

THE BEACON



1979 - 2019
40 YEARS
CHESAPEAKE
REGION CHAPTER
community
ASSOCIATIONS INSTITUTE

A CHAPTER OF THE COMMUNITY ASSOCIATIONS INSTITUTE (CAI)



THE FIRST LEVEL OF DEMOCRACY

In many respects, an association's board of directors represents the first level of democracy. Board members are elected by their neighbors to protect the common good of all residents of the association. Like a city council, or county council, they have fiduciary duties, the ability to increase or decrease fees (i.e. taxes), the duty to maintain the community and make improvements and the obligation to be responsive to residents.

A board will be more successful in achieving its goals if it collaborates with federal, state and local governments. There are at least three ways to accomplish this.

First, boards should contact and maintain contact with elected officials and governmental entities. Determine who represents the community in local, state and national government and ensure that these elected officials are aware of the needs of your community by inviting them to meetings

and association events and sending them information via community flyers and newsletters. Most importantly, remind your elected official that you represent voters. Offer to serve as a conduit for information from them to residents about topics such as town hall meetings and laws passed or being considered. Associations can also serve as a conduit from governmental entities to residents—whether its mosquito spraying schedules, planned road work, or just the monthly county newsletter—by simply adding links to the association's websites. This not only disseminates the information, but also allows for residents to ask questions directly to these departments. Adding these links will actually reduce the numbers of inquires sent to property managers by giving residents links to the sources of the information. This can be especially useful in times of natural disasters, storm alerts, and power outages.

continued on page 4

MEETINGS GONE WILD

★ Leading Your Board ★
Out of Chaos

★ Managers and Homeowners ★

REGISTER TODAY!

CAI Annual Symposium & Expo
October 22, 2019

**24th Annual
Golf Outing Photos**

See Pages 22-23

2019 PLATINUM SPONSORS

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- Mid Atlantic Asphalt, Inc.
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- Firsttrust Bank
- Installation Services—By Homefix Custom Remodeling
- Pro Painting & Contracting, LLC
- RoofPro, LLC

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CAI CHESAPEAKE REGION CHAPTER

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President's Message

Greetings Chesapeake Chapter members!

I trust you've all survived the heat wave! It's a good thing we had our CAI golf tournament during slightly cooler temps, not to mention the golf gods smiled on us with keeping the rain at bay this year! It also didn't hurt that the Glazey Days Donuts and Captain Cookie & The Milkman food trucks kept us lucky enough to stay full and satisfied all day! What a tournament! This year we were sold out in record time. A special thanks goes out to the golf committee who worked hard and all our sponsors for their generous support. This event would not have been possible without the efforts of our Chapter Executive Director and staff, our committee Chair Scott Karam, Vice-Chair Kara Permisohn, and all the volunteers who worked together to produce a memorable golf outing. Many thanks to 98 Rock's Kirk McEwen, who did a great job as our emcee. Check out the pictures of the event on our Facebook page and in this issue of the Beacon!

We continue to focus on quality educational programs. On September 18 at Michael's Eighth Avenue, professional speakers Lynne and John Breil will share useful communications strategies in the program titled "Public Speaking—Worse than a Trip to the Dentist." We've heard positive comments from you on the education seminars so far this year. I encourage you to continue to provide feedback both on past seminars and ideas for new programs. We want to hear from you to better understand the challenges you face on a daily basis and how we can enhance your education goals. We appreciate your interest in making the most of CAI's continuing education offerings. As Benjamin Franklin said, "An investment in knowledge pays the best interest."

The Chesapeake Chapter is gearing up for the 2019 EXPO. This year, the theme is "Meetings Gone Wild—How to Lead your Board Out of Chaos." It will be at Martin's West in Baltimore, MD on Tuesday, October 22, 2019. Product and service professionals, homeowners, business owners, community managers and community leaders will all come together to share, learn, spend time with colleagues and form new connections. It is sure to be a very rewarding experience for all.

Thank you for your continued support and dedication to Chesapeake Chapter and to serving the needs of community associations. The Board will continue to work hard as well—we will continue to focus on best practices and financial transparency for the Chapter this year.

Please be sure to mark your calendar for the Chesapeake Chapter's 40th Anniversary Gala! Forty years is an accomplishment for any organization. We want to celebrate by saying thank you with a big bash complete with live music and dinner seating. This will not be a "business as usual" year-end event—it will be "black tie optional" and take place at the "Great Room at Savage Mill" on Friday, December 6, 2019. I look forward to seeing all of you to celebrate this milestone for the Chesapeake Chapter!

Regards,
Allen Mott
Cowie & Mott, P.A.
410-327-3800

2019 CAI Annual Symposium and Expo

MEETINGS GONE WILD

★ **Leading Your Board Out of Chaos** ★

Tuesday, October 22, 2019 | 8:00 AM–4:00 PM | Martin's West in Baltimore, MD

REGISTER TODAY

Schedule of Events

8:00 AM–9:15 AM

Continental Breakfast & Early Bird Preview

9:15 AM–11:15 AM

Keynote Presentation—"Meetings Gone Wild—Leading Your Board Out of Chaos"

11:15 AM–1:00 PM

Expo and Lunch in the Exhibit Area

1:15 PM–2:15 PM

Afternoon Concurrent Sessions

2:30 PM–4:00 PM

Wrap Party Happy Hour Reception including complimentary beer, wine, music, hot hors d'oeuvres, pizza & stir fry stations, prizes and more!



continued from cover

Secondly, reverse the flow of information by becoming a conduit upward from residents to other levels of government. Be seen as having the “pulse” of your community. Offer to serve on work groups and committees as the city or county is developing policies and rules. For example, Anne Arundel County has invited community associations to provide comments to work groups who are addressing issues such as storm water management ponds, traffic planning, and even medical marijuana. Boards hear from residents in more detail than any other level of governance and can provide this information to the city, county, state and the federal government. If residents complain repeatedly about an issue, such as heavy trucks driving through the neighborhood, or speeding, boards can pass this information to the police. Similarly, if residents complain about water pressure, boards can forward this to the Department of Public Works.

A third avenue of interaction between association boards and government is for association boards to pay attention to pending legislation affecting associations. CAI has Legislative Action Committees (LACs) that monitor bills being considered at the state level. Many LACs employ a lobbyist who help inform state legislators about the benefits and consequences of pending bills to associations. Your association should monitor county (and if applicable city) legislation that could affect your community. Some useful website addresses are listed below:

Anne Arundel County

aacounty.org/departments/county-council/legislation

Howard County

apps.howardcountymd.gov/olis/PendingLegislation.aspx

Maryland Association of Counties

mdcounties.org/153/Detailed-County-Information

To keep informed of pending legislation, boards should consider designating a board member to use CAI resources to check what county legislators are doing that can affect the community. An excellent resource is the LAC website for your state. This link has advocacy resources, as well as a legislative tracking hyperlink.

Maryland LAC

caionline.org/Advocacy/LAC/MD/Pages/default.aspx

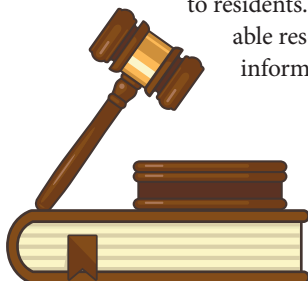
Association boards and elected officials should work together to better serve their mutual constituents. Doing so, requires open communication and sharing of resources. Association boards are uniquely positioned to serve as a conduit between association residents and their elected officials and governmental entities. Boards have the knowledge and information to provide to elected officials and governmental agencies about the issues facing their communities and residents and, in turn, can easily forward information to residents. Boards should also use the many available resources to keep itself and its residents informed of legislation impacting associations.

Written by: Steve Randol

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JOIN US FOR
A NIGHT TO REMEMBER

CHESAPEAKE REGION CHAPTER
community
ASSOCIATIONS INSTITUTE

40th
Anniversary
Gala

FRIDAY, DECEMBER 6, 2019
THE GREAT ROOM AT HISTORIC SAVAGE MILL
6:00 PM TO 10:00 PM

**2019 HOMEOWNER/BOARD
MEMBER SEMINARS SCHEDULED**

All Homeowner Seminars will be located at the Chapter Office at
8901 Herrmann Drive, Suite B, Columbia, MD 21045

COST: \$20.00 per registrant!

Saturday, October 12, 2019

**“Before You Sign on the Dotted Line...Terms to Look for
& Include in Your Community Association Contracts”**

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: Chad Toms, Attorney, Whiteford, Taylor & Preston, LLP
& Kathleen Panagis, Attorney, Whiteford, Taylor & Preston, LLP

Saturday, November 2, 2019

“Who’s Running Away With Your Money”

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: Craig Zaller,
Attorney, Nagle & Zaller, P.C.

& Sari McLeod, Manager,
Complete Management Services



For more information about each seminar, visit www.caimdches.org and click on the “Education” tab. Contact the Chapter Office for questions: contact@caimdches.org

CONCRETE RESTORATION

What makes up reinforced concrete? It is a mixture of water, cement, aggregate and additives. The additives are used to enhance the performance of the concrete mixture and the reinforced concrete is concrete with steel embedded in a way that the two act together to resist forces. Concrete restoration is the process of repairing damaged concrete.

There are multiple reasons why concrete fails which include:

- a. Improper Design
- b. Improper Installation
- c. Weather
- d. No maintenance

In working with a licensed and reputable engineer and contractor they will be able to conduct an inspection and provide the proper assessment of any concrete failure as well as provide specifications, supervision and delivery of a repair project to make sure it is done efficiently, effectively and most importantly in a way that will provide safe guards for property occupants.

Preventive measures such as regular painting and inspections can be taken to help delay the corrosion process and help extend the life of the concrete structure which will also reduce the extent and the cost associated with concrete repairs that go undetected.

As reinforced concrete fails, spalling occurs. Spalling causes sections of concrete to delaminate (separate) which causes the solid surface to split into horizontal layers where cracking and/or separating usually occurs near the upper surfaces becoming loose from the structure itself. These sections have the potential to cause a hazardous and dangerous situation to users.

Repair areas are identified and marked out by a professional by means of sounding the concrete with either a hammer or chain. When “sounding the concrete” the solid concrete will produce a ringing sound. Concrete that is spalled/delaminated or contains voids will produce a flat or hollow sound. Once the area of repair is determined the contractor will cut the concrete repair area at the limit of the spalled/delaminated concrete.

This is done at a minimal depth to not damage embed reinforcement, and then the area is chipped removing all loose materials. The reinforcement is then primed to restrict the continued deterioration of the reinforcement. The contractor replaces the concrete with a patching material either by “form and pour” or by “hand patching”. The same is then re-sounded after the concrete fully cures to ensure the repairs have bonded thoroughly.

Preventative maintenance is the best approach to eliminating concrete issues. Part of the preventative maintenance should include regular inspections and painting of the concrete areas to help reduce not only the extent of repairs but the cost associated with those concrete repairs if identified early.

It is highly recommended that you work with a licensed and reputable engineer and contractor who will provide the proper inspection and assessment of needed repairs. The professional will provide project repair specifications in writing along with the appropriate supervision so that the project can be completed in an efficient, effective and timely and safe manner.

*Written by: Adam Brine
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We're off to see the wizard...at the 2019 CAI National Conference in Orlando.

There's nothing like a sunny trip to Orlando when the weather in Maryland is cold. And yet we kicked off our conference weekend at the Ice Bar of Orlando at the Shiver & Sparks event sponsored by Mutual of Omaha, Caliber and other business partners. There's nothing like a bar inside a freezer where drinks were served in cups made of ice! The pre-event parties are a great way to meet new industry people and businesses. The comradery was instantaneous, and this seemed to tie into the slogan of the conference which was Community 2019.

The diversity and interest of the seminars this year was top notch. It was hard to decide which ones to attend, and both days we split up our time to attend as many as we could.

Maura: I especially enjoyed the Michael Roche, PCAM from Mutual of Omaha, seminar on "How To Be An Effective Manager." It was nice to get a validation that the time management I had been striving for could actually be qualified in the second quadrant of Stephen Covey's time management quadrants as illustrated in The 7 Habits of Highly Effective People.

Another speaker I was glad I had the opportunity to hear was Janet Ulrich from HOA Organizers, Inc. Her seminar focused on a question I had found myself spouting earlier in the year—"When did you

decide to become a Community Manager?" Who actually graduates from college and says to themselves, "I think I'll be a Community Manager!" There were great pearls of wisdom that had me thinking about this job. Our communities are filled with residents who scoff at the job we do as if we bring no worth to the table. This conference really lit a fire in me and made me think of my work not as just a job, but more as a profession. We work hard for the credentials we have earned as well as the respect of our homeowners, board members and business partners.

Miki: Several of my seminars also hit home about this being a profession and not a job. I was most inspired by the International Standards in CA Management roundtable discussion I attended. Managers from Spain, Canada, South Africa, Australia and Dubai spoke about community management abroad—the differences and yet the many similarities to the U.S. I'm ready to buy a plane ticket and travel the world using my PCAM. I was also inspired by the law seminars. The "Hot Topics and Trends in CA Law" didn't disappoint. Two excellent and funny speakers discussed upcoming and diverse issues such as backyard agriculture (lawns, plants, water conservation), free speech vs. property rights, and solar panels coming soon to a common area near you.

Both general session speakers were excellent this year. The standout for us was Linda Kaplan Thaler who spoke on "The Power of Nice." She was an engaging and thought provoking speaker, and we both

Steven Covey's Four Quadrants

		Urgent		Not Urgent				
		Quad I		Quad II				
Important	Activities	<ul style="list-style-type: none"> • Crisis • Pressing Problems • Deadline Driven 	Results	<ul style="list-style-type: none"> • Stress • Burn-out • Crisis Management • Always putting out fires 	Activities	<ul style="list-style-type: none"> • Prevention, capability improvement • Relationship building • Recognizing new opportunities • Planning, recreation 	Results	<ul style="list-style-type: none"> • Vision, perspective • Balance • Discipline • Control • Few Crisis
			Quad III		Quad IV			
Not Important	Activities	<ul style="list-style-type: none"> • Interruptions, some callers • Some email, some reports • Some meetings • Proximate, pressing matters • Popular activities 	Results	<ul style="list-style-type: none"> • Short term focus • Crisis management • Reputation—chameleon character • See goals/plans as worthless • Feel victimized, out of control • Shallow or broken relationships 	Activities	<ul style="list-style-type: none"> • Trivia, busy work • Some email • Personal social media • Some phone calls • Time wasters • Pleasant activities 	Results	<ul style="list-style-type: none"> • Total irresponsibility • Fired from jobs • Dependent on others or institutions for basics

Covey, Steven R. (2009-12-02). The 7 Habits of Highly Effective People (Kindle). RosettaBooks-A. Kindle Edition.

walked away renewed and ready to tackle the ups and downs of community management.

The Power of Nice seemed to very much play into our overall conference experience. There was a palpable difference in our experience this year. The positivity, connections made from a simple lunch conversation or even riding in the elevator, inspiration from the seminars and the new industry innovations brought by the expo vendors and our attendance at the Manager's Annual Meeting all made for an energizing, renewing force for this profession. And as a renewal of our commitment, we proudly signed the PCAM board with our name and PCAM number.

Our only regret of the conference was that we didn't have a phone with us to shoot a snapshot of the alligator we saw along the walking path on our last morning in Orlando. That will be the one that got away.

Written by:

Maura Hancock, PCAM

Miki Cawley, PCAM

Community Managers, Condominium Venture, Inc.

301-596-2600



Congratulations to David I. Caplan, CMCA, AMS, PCAM, Community Association Management, LLC, AAMC for winning the President's Award for 2018!



Chesapeake Chapter Board Member, Maura Hancock, Miki Cawley & their new Polar Bear friend enjoying the Ice Bar of Orlando at the Shiver & Sparks event!

Congratulations!

to our Chapter Members who received their PCAM designation in 2018!

Ms. Heather McGeeney
Community Management Corporation

Ms. Charlene Morazzani Hood
Residential Realty Group

Ms. Delphine A. Matthews
Comsourse Management, Inc.

Ms. Gail Windisch
Tidewater Property Management

EXECUTIVE DIRECTOR OF THE YEAR AWARD



Chapter Executive Director, Camille Cimino receiving her award from the CEO of CAI National, Tom Skiba



Congratulations to our Executive Director, Camille Cimino on winning the CED of the Year Award for 2018! Camille accepted her award on Friday, May 17, 2019 at the CAI National Conference in Orlando, FL.

Camille has been our Chapter Executive Director for the last 21 years. Thanks to her skillful management and acute leadership skills, CAI has surpassed economic goals and achieved record level membership growth. CAI has seen record-breaking attendance numbers at our educational programs, social events, golf tournaments and annual trade shows under the leadership of Camille, the Chapter's Board of Directors and our hard-working Committees.

A big thank you to Camille for all she has done in making our Chapter so successful!



Chesapeake Chapter President-Elect, Vicki Eaton, Camille Cimino & Tom Skiba



Chesapeake Chapter Secretary, Gail Windisch accepting her PCAM Designation at the National Conference



Camille Cimino, Maura Hancock and Miki Cawley enjoying the Conference Day Events

PLATINUM SPONSOR SHOWCASE

HANN AND HANN CONSTRUCTION SERVICES



A GREATER UNDERSTANDING

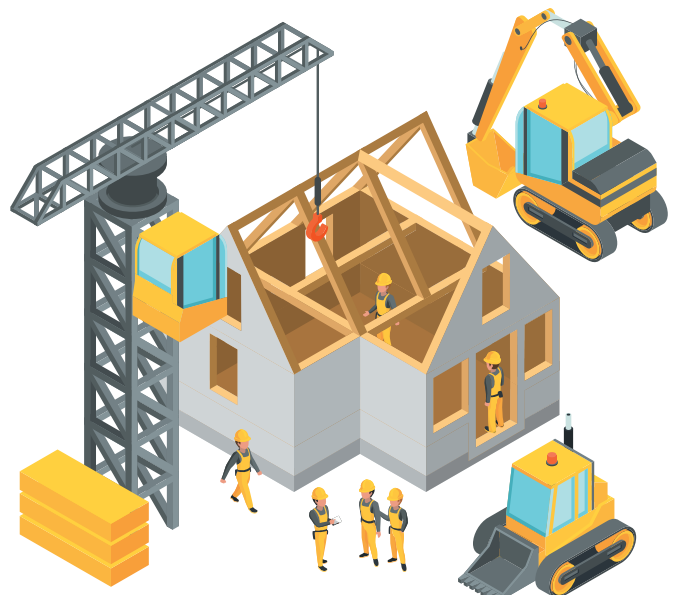
In 2017 CAI National published the results of a draft survey on construction deficiencies to learn how they impact homeowners and community associations. When the data was compiled, nearly half of all communities surveyed discovered they had a construction deficiency after the warranty period had expired. It seems difficult to fathom that we, as a species, in the two million years since homo erectus first walked the earth still haven't mastered the construction of lodging with odds better than a coin toss. The report wasn't limited to pointing fingers only at the misdeeds of developers but rather indicated areas where all parties including home owners, management companies, attorneys and construction professionals alike can learn and grow from.

With 81.3% of all construction deficiencies noted in the survey being related to poor workmanship, for Hann & Hann the take away is rather straight forward and simple. I should note that under no circumstance does Hann & Hann do work with or for any developer in any jurisdiction. Our construction practice is built upon the maintenance and restoration of buildings to the spirit of their original design intent. Not all construction is equal. Philosophically working for a developer is a different approach than being accountable to a board of directors. Working for a developer means being accountable to investors that are solely interested in turning a profit from the eventual sale of the building or units within. Where possible the developer approach tends to be minimalist in terms of satisfying code requirements and quality of craftsmanship. Products and specifications are meant to deliver functionality that is sufficient to deliver the building from developer control and not far beyond.

Working for a board of directors that own the building is the philosophical antithesis of the developer approach. Engaging with and working for a condominium means a vested interest in the outcome often times with warranties that outlast unit ownership. Frequently, it means being a consultant explaining why the products used by the developer were lesser, how to make an improvement, why and where. In terms of purpose and sleeping well at night, I find it far more rewarding to conduct business in the light where transparency, science and math are your compatriots. Admittedly, the biggest challenge of working in this segment of the construction marketplace is convincing the multitudes of homeowners that have been taken advantage of that what you bring to the table is markedly different than the contractor that cheated them.

The vetting process to work on our team is vigorous but the outcome and reputation matter so we train and obtain certifications in a variety of disciplines. I will not pretend that our work is without the occasional flaw or that everyone that works for me is perfect but I will guarantee you that you will never struggle to find accountability or ownership when engaging us. When you are ready and are looking for a reliable partner to help advance the value of the property you manage or own visit us at www.hannandhann.com or call me personally at 301-468-3340.

Written by: Todd El-Taher
Vice President, Sales & Marketing
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Reflections of an Association Manager's Journey

Gail Windisch, CMCA, AMS, PCAM

Senior Director of Operations at Tidewater Property Management & Secretary of the Chesapeake Chapter Board of Directors

Ever wonder how someone ends up as an Association manager or perhaps “why” they choose to pursue their designations? Below you will hear from Gail Windisch, CMCA®, AMS®, PCAM®, Senior Director of Operations with Tidewater Management and her journey in Association Management.

Gail, how long have you been an Association Manager?

I started at Tidewater in 2003 as an Administrative Specialist and continued to work in various departments as well as working as an Assistant Community Manager for quite a few years amongst other responsibilities that I had. Then, in 2013, I took on a full portfolio and still manage some of those today.

What positions have you held as an Association Manager/CAI Member?

Assistant Community Manager, Community Association Manager, Director of Association Management, and currently I serve as the Senior Director of Operations for Tidewater. I am also a Board Director for the Chesapeake Chapter and serve in the capacity as Board Secretary. I am also a member of the Washington Metro CAI Chapter.

Why did you decide to become an Association Manager?

I was ready for a new challenge. Prior to when the portfolio manager position became available, I was the direct supervisor of our Community Managers in the office. I knew that this opportunity would be a great way for me to learn more directly of what the Association Managers dealt with on a day-to-day basis. This opportunity would also allow me to learn more about this industry, further my personal and professional education and connect with more people.

What inspired you to pursue your Association Management designations thru CAI?

I am always looking for new challenges and ways to further my career and education. I really enjoyed all the classes and what I learned from them and I always found a way to take a piece of the class back to my associations as well as my managers to help further their education as well. It made sense for me to take the classes and earn the designations that I was encouraging all our managers to earn. I wanted to lead by example and now that I've done it, I encourage them even more because I know how much can be learned through the whole process and I know that they will be able to apply the same information in their career and communities that I did. Our responsibility, as a Community Manager, is to teach and guide our Boards and owners. If we're not still consistently learning and growing and changing with our industry, how can we expect our communities to move forward?

You recently received your PCAM designation which is one of the highest designations available thru CAI—how does this help you as an Association manager and Board Director?

Obtaining my PCAM was a huge highlight of my career and I was so happy to get the approval letter. It was so satisfying to put everything I learned to use in one large task. It has really helped me to educate and guide others, problem-solve and push others to get their designations as well. As a Board Member, it's really helped me understand the importance of CAI, continuing education, management development and networking with other industry professionals to reach the common goal of making our industry, associations and Board's better.

What do you find most challenging about your role as an Association Manager?

I think the most challenging part is being consistent and walking that line between making the Boards happy and the owners happy. I find that being consistent with your words and actions, and being fair and honest, regardless of who you're dealing with, goes a long way with everyone. Boards, owners and business partners alike respect you more and appreciate the honesty.

What do you think makes a successful manager?

A successful manager, in my opinion, is hard to define. I think we all have great qualities that we can bring to the table, and we all have various stories and knowledge that we can share with others for educational purposes. I think the best advice I can share is to never stop learning or growing, be honest, be fair and be consistent. If you can do that, then I think “success” will just naturally happen.

Does an Association manager need to be a team player? Why?

Absolutely!! I am a HUGE believer in teams and being a team player both in our office and outside of it. We, as managers, would be lost without our team members. The old saying “it takes a village...” is so true in this industry. I don't feel like there is one person who knows everything when it comes to being an Association Manager and there is always information we can learn from others. If you don't harbor and support the team atmosphere, then those individuals are doomed to fail before they even get started. Just think about it, where would we be without the knowledge from our business partners (attorneys, engineers, landscape contractors, architects, etc.), Board Members, homeowners, administrative support staff, supervisors, Directors, etc...? Having a team player attitude is essential in being an effective manager.

What advice would you give someone just starting in this industry?

Haha...don't do it! I'm just kidding. I will share the same advice in this interview that I share with new employees in our office. Go to the store, buy a journal type book and then keep it at your desk. Record every silly, funny, weird, and stressful event, phone call, email, etc.... Then, when you're having a really bad day (which is essentially inevitable in this industry) read it and laugh. Laughter is the only thing that will keep you going every day. And, if you're lucky like me, you'll be surrounded by a team of people in your office, Board or community that can laugh along with you.

*Written by: Gail Windisch, CMCA, AMS, PCAM
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Secretary of the Chesapeake Chapter Board of Directors*

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TIPS FOR BOARD MEMBERS

CLOSED SESSION MEETINGS

1. When can the Board of Directors announce it is going to hold a Closed Session Meeting?

The Board can call a closed session meeting before, during or after an open meeting.

2. Who must leave (exit the room) for a closed session meeting?

Closed session are the only meetings that are closed to homeowner members. Members would be asked to exit the room for this meeting.

3. Who can stay for the closed session meeting?

- Board Members
- Community Association Managers
- Recording personnel
- Attorney for the Association
- Members subject to action and/or their witnesses (but only for the part of the session that applies to them)
- Others who the Board personally invites when necessary (such as vendors to discuss business)

4. What can be discussed by the Board during a closed session meeting?

Closed session may involve the following items:

- Discussing sensitive information regarding members, employees, contractors.
- Discussing complaints, member appeals of violation or penalties.
- Receiving legal advice from attorney
- Legal Issues—matters such as attorney-client privilege, pending litigation, settlement strategies.
- Disciplinary actions taken against employees and Association members for disciplinary reasons. Employee or member has the right to be present at that part of the meeting only.
- Personnel matters regarding issues with employees.
- Assessment issues such as delinquent accounts and/or repayment plans.
- Foreclosure on a property within the Association is an extreme step and a critical one of the HOA Board. This decision can only be made by the Board and a decision to be approved by a majority of the Board.

5. What should NOT be discussed in Closed Session?

- Budgets
- Contract negotiations
- Rule Changes
- Financial Decisions
- Property changes
- Topics that affect the Associations members
- Your neighbors/personal business

6. Do minutes need to be taken in closed session?

Yes—just as in a regular open session meeting, a brief description of what was addressed in closed session needs to be entered into the minutes of the next open Board meeting.

Need further information? See below for the snippets from the respective section of the Maryland HOA Act and the Maryland Condominium Act:

The HOA Act states the following regarding closed meetings:

§ 11B-111. Meetings of homeowner's association or its governing body.

Except as provided in this title, and notwithstanding anything contained in any of the documents of the homeowner's association:

- (4) A meeting of the board of directors or other governing body of the homeowner's association or a committee of the homeowner's association may be held in closed session only for the following purposes:
 - (i) Discussion of matters pertaining to employees and personnel;



- (ii) Protection of the privacy or reputation of individuals in matters not related to the homeowner's association's business;
 - (iii) Consultation with legal counsel on legal matters;
 - (iv) Consultation with staff personnel, consultants, attorneys, board members, or other persons in connection with pending or potential litigation or other legal matters;
 - (v) Investigative proceedings concerning possible or actual criminal misconduct;
 - (vi) Consideration of the terms or conditions of a business transaction in the negotiation stage if the disclosure could adversely affect the economic interests of the homeowner's association;
 - (vii) Compliance with a specific constitutional, statutory, or judicially imposed requirement protecting particular proceedings or matters from public disclosure; or
 - (viii) Discussion of individual owner assessment accounts; and
- (5) If a meeting is held in closed session under paragraph (4) of this section;
- (i) An action may not be taken and a matter may not be discussed if it is not permitted by paragraph (4) of this section; and
 - (ii) A statement of the time, place, and purpose of a closed meeting, the record of the vote of each board or committee member by which the meeting was closed, and the authority under this section for closing a meeting shall be included in the minutes of the next meeting of the board of directors or the committee of the homeowners association.

The Condo Act states the following regarding closed meetings:

§ 11-109.1. CLOSED MEETINGS OF BOARD OF DIRECTORS

- (a) Permitted for certain enumerated purposes. A meeting of the board of directors may be held in closed session only for the following purposes:
 - (1) Discussion of matters pertaining to employees and personnel;
 - (2) Protection of the privacy or reputation of individuals in matters not related to the council of unit owners' business;
 - (3) Consultation with legal counsel on legal matters;
 - (4) Consultation with staff personnel, consultants, attorneys, board members, or other persons in connection with pending or potential litigation or other legal matters;
 - (5) Investigative proceedings concerning possible or actual criminal misconduct;
 - (6) Consideration of the terms or conditions of a business transaction in the negotiation stage if the disclosure could adversely affect the economic interests of the council of unit owners;
 - (7) Complying with a specific constitutional, statutory, or judicially imposed requirement protecting particular proceedings or matters from public disclosure; or
 - (8) Discussion of individual owner assessment accounts.
- (b) Scope of permissible action limited; inclusion of certain statements, records, and authority required in minutes. If a meeting is held in closed session under subsection (a) of this section:

- (1) An action may not be taken, and a matter may not be discussed if it is not permitted by subsection (a) of this section; and
- (2) A statement of the time, place, and purpose of any closed meeting, the record of the vote of each board member by which any meeting was closed, and the authority under this section for closing any meeting shall be included in the minutes of the next meeting of the board of directors

*Written by: B.K. Swartwood, CMCA®, AMS®, PCAM®
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P is for PARTNERSHIP and PARTICIPATION.

It's not enough to be a member of CAI. Your greatest value comes from you getting and staying involved. Minkoff has always offered our time and sponsorships to help support the efforts of CRCCAI and its members.

L is for LEGISLATIVE action and LOBBYING.

CRCCAI works tirelessly to represent the best interests of homeowners and managers at the state and national levels with our government representatives.

A is for ACHIEVEMENTS.

CAI offers continuing education for managers with the AMS, LMS, PCAM, AAMC and other designations. Homeowners are offered endless opportunities and seminars on how to be better Board Members and understand their rights as owners in community associations. There is even the “Educated Business Partner” distinction, a relatively new course that vendors can take to become more knowledgeable about our industry.

T is for TEAMWORK.

Minkoff considers us as a part of your team when it comes to damage mitigation and restoration. We want to work hand in hand with you, your staff, and owners to make the clean-up and restoration after a disaster as easy as possible.

I is for INTUITION and INSURANCE.

After seventy years in the multi-family industry, our crews are experts at making the right decisions to restore your property to the same, if not better condition than it was in before the incident. Our estimators excel at coordinating with insurance adjusters to alleviate your headaches.

N is for NETWORKING and NURTURING relationships in the community association industry.

We have formed some of our best client relationships by building rapport at CAI events. This has not only been limited to managers and homeowners; business partners are often the best source of referrals within the CAI membership!

U is for UNDERSTANDING the process and our client's needs, after a property damage emergency has occurred.

No one wants to think about disasters. Minkoff knows the systems and processes inside and out and we try to truly explain them to our clients and guide them through the recovery.

M is for MEMBERSHIP.

One of the most valuable tools that Minkoff has is our membership with CRCCAI. We wouldn't be where we are today without our involvement with such a wonderful association.

Remember that Minkoff is here for you 24/7/365. We Respond. We Restore.

*Written By: Kara Permisohn
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MINKOFF
COMPANY



TIPS FOR MANAGERS

TIPS TO ENSURE YOUR PROPERTY'S ELECTRICAL IS IN TIP TOP SHAPE

Prevention of electrical hazards is key to reduce your Property's risk of power outages or worse yet electrical fires. Electrical fires are the cause of over 40,000 residential fires each year, incurring over 1.5 billion dollars in damages. Here are our recommendations to ensure your property remains stress and risk free of all electrical hazards:

1. Inspection or clear expectations for tenants' use of electrical extension cords

If you have residents regularly using extension cords, you may need additional outlets installed in some units. Always meant to be a short term solution, these cords end up being frayed, or connecting too many electronics or items to one receptacle, risking overload.

2. Install Tamper resistant outlets

Especially if small children are around, tamper resistant outlets are an easy way to ensure no one gets shocked or no inappropriate objects are getting put into outlets. They work by only permitting a two pronged plug to be inserted into the outlet, not an object going into one side of the outlet.

3. GFCI Outlets are Working Properly

Unit inspections will ensure all of your GFCI outlets are working and reduce the risk of electrical shock to your tenants. National Code requires them in all kitchens, bathrooms, garages, and outdoor areas because the risk of electric shock is real if water is nearby. These outlets "trip" if detecting a current where water maybe present. They are believed to have cut electrocutions in half since inception of their use.

4. Inspection of Panel and AFCI receptacles

Both work to ensure safe conditions if an arc fault is detected. An arc fault is when damaged wiring or a device creates a hot or unsafe situation. Both AFCI's and AFCI breakers will cut off electricity if unsafe conditions are present. Many times we are called out for emergency appointments due to partial power situations—this occurs due to your electrical detecting something not safe. You can be proactive by getting your electrical inspected regularly for these type of concerns.

5. Combination Smoke Detectors and CO2 Detectors

Now with 10 year batteries, these combination detectors are a huge convenience and improvement to ensuring safe conditions for your tenants. And, it is the law to have these installed in Maryland Properties. They must be installed outside every bedroom, and on every level of the home. They should be interconnected so that if there is smoke in one room of the home, everyone in bedrooms would be able to hear the alarm.

*Written by: Donna Boesl
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We Have Moved!

In order to accommodate the growth of the company, The Tidewater Companies is proud to announce that we have settled into our new corporate headquarters!



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Tidewater Property Management, Inc. 3600 Crondall Lane, Suite 100, Owings Mills, MD 21117

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Interested in joining our Tidewater family? Please contact us today!

Board of Director's Test



	Questions	True	False
1	The association board of directors' authority is set forth in the articles of incorporation.		
2	The association by-laws set forth how (a) directors and officers are elected; (b) notice requirements for meetings; (c) who is eligible to vote; (d) the terms for officers and directors.		
3	Original by-laws can be amended to reflect the changing needs of the association.		
4	The procedures for amending the by-laws require a unanimous vote of the association membership.		
5	State law requires that board members read the by-laws prior to taking office.		
6	By-laws take precedence over state law.		
7	The procedures set forth in the by-laws are only advisory and need not be followed.		
8	Actions of a board of directors can be invalidated if the board was not properly elected or formed.		
9	The board of a not for profit community association is not held to the same standard of a for profit board of directors.		
10	The board of directors cannot be sued if it chooses not to enforce the rules set forth in the CC&Rs.		
11	The board of directors is only responsible for claims asserting monetary damages.		
12	The board does not need to read the CC&Rs or the by-laws. That is what a management company does.		
13	The CC&Rs take precedence over state law.		
14	The CC&Rs need to be updated periodically to comply with new changes in the law.		
15	The board is not responsible for conduct of the management company and/or its employees.		
16	The CC&Rs do not apply to board members who have not read the CC&Rs and by-laws.		
17	The board of directors are required to adhere to all rules promulgated by the hired property managers.		

18	The advice of an attorney creates immunity from liability for the board.		
19	The board cannot be sued if the community association fires or harasses an association employee.		
20	All D&O policies provide coverage for the failure of the board to obtain or maintain insurance and the only issue is to purchase the least expensive policy, because all policies provide the same coverage.		
21	All D&O policies provide coverage for breach of contract claims by third parties/business partners.		
22	The board of directors, the association, or association volunteers cannot be sued for defamation because they have volunteer immunity.		
23	The board of directors has no exposure if there is a data breach of association information even if the breach was the result from the management company's data being breached.		
24	A board or its association is only liable for damages up to the amount of its insurance limits.		
25	If the board of directors has insufficient insurance limits, or deficient coverage, the association members		
26	Any duly elected board member can make unilateral decisions throughout the association as he/she deems necessary.		

Created by: Joel W. Meskin, Esq., CIRMS, CCAL Fellow
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 800-545-1538 ext 2240



1. False 10. False 19. False
 2. True 11. False 20. False
 3. True 12. False 21. False
 4. False 13. False 22. False
 5. False 14. False 23. False
 6. False 15. False 24. False
 7. False 16. False 25. False
 8. True 17. False 26. False
 9. False 18. False

Answer Key



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Community Association Underwriters of America (CAU) is a managing general agency and national leader in community association insurance and risk management. Founded in 1989, CAU services community associations, residential and office condominiums, cooperative apartments, and homeowners associations. CAU is based in Newtown, PA and offers property, casualty, fidelity, D&O, general liability, and ancillary products to a nationwide client base.

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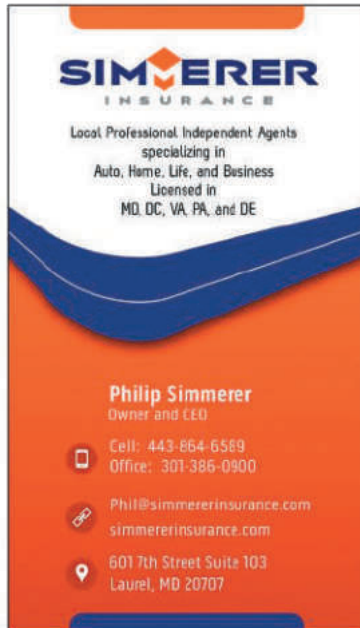
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#3. Improper Fidelity Coverage or Limits

Maryland State Law requires associations to carry a Fidelity Bond in the amount greater than or equal to 100% of reserves plus three months of homeowners fees. In place of the Fidelity Bond you can substitute a Crime Insurance Policy with Employee Dishonesty Coverage. The simplest way to obtain the required coverage is to add the Employee Dishonesty to an eligible package insurance policy. Just be sure the coverage form includes coverage for the property management

company employees as well as the board. This coverage is highly recommended in states where it is not required because it protects the association funds if they are embezzled or stolen by a board member or property manager.

#2. Directors and Officers without Non Monetary Relief

Everyone knows that community associations require D&O coverage. But not all policies are alike. Most do not include coverage for Non Monetary claims. Non Monetary claims are when the claimant is asking for remedy other than money. Since Non Monetary claims are the most common type of D&O claim, every community association should pay the small additional premium to add the coverage.

#1. No Commercial Umbrella

Most General Liability policies for associations have a \$1 Million coverage limit. A Commercial Umbrella simply increases the General Liability limit in increments of \$1M at a good value. They can be added to an account for as little as \$350 per \$1M per year for most communities. A good example showing why this is so important is a recent event that occurred at a community in MD. Tragically a branch from a tree

on association common area broke off and fell onto a person injuring them and eventually leading to their death. That community has \$1 million in General Liability coverage and no Umbrella. The plaintiff is suing for much more than \$1M. The property management company has also been named in the suit against the association as well as each of the individual board members. Litigation is ongoing and nobody is sleeping well.

A little about Simmerer Insurance

We are local professional independent insurance agents who know and understand property management. We are very responsive and take the extra time necessary to ensure your communities are insured properly with the best rates we can secure through our several carriers. We do site visits on all new properties we insure. We attend board meetings to answer questions and educate the board and residents about their insurance. We conduct Property Manager Insurance Training on your site. For an honest second opinion on your communities insurance package email phil@simmererinsurance.com or call our office at 301-386-0900.



IS YOUR COMMUNITY READY FOR AN ELECTRIC VEHICLE (EV) CHARGING STATION?



Can you believe such reputable financial powerhouses as Goldman Sachs and J.P. Morgan are estimating that at least 25% of all cars sold by 2025 will have electric engines! Supporters of electric vehicles will cite that it benefits everyone because it would reduce emissions and improve the air and water quality. Will your community be ready?

Let's look at some things that you need to take into consideration when weighing the option to install a charging station. Would it be beneficial to survey the community to see who is interested in getting an electric car? Would they use the EV charging station?

The first item you need to check are your governing documents. The documents may prohibit or restrict the installation of a car charging station. The documents may also restrict or prohibit the ability to designate a parking space for a particular owner.

If the documents prohibit designating parking spaces, the community may have the option to install a shared EV charging station or chose to install the station in a common area for the use of all owners.



As a common amenity, the association would be responsible for the equipment and installation costs. Some other considerations that need to be reviewed:

- 1) Does the EV charging station comply with the association's architectural guidelines?
- 2) Who will install the charging station? A licensed contractor or do you contract with an EV charging station firm?
- 3) What are the costs associated with the installation, maintenance, repair, removal or replacement of the charging station?
- 4) How will the electricity usage costs associated with the use of the charging station be paid?
- 5) Does the charging station comply with all applicable health and safety standards and requirements by state and local authorities? And any other zoning, land use or ordinances.
- 6) What changes in your insurance program need to be made? You will need to cover both property and liability insurance for the EV charging station.

Sooner or later your community will have to deal with electric cars. With the projected increase of EV vehicles, your board may want to consider proactively looking into a legally compliant, and hassle-free way to support EV charging in your community.

There are many federal and state tax incentives, as well as state grants, vouchers and rebates for the purchase of plug-in vehicles and electric vehicle supply equipment. Maryland EV site offers Rebate Programs for the purchase of and installation price for residential installations and also commercial installations. More information can be found at Maryland Energy Administration's EVSE Rebate Program webpage at <https://marylandev.org/incentives/>.

Written by: Connie Phillips
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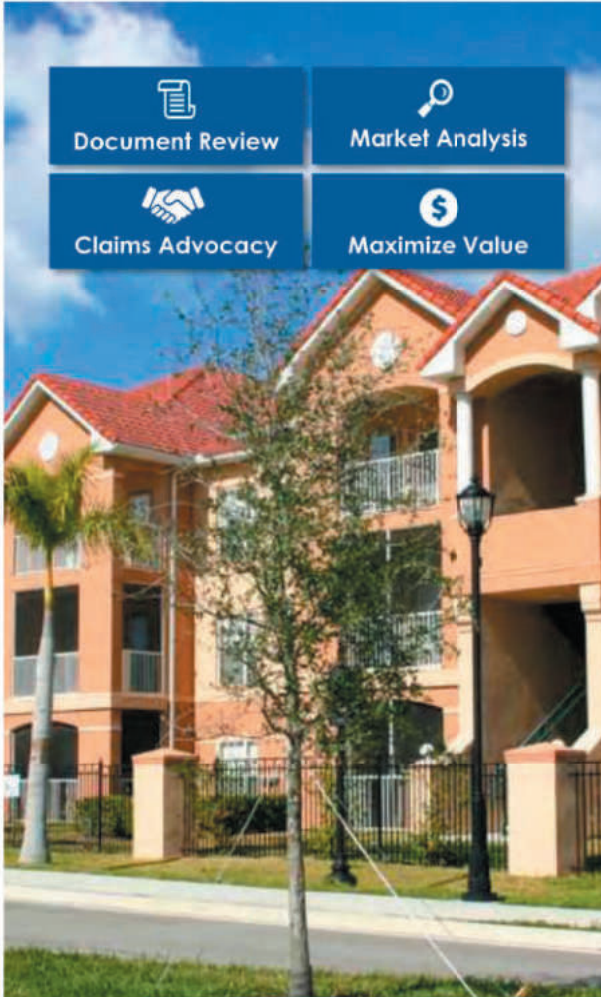
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Vice President
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A Great Day at our 24th Annual Golf Outing!



Many thanks to our 2019 Golf Committee!

Scott Karam, Chair, Kolb Electric

Kara Permisohn, Vice-Chair, Minkoff Company, Inc.

Maura Hancock, Board Liaison, Condominium Venture, Inc.

Frank Bradley, Carroll Vista Community Association

Dave Caplan, Community Association Management

Ruth Harlan, Carroll Vista Community Association

Chase Hudson, Sahouri Insurance

Dawn Kearney, Firsttrust Bank

Ellen Promisloff, S.I. Restoration

Kelly Rae, South River Restoration

Keith Stains, Property Management People

Stephani Witles, Atlantic Maintenance Group



Congratulations to our 2019 Golf Winners!

FLIGHT #1



Ryan Bates, Brian Chapman,
Mike Mueller, Peter Obrecht



Greg West, Blake Rowan,
Richard Colon, Jeff Bonfoey

FLIGHT #2



Gary Hann, Joe Esposito,
Ricardo Brown, Bobby Poulin



David Schneider, Timmy Unverzagt,
Joe Noonan, Ray Strozyk

FLIGHT #3



Jim Dahlgreen, Gus Boesl,
Donald Campbell, Sonya Campbell



Kevin Walleit, Louise Hood,
Cynthia Hitt Kent, Tony Lawson

Longest Drive Women
Kate Cornell

Straightest Drive Women
Cynthia Hitt Kent

Longest Drive Men
Cody Bishop

Straightest Drive Men
Blake Rowan

Closest to the Pin Women
Sonya Campbell

Putt-a-palooza
Keith Stains

Closest to the Pin Men
Gary Hann



This year's 50/50 raffle raised **\$1,621** and \$1,271 of the proceeds were donated to the **FISHER HOUSE** at Walter Reed Medical Center. Providing a "Home Away From Home", Support and Assistance to American Military Families in their time of need. A huge thank you to our 50/50 winner Chapter Board Member, **Maura Hancock** for donating her winnings back to the Fisher House!



2019 Golf Outing Sponsors

Thank you for making the tournament a huge success!

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Welcome New Members!

New Chapter Members: January–March, 2019

Mr. Jeffrey Alleman
Kris Konstruktion Design and Build Group

Mr. John R. Altavena
Community Management Corporation

Ms. Sheila Avery
Silver Hill Heights Homeowners Association, Inc.

Ms. Jennifer Basel
HPS Management

Mr. Richard Boehm
Tidewater II Garden Condominium Association

Ms. Beverly Borgeson
Broad Creek Condominium Association

Mrs. Susan Bosworth
The Parke at Ocean Pines

Mr. Bonitaa Bratton
Silver Hill Heights Homeowners Association, Inc.

Dr. Janan Broadbent
The Harborview Towers

Ms. Marika Brown
Raffles Condominium Association, Inc.

Mr. Chris Buckley
PoopHappens, LLC

Ms. Mary Callan
Legum & Norman–Ocean City

Ms. Beatrice Chun
St. Paul at Chase Condominium

Mrs. Sheri-ann W. Cohen
Legum & Norman–Ocean City

Mr. Jason Corning
Jacobs Forest Homeowners Association, Inc.

Mr. Patrick Coufal
St. Paul at Chase Condominium

Ms. Victoria Fisher

Ms. Ellen Fitzgerald
Carroll's Creek Community Association

Mr. Sal Fonti
Raffles Condominium Association, Inc.

Mr. Alan N. Gamse
The Harborview Towers

Mr. Jerry Gietka
The Parke at Ocean Pines

Ms. Michelle Griffith
Property Management People, Inc.

Mr. Bob Grimm
The Parke at Ocean Pines

Ms. Natchelle Grrissom
Ruppert Landscape

Mr. William Hales
St. Paul at Chase Condominium

Ms. Allison Harbuck

Ms. Linda Hardy
Broad Creek Condominium Association

Mr. John Harrington
Raffles Condominium Association, Inc.

Ms. Elisabeth Haye
WPM Real Estate Management

Mr. Frank Hefner
Savannahs Landing Home Owners Association

Mr. Steve Henne
Raffles Condominium Association, Inc.

Mr. Bill Humphreys
Raffles Condominium Association, Inc.

Mr. Jeff Knepper
Ocean Pines Association, Inc.

Mr. Hal Kuff
Forsgate Condominium Association

Mr. Phil Lamb
Alloy Home

Ms. Joan Lloyd
Cross Fox Condominium c/o CVI

Ms. Tracy McGowan
GMC Contractors, Inc.

Ms. Liane Meacham
Tidewater II Garden Condominium Association

Mr. Mark Moyer
Raffles Condominium Association, Inc.

Ms. Ashley Owens
Level Green Landscaping

Mr. William Payne
O&S Associates, Inc.

Mr. Tom Piatti
Ocean Pines Association, Inc.

Mr. Sami Satouri
Quest Benefits, Inc.

Mr. John Scott
Forsgate Condominium Association

Mrs. Bonnie Shoemaker
The Parke at Ocean Pines

Mr. Mike Simcock
The Parke at Ocean Pines

Ms. Rachel Stuck
Tidewater Property Management

Mr. David Taylor
Fireline Corporation

Ms. Laura Titus
Forsgate Condominium Association

Mr. Frank Torsici
Raffles Condominium Association, Inc.

Ms. Karen Tu
Kastle Systems

Mr. Don Volatile
St. Paul at Chase Condominium

Ms. Taryn Washington
Silver Hill Heights Homeowners Association, Inc.

Mr. Dave Winyall
Forsgate Condominium Association

Mr. Dan Woodruff
Forsgate Condominium Association

Mr. William S. Zahler
Sunshine Management Corporation

Board Leadership Development Workshop

LEARN HOW TO BE AN EVEN MORE EFFECTIVE BOARD OF DIRECTORS.

Education for homeowner leaders just got better.

The new CAI Board Leadership Development Workshop teaches you how to communicate with association residents, hire qualified managers and service providers, develop enforceable rules, interpret governing documents and more. It provides a comprehensive look at the roles and responsibilities of community association leaders and conveys information to help create and maintain the kind of community people want to call home.

In addition to a toolbox of support materials, each student receives a certificate of completion and recognition on the CAI website.

Saturday, September 21, 2019
DoubleTree Hotel
Columbia, MD

Friday, November 8, 2019
Hampton Inn by Hilton
Rehoboth Beach, DE

Saturday, November 9, 2019
Fenwick Inn
Ocean City, MD

Register at www.caimdches.org/education.aspx



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Attention Managers! 2019 PMDP COURSE SCHEDULE

Chesapeake Region Chapter

Sept. 5-6	M-206	Financial Management, <i>Pikesville, MD</i>
Sept. 19-21	M-100	The Essentials of Community Association Management, <i>Pikesville, MD</i>
Nov. 1	M-202	Associations Communications, <i>Pikesville, MD</i>

Washington Metro Chapter

Sept. 20	M-203	Community Leadership, <i>Falls Church, VA</i>
Nov. 13-15	M-100	The Essentials of Community Association Management, <i>Falls Church, VA</i>
Nov. 21-22	M-206	Financial Management, <i>Falls Church, VA</i>
Dec. 6	M-390	Customer Service Meets Current Events, <i>Falls Church, VA</i>

Questions? Call CAI National Direct at (888) 224-4231
(M-F, 9:00 am-6:30 pm EST)

www.caionline.org/LearningCenter/Pages/default.aspx

2019 Educational Breakfast Seminars

SAME LOW REGISTRATION FEE FOR 8 YEARS!

These seminars are designed to help you effectively manage and work with a community association and its service providers. Cost includes the seminar and a full breakfast.

Mark your calendar now! These programs are an excellent educational venue, as well as a terrific place to network with colleagues and prospective clients.

All seminars are at Michael's Eighth Avenue in Glen Burnie, MD. To download the Breakfast Seminar Brochure, visit www.caimdches.org

Wednesday, September 18, 2019

“Public Speaking—Worse Than a Trip to the Dentist?”

Fact: Speaking in front of a group of people is a task that makes the top of the list of things that the average person fears most. This program will be given by a professional in this industry, and it will be tailored to the needs of the full range of our membership, including Managers, Board Members and Business Providers. It will cover the various types of public speaking and offer outlines for success in addressing both small and larger groups.

Face it...We ALL need these skills, and we can ALL benefit from improvement.



Ad reservations are taken on a first-come, first-served basis

Ad Size	Member Price (per issue)	Non-Member Price (per issue)
Full Page: 8" x 10" Black & White	\$525	\$625
Half Page: Horizontal 8" x 5" Black & White	\$375	\$475
Half Page: Vertical 4" x 10" Black & White	\$375	\$475
Quarter Page: 3.5" x 4.5" Black & White	\$300	\$400
Business Card: 3.5" x 2" Black & White	\$225	\$325
Add Color (per ad)	\$175 addl.	\$275 addl.

Advertising Deadline Fall issue: 9/6/19

The size and rate information applies to camera-ready ads. These charges do not include artwork preparation that may be necessary to place ads. Signed contracts must accompany payment. The application form is located on the Chapter website: www.caimdches.org.

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Calendar of Events *(as of 7-31-19)*

- September**
- 5-6 M206—Financial Management—Pikesville, MD
 - 11 w Chapter Annual Meeting & 2020 Educational Planning Retreat—Columbia, MD
 - 18 w Board of Directors Meeting, Michael’s Eighth Avenue, Glen Burnie, MD
 - 18 w Breakfast Seminar—“Public Speaking—Worse Than a Trip to the Dentist?”—Michael’s Eighth Avenue, Glen Burnie, MD
 - 19-21 M100—The Essentials of Community Association Management—Pikesville, MD
 - 21 SAT Board Leadership Development Workshop—Doubletree Columbia, MD
 - 24 TUES GBBR Resale Disclosure Seminar

- October**
- 12 SAT Homeowner Seminar—“Before You Sign on the Dotted Line...Terms to Look for & Include in Your Community Association Contracts” Columbia, MD
 - 16 w Board of Directors Meeting, Columbia, MD
 - 22 TUES EXPO & Business Provider Showcase—Martin’s West, Baltimore, MD

- November**
- 1 F M202—Associations Communications—Pikesville, MD
 - 2 SAT Homeowner Seminar—“Who’s Running Away With Your Money” Columbia, MD
 - 8 F Board Leadership Development Workshop—Hampton Inn by Hilton, Rehoboth Beach, DE
 - 9 SAT Board Leadership Development Workshop—Fenwick Inn, Ocean City, MD
 - 14 THUR Board of Directors Meeting, Columbia, MD
 - 21 THUR GBBR Resale Disclosure Seminar

- December**
- 6 F 40th Anniversary Gala—Historic Savage Mill, Savage, MD

VISIT OUR WEBSITE WWW.CAIMDCHE.S.ORG

Please note: Schedule is subject to change