar/>. Locate the meeting and click on the "click here to join the meeting" link.

Call in (audio only) instructions are also found on the above calendar.



Annual Meeting Business

Verification of Quorum from Elections
Committee

Approval of Minutes of Prior Annual
Meeting



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Agenda for Tonight

Agenda was distributed to community via email

Printed Agenda in the back of this room



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Preview of Tonight

- Reports on this year's activity from leadership
- Board vote on 2026 Budget
- Board consideration of Utility Easement
- Homeowner Comments
- Results of QLCUO Board election



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President's Report

Laurelle Sheedy McCready

Board goals this year were to

Continue to build on the financial strength of the Association –

protect assets and grow reserves,
ensure spending is targeted to maximize the value of
the community,

while enhancing the living experience of owners and
residents – our stakeholders.



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President's Report – Goals of the President

- Forge an attitude of mutual respect between leadership and community members,
- Continue to professionalize our systems,
- Increase participation in committee work,
- Enhance financial transparency,
- Highlight Code of Ethics.
- Make our work together feel, and be, rewarding.



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President's Report - Gratitude

The entire community is immensely grateful

to three retiring Board members

Carol Reiter, Bob Holland and Ronnie
Gunnerson



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Report of Treasurer

Laurelle Sheedy McCready, Interim Treasurer

- 2024 Audited Results (12/31/24)
 - Balance Sheet
 - Income Statement – Income and Expense
- 2025 Results to Date (09/30/25)
 - Balance Sheet
 - Income Statement – Income and Expense
- Reserve Funds Utilization – Current and Projected



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Report of Treasurer - 2024 Audited Results

	<u>ASSETS</u>			
	<u>Operating fund</u>	<u>Special Assessment fund</u>	<u>Replacement fund</u>	<u>Total</u>
CURRENT ASSETS				
Cash	\$ 219,499	\$ 12,920	\$ 238,755	\$ 471,174
Investments	-	-	451,008	451,008
Assessments receivable (net of allowance for credit losses of \$50,995)	18,195	-	-	18,195
Special assessments receivable (net of allowance for credit losses of \$55,405)	-	598,226	-	598,226
Other receivable	4,985	-	25,007	29,992
Prepaid expenses	55,282	-	-	55,282
Income taxes recoverable	8,317	-	-	8,317
Due from special assessment fund	20,000	-	-	20,000
Total current assets	<u>\$ 326,278</u>	<u>\$ 611,146</u>	<u>\$ 714,770</u>	<u>\$ 1,652,194</u>



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Report of Treasurer - 2024 Audited Results

LIABILITIES AND FUND BALANCES

	Operating fund	Special Assessment fund	Replacement fund	Total
CURRENT LIABILITIES				
Accounts payable	\$ 98,197	\$ -	\$ 1,440	\$ 99,637
Assessments received in advance	26,870	-	-	26,870
Deferred insurance proceeds	15,639	-	-	15,639
Current maturities of long-term debt	-	99,764	-	99,764
Due to operating fund	-	20,000	-	20,000
Total current liabilities	140,706	119,764	1,440	261,910
NOTE PAYABLE - LONG-TERM	-	531,020	-	531,020
FUND BALANCES				
Accumulated excess of revenues over expenses	185,572	(39,638)	689,662	835,596
Accumulated other comprehensive income	-	-	23,668	23,668
Total fund balances	185,572	(39,638)	713,330	859,264
Total liabilities and fund balances	\$ 326,278	\$ 611,146	\$ 714,770	\$ 1,652,194

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Report of Treasurer - 2024 Audited Results

STATEMENT OF REVENUES AND EXPENSES

	Operating fund	Special Assessment fund	Replacement fund	Total
REVENUES				
Assessments	\$ 1,280,618	\$ -	\$ 425,000	\$ 1,705,618
Late fee income	2,676	360	-	3,036
Legal fee income	126,031	-	-	126,031
Dividend income	-	-	10,385	10,385
Realized gains on sale of investments	-	-	16,067	16,067
Interest income	8	1	18,467	18,476
Other income	19,502	-	-	19,502
	1,428,835	361	469,919	1,899,115

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Report of Treasurer - 2024 Audited Results

	Operating fund	Special Assessment fund	Replacement fund	Total
EXPENSES				
Administrative	19,849	574	4,569	24,992
Bad debt expense	55,611	30,261	-	85,872
Capital improvements	-	-	497,674	497,674
Clubhouse expenses	62,950	-	-	62,950
Electricity	12,708	-	-	12,708
Exterminating	11,287	-	-	11,287
Grounds	137,349	-	-	137,349
Insurance	275,946	-	-	275,946
Interest expense	-	37,688	-	37,688
Management fees	145,912	-	-	145,912
Pool expenses	29,791	-	-	29,791
Professional fees	137,990	-	-	137,990
Repairs and maintenance	281,531	-	-	281,531
Snow removal	8,245	-	-	8,245
Social	1,665	-	-	1,665
Telephone	7,100	-	-	7,100
Trash removal	66,699	-	-	66,699
Water and sewer	98,981	-	-	98,981
	<u>1,353,614</u>	<u>68,523</u>	<u>502,243</u>	<u>1,924,380</u>
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	<u>\$ 75,221</u>	<u>\$ (68,162)</u>	<u>\$ (32,324)</u>	<u>\$ (25,265)</u>



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Report of Treasurer - 2025

2025 at 09/30/25

BALANCE SHEET (ex SA)	12/31/2024	9/30/2025
CASH	219,499	106,752
RESERVE INVESTMENTS	714,770	798,089
PREPAID AND OTHER ASSETS	88,584	9,631
ACCOUNTS RECEIVABLE	18,195	66,572
TOTAL ASSETS	\$ 1,041,048	\$ 981,044
CURRENT LIABILITIES	142,146	47,132
RESERVE EQUITY	713,330	798,089
PRIOR YEAR FUND BALANCE	185,572	143,350
YTD SURPLUS		(7,527)
TOTAL LIABILITIES AND EQUITY	\$ 1,041,048	\$ 981,044



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Report of Treasurer - 2025

2025 to 09/30/25

OPERATING STATEMENT		YTD to	2025 Annual	2025 Annual
		9/30/2025	Budget	Projection
Income		\$ 1,487,248	\$ 1,836,624	1,952,179
Expense				
Bad Debt		\$ 567	\$ 750	0
Building Maintenance		\$ 241,443	\$ 213,000	356,229
General Maintenance, Repair		\$ 30,522	\$ 59,500	51,000
Grounds Maintenance		\$ 158,642	\$ 179,151	184,921
Recreation		\$ 85,123	\$ 66,820	89,200
Utilities		\$ 181,624	\$ 217,000	226,523
Insurance, Taxes		\$ 289,742	\$ 368,453	368,453
Administrative		\$ 19,100	\$ 12,400	20,375
Professional Services		\$ 169,262	\$ 294,550	228,114
Reserve Funding		\$ 318,750	\$ 425,000	425,000
Surplus/(Deficit)		\$ (7,527)	\$ -	\$ 2,364

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Report of Treasurer – Reserve Funds

utilization of reserve funds

	2024		2025		2026		TOTAL 2024-2029	
	Budget	Spent	Budget	Projected	Budget	Projected	Budget	Projected
Walls/EIFS	144,499	150,000	144,499	153,500	144,499	158,105	577,996	624,453
Windows, Doors	216,500	297,122	245,488	110,000		125,000	1,198,452	1,268,586
Pool	391,695	16,030		375,665	1,500		393,195	391,695
Outdoor Courts		36,366			127,749		127,749	36,366
Lake Bridge		74,674					125,600	74,674
Asphalt					70,035	70,035	147,039	147,039
Signage	3,500	17,358					17,820	17,358
Other					72,500		83,000	83,000
TOTAL Expenditure	756,194	591,550	389,987	639,165	416,283	353,140	2,670,851	2,643,171
RESERVE FUND								
Opening Balance	867,558	867,558	551,864	714,770	604,227	517,955	867,558	867,558
Contributions	425,000	425,000	425,000	425,000	425,000	425,000	2,550,000	2,550,000
Earnings	15,500	13,762	17,350	17,350	18,850	18,850	118,950	117,212
Expenditures	(756,194)	(591,550)	(389,987)	(639,165)	(416,283)	(353,140)	(2,670,851)	(2,643,171)
Closing Balance	551,864	714,770	604,227	517,955	631,794	608,665	865,657	891,599

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Report of Secretary

Peggy Young

Since the last annual meeting there have been

- 4 closed meetings
 - 1 organizational
 - 2 legal briefings
 - 1 to discuss personnel compensation
- 2 email votes – to approve contracts



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Association Management Report

Teasa Johnson



First Year at a Glance – Manager's Report

- New Access System
- Trash Enclosure Configuration
- Multiple Concrete Projects
 - Mudjacking to repair trip hazards
 - Pool Concrete; stabilized and lifted
 - Replaced concrete areas to include some curbs
- Unit Inspections



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Association Management Report



First Year at a Glance – Manager’s Report

- Lighting Projects
 - Replaced exterior light fixtures at the clubhouse to illuminate the parking lot and pool deck
 - Solar lights installed to illuminate signs where appropriate
 - Proposal to electrify the sign near Queen Caroline & Queen Catherine; beyond our budget - will revisit in 2026



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Association Management Report



First Year at a Glance – Manager’s Report

- Clubhouse bathroom doors; closures replaced and door on women's bathroom was shaved down for easier opening
- Comcast Project



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Association Management Report



First Year at a Glance – Manager’s Report

- Daily projects to take care of QL Residents
 - Help Owners Setup Portal
 - Workorders a.k.a Service Orders
 - Respond to questions left with Customer Care
 - Respond to emails

Anything else...all things Queen’s Landing!!



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Financial Management Committee

Interim Treasurer, Laurelle Sheedy McCready

- Continued strong controls on income and expenses,
- Actively scrutinize accounting procedures, cash flow and reserve spending
- Developed 2026 budget proposals,
- Clean audit of 2024 - results finalized two month earlier than in the past,
- Investment management subcommittee – expert members, actively monitor results



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Investment Management Subcommittee

Hilary Frisch, David Molnar, Katherine Molnar

- The Managed Portfolio, managed by Morgan Stanley, holds our longer-term investments, which constitute the desired minimum level of our reserves. The Managed Portfolio Account is invested in equities, fixed income, and alternative investments.
- When we placed the Managed Portfolio funds with Morgan Stanley in 2020, the Board defined our investment objectives as balanced growth with a goal of 50% equities, half US and half non-US, and 50% fixed income. Over time that mix has altered and the composition of prudent investments has changed. Therefore, in 2024 we enlisted a few QLCUO owners who are expert in the investment management field to oversee the activities of Morgan Stanley.
- The Investment Management Committee, comprising Hilary Frisch, David Molnar, Katherine Molnar, and Laurelle Sheedy McCreedy (not an industry expert), hold quarterly meetings with Patrick Renzi, Senior Vice President/ Portfolio Manager at The Beacon Capitol Group at Morgan Stanley.



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Investment Management Subcommittee

investment management performance since inception

Morgan Stanley

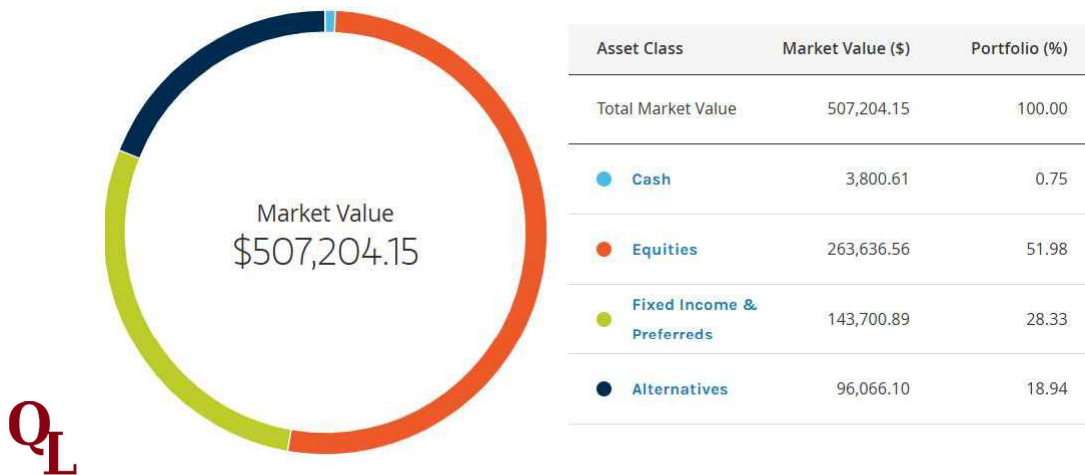
Performance Inception Date	Beginning Total Value	Net Contributions/Withdrawals	Investment Earnings	Ending Total Value	Accrued Income
01/04/2021	\$0.00	\$399,497.11	\$106,677.57	\$506,164.68	\$0.00



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Investment Management Subcommittee

asset allocation of invested funds at 10/15/25



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Covenants Committee

Harry Baldauf

Worked with homeowners to approve enhancements to patios, patio enclosures, awnings, balconies/decks, storm and screen doors, replacement windows, and exterior HVAC units.

Committee also:

- endorsed enlarging the approvable patio size. Board approved.
- Considered request for EV chargers and forwarded to Long Range Vision and Planning Committee
- Proposed deadline for submitting ACRs in advance of Committee meeting, so materials can be studied and considered thoughtfully. Will bring to November Board meeting.

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Maintenance Committee

Laurelle Sheedy McCready


- Helped transition **work orders** into FSR software, and continue to tweak the system to respond more timely to owners.
- Monitor **unit maintenance servicing and inspections**, and continue to provide resources for unit maintenance requirements,
- Established a **calendar of scheduled campus maintenance**,
- **Advise FSR** on ongoing maintenance issues,
- **Provide project management** for
 - Window/door inspections, evaluations, repairs, replacements
 - Balcony/deck repairs



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Maintenance Committee

Continue to tweak the **service order system** to respond more timely to owners.

- Service order system needs tickler feature - calendar-based reminders for follow-up action
- Unless a progress code is changed, the owner does not get a prompt that updates have been added. Owners need to look for the  magnifying glass icon to see details.



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Maintenance Committee

Monitor **unit maintenance** servicing and inspections, and recommend:

- We will continue to require annual dryer vent cleaning, and annual spring HVAC servicing.
- If owners have presented proof of 2024/2025 plumbing inspection and chimney/fireplace inspection, then we will not require those in 2026 – but reserve the right to reinstitute these requirements should we see a resurgence of plumbing leaks or fireplace issues.
- If owners have not provided their proof of 2024/2025 plumbing, chimney/fireplace, or sprinkler system inspections, and proof that noted deficiencies have been fixed, then we will be moving to the violations/fining process.



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Maintenance Committee

Developed **calendar of scheduled campus maintenance**,

Spring	EIFS warranty inspection gutter cleaning selected buildings remove water spigot covers develop drainage issue list install Lake Amleto aerators Lake Amleto bridge maintenance outdoor court maintenance	Summer	inspect noted windows/doors site survey for concrete sidewalk repairs
		Fall	EIFS warranty repair work softwash half the buildings gutter cleaning all buildings install water spigot covers remove Lake Amleto aerators



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Maintenance Committee

Advised FSR on myriad maintenance issues,

- Installed new fob access system,
- Upgraded maintenance/trash area with improved signage,
 - Continually addressing unit-to-unit water issues,
 - Upgraded outdoor lighting,
- Concrete sidewalk repairs, lake electrical panels and fountains, riverfront gravel path, Macum Creek/Chester River rip rap, lamp post repairs, drainage issues



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Maintenance Committee

Two Board members stepped up to provide **project management for windows/doors**

- Inspected ~70 windows/doors with contractors
- Prioritized what to address within budget
- In process right now:

\$180,000 in replacements and repairs

	<i>replace</i>	<i>repair</i>
entry doors	12	8
sliding glass doors	6	3
windows	10	1



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Maintenance Committee

Two Board members stepped up to provide **project management for balconies/decks**

Of the 261 balconies/decks on the campus, 160 received a safety concern rating and therefore had to be repaired. As of today

Completed	146
Delayed	11
In Collections	3

Impact on FNMA reinstatement – in negotiation



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Maintenance Committee

And finally, we extend

deep appreciation and thanks to

Kenny Leitch

who has served the community for years as maintenance guru. Kenny is scaling back his time at Queen's Landing, and FSR is exploring options to fill this gap.



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Landscape Subcommittee

Tracey Weaver

Most of the year finds us managing and maintaining the landscape that we currently have.

- With Bartlett we have identified and put in place soil programs for our mature trees. We also depend on Bartlett for the pest management of our trees and bushes. This year we have been treating for mites, borers, caterpillars, scale and canker.
- Chester River Landscape (CLR) maintains our Turf, our grass. They also help us control invasive plants and grasses, such as phragmites. We have been working for the last three years trying to get rid of wild garlic that was planted in the community.



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Landscape Subcommittee

- Chester River Landscape has our turf maintenance contract 2025-2027.
- Fall plantings begin next week – curated and prioritized by Tracey, Kelley and Laurie
- Pool planters designed and maintained during the pool season.
- Lake algae is controlled and nice color. Fountains are currently working and have light, thanks to Rich and Eric.



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Recreational Facilities Subcommittee

Laurelle Sheedy McCready, Tracey Weaver

- Focused on pool safety and ambiance,
 - Improved pool access system
- Instituting periodic furniture replacement program
 - New pool cover
- Outdoor courts renovation, wind screening, and maintenance
 - kayak launch installation



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Communications Committee

Peggy Young

- Weekly Digest to all residents
- Board meeting recap messages,
 - New ideas for next year

How do YOU get your Queen's Landing information?

- Digest — sent via email, and available on QL website
- QL website (**no password**) queenslanding.org/
- FSR portal (**password protected**) queenslanding.connectresident.com/



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Social Committee

Anne Stewart-Pugh

What an exciting year!

2025 was a year filled with good food, good neighbors and lots of laughter! Lets take a look at how it unfolded...



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Social Committee - February

FEBRUARY was a Chili month, AND WE'RE NOT TALKING ABOUT THE WEATHER.

Our Super Bowl Sunday Chili Cookoff was a huge success, as about 75 football fans gathered for great food, a great ball game and a table of food that was 40 FEET LONG! Shrimp, meatballs, fried chicken, savory appetizers and 13 CROCK POTS OF CHILI to be taste tested!

EVERYONE felt like a winner!



Social Committee – March, April



- MARCH brought icy weather and St. Patrick's Day! Our Party was well attended with lots of food and drink, great decorations, a "Build Your Own Nachos" station and a giant Leprechaun who arrived mid-party as a nice surprise! Everyone felt "lucky" to live in Queen's Landing!
- Early APRIL hosted a "Step Into Spring" Happy Hour! Spring food (and lots of it) and a garden-themed décor made the evening fresh and bright and hopeful. Each guest went home with seeds to plant.

QL

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Social Committee – late April

Late APRIL brought a brand new Bridge on Lake Amleto and another reason to celebrate! A beautiful RIBBON CUTTING CELEBRATION was held on a sunny, blustery day!

Nautical-themed food, beverages and speeches were on the menu that beautiful day. What a lovely spot to enjoy our afternoon.



QL

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Social Committee – May



- Early MAY brought a very well attended Happy Hour that spilled out onto the Balcony, just in time for a breathtaking sunset enjoyed by all.
- Late MAY we “Followed The Flip Flops” as we celebrated Memorial Day by the pool! Almost 140 neighbors listened to live music, ate delicious food, Hot Dogs and Burgers on the grill, drank from the Margarita Bar, swam and enjoyed a beautiful afternoon.



QL

Social Committee – July



JULY 4th was a Red, White and Blue Day! A festive, sunny day and a room absolutely FILLED with FOOD!



Our Bartender was working hard to mix your drinks from our new Bar, and children were enjoying their own special treats and laughing poolside. Over 120 neighbors and friends attended.



QL

Social Committee – August



AUGUST = ALIENS! We hope you joined us for "Apple Pie and Aliens...and Bourbon". The first in a Series of Lectures about interesting topics and a fun evening!

Lieutenant Col. Joe Wojtecki, US AIR FORCE (Ret.) spoke of his experiences while we enjoyed a plate of Apple Pie Ala Mode. 65 of our neighbors enjoyed this evening.

QL

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Social Committee – September

LABOR DAY ended our Summer on a wonderful note! Hot Dogs and Fried Chicken were on the menu, and everything from Potstickers to Peach Pie were displayed on tables full of food. (Have you ever seen so many beautiful desserts?) The sun was out and so was most of Queen's Landing!



QL

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Social Committee – October

OCTOBER brought us a lovely evening with Jack Broderick. A local Historian, Jack spoke to us about the unique history of “The Isle of Kent”. A beautifully informative presentation...Second in our Lecture Series.

Afterward, our guests enjoyed a reception with Small Plates of cheeses, shrimp and assorted savory and sweet finger foods and sipped on a glass of wine.



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Social Committee – Treats for Kids



Your Social Committee does not forget our children! Every major party has special treats and favors for our community's youngest members. Halloween is no exception!

A Halloween display will be placed in the Main Lobby and parents are invited to stop by and take a bag of treats home to their children.

QL

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Social Committee – Coming Up



- November will bring our third in a series of educational events with “Wooed By Food” on November 20th. Our own Michele Kirwin will present a Cooking Demonstration and guests can sample her creations. RSVPs are being received each day!



- SAVE SATURDAY AFTERNOON, DEC 6th for our Step into the Holidays “JINGLE AND MINGLE” Party! A beautiful afternoon to give a TOAST to the season and catch your breath before it gets really busy. You won’t want to miss it.

QL

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Social Committee – Thanks

- Your Social Committee works hard to bring fresh, new ideas to our Residents. Please watch your mailbox advertisements and follow The Thursday Digest to keep up with the latest!
- Finally, I offer my heartfelt thanks to a talented Committee who bring creativity, humor and dedication to ensuring our Events are fresh, exciting and fun!



QL

Respectfully submitted.
Anne Stewart-Pugh
Social Committee Chairperson

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Long Range Vision and Planning Committee

Carol Reiter

The purpose of the LRVPC is to look at the needs of Queen's Landing in order to maintain the lifestyle and value of the community going into the future.

To that end, our committee spent the past year evaluating the maintenance and uses of multiple amenities in coordination with our Reserves and the ever-present Condominium Association's responsibility for windows and doors and exterior walls of residential buildings.



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Long Range Vision and Planning Committee

After considerable research, and with the unanimous approval of the Board of Directors for each project, we undertook:

- The restoration and rebuilding of the tennis/pickleball courts;
- The rebuilding of the Lake Amleto bridge; and
- The restoration of all of the pool deck area, along with construction of a long-needed shade structure.

The first two projects came in on time and on budget. The third is on-going but scheduled to do the same.



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Long Range Vision and Planning Committee

I would like to acknowledge and thank each of the nine hard working members of this committee:

Eric Weaver, Tracey Weaver, Ron McCready, Susan Buckingham, Peggy O'Neil, Jim Pugh, Peggy Young, Clark French and Laurelle McCready.

I would also like to thank the many residents of Queen's Landing who provided their interest in, support for, and input into these projects. Your help has made this a fun and productive year.

Our committee hopes that unit owners with ideas for the future of our wonderful community will consider joining.



53

Nominating and Election

Harry Baldauf, Kara Salvo

- Spent the year encouraging community members to consider committee and Board membership
- Engaged SimplyVoting as election management company
- Streamlined attendance proxy process.



54

Risk Management, Insurance and Claims Committee

Clark French

For Budget Purposes ...

- The Good – we managed to stay out of the high risk pool
- The Bad – we continue to have claims related to water and other unit-to-unit damage issues (valve failure, clothes washer leak, dishwasher leak, condensate overflow)
- The Ugly – our premiums increased by \$40,000



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Risk Management, Insurance and Claims Committee

Property Coverage Losses within the last five years

2024-2025 Policy Term:

- Queen Victoria Way, water damage due to dishwasher connection pipe that failed; claim paid loss adjustment expenses of \$2,084.40.

2023-2024 Policy Term:

- Queen Anne Way; owner left sink running causing damage to unit and unit below; claim paid \$20,057.93.

2022-2023 Policy Term:

- Queen Caroline Court; frame artwork fell on supply line; claim paid \$52,102.23.
- Queen Elizabeth Court; pipe burst; claim paid \$23,232.86



56

Marina Executive Committee

Clark French

The Marina Executive Committee, also known as the Board of the Queen's Landing Community Marina, LLC, oversees the operation and maintenance of the Boat Slip Unit and its Limited Common Elements.

The Committee updates the QLCUO Board on progress resolving outstanding mutual concerns.

The Marina Executive Committee is Chaired by Clark French. Members include John Kirwin and Peggy Young. There is an opening for one more boat slip owner on the Committee



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Marina Executive Committee

Transitioned to new marina leadership with deep appreciation for the extraordinary work of the departing team who wanted to retire after years of service.

Solicited proposals for a reserve study for the Marina to better assess marina infrastructure, useful life, and future funds required to maintain this key infrastructure.

Awarded vendor with reserve study contract which is currently underway and due to be completed in the next few weeks.

Organized a team being led by John Kirwin to rebuild key dock infrastructure. This team is extending the useful life of our docks and saving 10's of thousands of dollars in repair fees.

Updated the Marina website to make it easier, faster, and provide no-cost listings for slip sales or rentals.

Solicited proposals for replacing an additional approx. 200ft of bulkhead from several local marine contractors with plans to award the contract shortly.



58

New Business – Motion to Adopt 2026 Budget

as presented to the community September 2025

The Budget Committee analyzed each income and expense line item to determine what had to change and the impact on each QL owner.

In crafting the 2026 budget we needed to account for selected expense increases, most of which are out of our control:

2026 increase over 2025 budget

exterminator services	3,500
general repairs	5,000
annual concrete sidewalk repair	12,000
clubhouse gas, electric	11,000
pool furniture	5,000
activity expenses	2,500
trash removal	15,000
master insurance	40,000
windows/doors	20,000
professional fees	27,000

141,000

QL

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New Business – Motion to Adopt 2026 Budget

The summary proposed budget:

DESCRIPTION	2025 ANNUAL BUDGET	2026 DRAFT BUDGET	DESCRIPTION	2025 ANNUAL BUDGET	2026 DRAFT BUDGET
OPERATING INCOME			OPERATING EXPENSES		
ASSOCIATION FEES	1,820,100	1,929,306	BAD DEBT	750	-
RENTAL REGISTRATION	1,000	1,500	BUILDING MAINTENANCE	213,000	230,000
LATE FEE INCOME	7,000	8,000	GENERAL MAINTENANCE & REPAIR	42,700	53,795
CCS COLLECTIONS	1,000	2,200	GROUPS MAINTENANCE	179,151	200,098
NSF CHARGES	-	600	RECREATION	83,620	100,522
BOAT STORAGE INCOME	3,000	3,000	UTILITIES	217,000	208,575
KEY INCOME	500	500	TAXES & INSURANCE	368,453	408,656
CLUBHOUSE RENTAL INCOME	2,500	4,500	ADMINISTRATIVE	12,400	16,645
MISC INCOME	24		PROFESSIONAL SERVICES	294,550	303,352
NEWSLETTER INCOME	1,500				
GROSS OPERATING INCOME	1,836,624	1,949,606	TOTAL OPERATING EXPENSE	1,411,624	1,621,642
			NET OPERATING INCOME	425,000	427,964
			TOTAL RESERVE EXPENSE	425,000	425,000
			NET INCOME / (LOSS)	-	2,964

QL

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New Business – Motion to Adopt 2026 Budget

What is the impact per unit of the proposed budget?

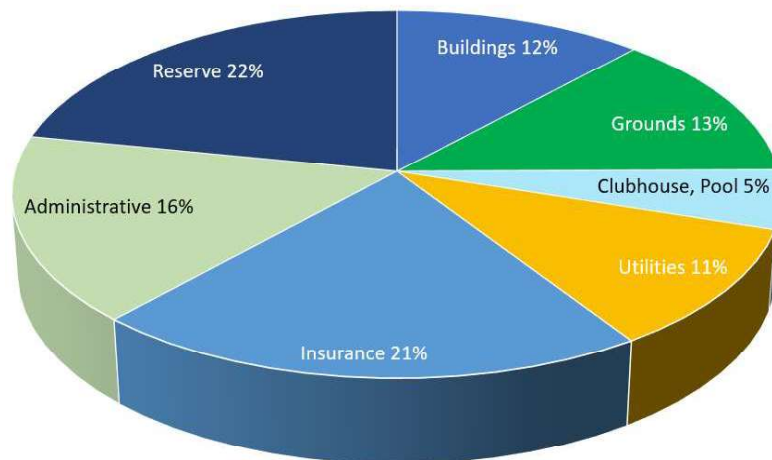
IMPACT per unit				
Per Unit	2025/ mo	2026 Draft/ mo	\$ increase /mo	\$ increase /yr
a	\$ 202.50	\$ 214.65	\$ 12.15	\$ 145.80
b	\$ 303.50	\$ 321.71	\$ 18.21	\$ 218.52
c	\$ 505.50	\$ 535.83	\$ 30.33	\$ 363.96
d	\$ 708.00	\$ 750.48	\$ 42.48	\$ 509.76
Legend for Above				
code	#	Type of unit		
a	49	one story units		
b	50	two over one units		
c	249	stand alone units		
d	1	two story, plus additional first		

QL

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New Business – Motion to Adopt 2026 Budget

Breakdown of Expenses



QL

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New Business – Motion to Adopt 2026 Budget

as presented to the community September 2025

Motion to Adopt 2026 QLCUO Budget
as presented to Board and
community October 17, 2025



63

New Business – Motion to Grant Utility Easement

as presented to the community September 2025

Background:

The QLCUO Board has selected Comcast as an alternate Internet provider in the community, and will be entering into a contract with them, which requires granting Comcast an easement to install the Distribution System.

“Distribution System” consists of all facilities, equipment or devices that are installed by Comcast to transmit the services from the public right of way to the Demarcation Points on the Queen’s Landing Property, and may include, but not be limited to, distribution cables, amplifiers, pedestals, lock boxes, passive and electronic devices and other equipment. It shall also include any other facilities, equipment or devices installed by Company, other than the Inside Wiring, and used by Company in the provision of Services.



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New Business – Motion to Grant Utility Easement

as presented to the community September 2025

Notice:

On September 16, 2025, QLCUO provided notice that at the October 17, 2025 Annual Meeting, the Board will vote on granting this easement, after affording all unit owners and mortgagees an opportunity to present their views on the proposed easement, right-of-way, license, lease, or similar interest.

This notice, provided on September 16, 2025, complies with the Maryland Condominium Act requirement to give 30-days' notice to all unit owners and mortgagees of record with the condominium, of a vote to grant this utility easement.



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New Business – Motion to Grant Utility Easement

as presented to the community September 2025

Unit owners and mortgagee **comments**

Unit owners and mortgagees now have the opportunity to present their views on the proposed easement, right-of-way, license, lease, or similar interest.



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New Business – Motion to Grant Utility Easement

as presented to the community September 2025

- In accordance with Section 11-125 of the Maryland Condominium Act, the QLCUO Board has given owners and mortgagees 30 days notice of the opportunity to present their views on the proposed easement, right-of-way, license, lease, or similar interest.
- Owners and mortgagees have now had the opportunity to present their views.
- Therefore, the QLCUO Board moves to grant the utility easement required to finalize the agreement to allow Comcast as an alternate Internet provider in the community.



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Homeowner Comments

What is your dream for this
community?

What should the Board add as a focus
for next year?



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QLCUO Board Election

Nominations from the floor?

Announcement of Election Results

Adjournment



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Thank you for attending the 2025 QLCUO Annual Meeting

Adjournment

