

# Cove Chronicles

Volume 6, Issue 2

November, 2008



## Special Points of Interest:

- Let's all give special thanks to our troops this year.
- Remember to fill out the information form to be included in the 08/09 Directory.

## Inside this issue:

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## What goes into developing a community budget; why do Association Dues go up?

Developing the budget for our Homeowners Association is a long and detailed process. At a casual glance, the spread sheet used to develop our budget is over 250 lines long. At the beginning of our budget process we start with anticipated needs for the upcoming year from the Department Heads as well as input from the Board of Directors on the expected level of service to be provided to the Membership. These criteria are used as the basis for developing the operating budget. Captains Cove currently operates 6 departments; Administration, Maintenance, Golf Course, Pro Shop, Security, and now Food & Beverage. As the numbers are assembled for the first draft, each line item is scrutinized for validity and must pass the test by one of two budgeting methods, historical, or zero based.

Developing the income portion of the budget is fairly straight forward. We have a finite number of income sources. Forecasting the income for each individual line has to be done with caution, as a

mistake here can leave the Association short of funds during the operating year. Our largest source of income is from Association Dues. We know how many property owners are to be billed, therefore can gather an accurate estimate of anticipated dues income. Predicting income from the amenities is done using historical data, plus factoring in any changes that are being made for the upcoming season. Weather can have a huge impact on these income sources. We have several line items that involve the development of new homes and construction activity in the community. This is another area that is as difficult to predict as the real estate market.

The bulk of our budget line items are devoted to the expense pages. The department heads submit their budgets, which are then reviewed. The bulk of the work lies in this area. This year I spent two months going over each line item with the Department Heads, the Board as a group, as well as with the Board's individual members. **(cont'd on pg 2)**

## Marina Club taking the final steps...

I know it seems like it's been said before, but The Marina Club is in the final stages of being complete. The sub contractors are all in the final days of finishing their work. Plumbing, HVAC, and Electrical all have less than an estimated 3 days of work to complete the project. It's likely that all but the electrical will be completed by the time this is published. We

are very close to having the facility open. I ask for your continued patience through the final days of construction, and again as we work the bugs out opening a new facility of this size.

Lance Stitcher, CMCA, AMS

General Manager

# Why do Association dues go up?

(Continued from page 1)

The members of the Board require that each line be justified and that supporting documentation be available. We have to produce a budget that balances, and do not have the luxury of deficit spending like our government.

Once we have identified our operating and capital expenses, we then have to establish the fiscal years assessment, your dues. These last two years we have had a dues increase of just over 8%. These increases were needed so that we would have funding for equipping and operating the new Marina Club. As we move forward in operating our newest amenity, the dues will stabilize. As the Marina Club's operating expenses are fully funded for this fiscal year, I anticipate a more moderate increase next year aimed at covering Cost of Living increases.

I hope this explanation of how our budget is formed and why dues increase, was helpful. I know that we have

received many questions about the process and why dues go up. The Board of Directors as well as The Cove Staff is always available to answer questions. An informed community is a healthy community. If you have any questions on how things work in Captains Cove, my door is always open.

Lance Stitcher, CMCA, AMS

General Manager

Captains Cove G&YC

## COVE SECURITY FOOD DRIVE

On November 22, 2008, the Department of Cove Security will be conducting a food drive in support of the Foodbank on the Eastern Shore, located in Tasley, Virginia. Security personnel will be accepting donations of canned meats, vegetables, and fruit, at the snack bar/pro shop parking lot, along with any monetary donations, from 9 a.m. through 2 p.m. All checks are to be made payable to the "Foodbank on the Eastern Shore". Any way you can help to make this undertaking a success would be appreciated. We will have a pickup truck prominently staged to load up the goodies for

those less fortunate and I am confident that we will be delivering lots of needed items. Please mark your calendars in anticipation of this important event, conducted on the same day as our annual "Turkey Shoot", to remember those in need. I look forward to seeing lots of residents whom I have come to know as caring, giving individuals.

Respectfully,

Chief Rob Giard

## From the Angler's Corner:

As we head deeper into fall towards winter, we find some of the best fishing of the year in local waters. While many people have put their gear away for the season, some of us are just getting started. The first cold fronts of the season have rolled through, dropping water temperatures into the mid 60's. This moves the bait out of the shallows and into the deeper waters, while the fish that we seek start to school up and feed for the winter. Locally the sea bass and tog fishing have both picked up. Flounder have been active in the bay and near shore waters. Flounder will hold in Chincoteague Bay until the water drops into the mid 50's, so we still have some time left to catch

a flounder inside. Rock, or striped bass, have just started to show, with a few fish caught around the bridges. On the bay-side (Chesapeake), the fishing for trout and rock has been good all fall. The recent weather should be moving the fish out of the shallows and into the deeper water of the sounds and main bay. This is a great time to chase these fish under working birds, and the pattern typically lasts past Thanksgiving. We typically have good fishing past the New Year, but if you don't go, you can't catch them. Till next tide... Fairwinds & following seas,

Lance Stitcher

# SECURITY REPORT

The Department of Cove Security recently submitted a fiscal year-end report to the General Manager, Lance Stitcher, encompassing the timeframe from October 1, 2007 through September 30, 2008. The following is a brief synopsis of the contents within that report.

The security staff handled 479 calls for service compared to 521 the previous fiscal year, an 8% drop. More importantly, the number of serious incidents this year dropped to 21 from 57 the year before, an impressive 62% decline. Investigations by staff of those incidents resulted in two being solved relating to felony theft and felony vandalism, respectively. In my opinion, the decrease in overall calls and serious incidents is a direct result of an additional officer being added to the staff, allowing for increased patrol coverage and the ability to schedule two officers on duty well into the evening hours. The staff patrols an average of 2100 miles a week and the hard work put in by my officers to maintain the status of the community as a safe haven, is borne out in the numbers. As our community continues to grow, our department will be provided the tools necessary to protect our amenities and residents within the Cove. Our recently ratified budget provides for the purchase of another patrol vehicle more suitable to carry out our duties. The current pickup truck is to be transferred over to the maintenance department and will be a welcome addition there. Another tool provided to our staff in the past year was the installation of an upgraded radio system, allowing for secure radio communications between officers, residents, and police agencies, along with the ability to scan and communicate with CERT, maintenance, pro shop, food and beverage, and office staff, as necessary. The system can be expanded upon in the future, paid for in today's dollars, as necessary.

The security system in place at the Marina Club is extraordinary, incorporating closed circuit monitoring through the use of fixed and oscillating cameras, inside and outside the building, along with motion sensors and trip wiring on all access doors. Complete coverage of the boat launch and slip areas has also been accounted for. Our security staff will be provided with remote access to the closed circuit system at our Town Center location, and the security office at the Club will be our satellite location to conduct business on our rounds throughout the community. The building will also have an access card system in place, initial entry to the facility through the front door only, and the use of the indoor pool and fitness center will be limited to residents and their guests only through the use of the access cards. Signs will be placed in appropriate areas, as a matter of law, informing all of the closed circuit system and continuous recording capability to monitor our visitors to the Club on a twenty four hour, seven days a week basis. Ladies and gentlemen, please smile because you will be on Candid Camera!

In closing, I would like to thank the volunteers of Neighborhood Watch for their efforts in the past year along with residents in general who call to report suspicious activity. I would also like to congratulate Certified Emergency Response Team members, under the direction of Mister Wilbur Bowden, who have undergone initial extensive training and continuous education in maintaining their ability to be deployed in our community to work alongside my team should their services be called upon. Their base of operations is located alongside the security office in the Town Center under the main office. On a personal note, I want to thank my officers for a job well done in the past year and to let them know how proud I am of their efforts in providing you with first rate service.

As we head into the holiday season, I wish all of you the very best of health and happiness.

Respectfully,

Chief Rob Giard

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*We're on the Web!*

[www.captscove.com](http://www.captscove.com)

## "The Art & Craft League of Captain's Cove"

We are a group of interested individuals in the field of art and crafts. We would like to hear from anyone who is also interested and would like to join our group, whether to teach or just to meet and learn from each other. Please email or call anyone of the following if interested:

Mary Back - [maryback@msn.com](mailto:maryback@msn.com);  
Kathy Bobczynski - [nkbobz@verizon.net](mailto:nkbobz@verizon.net);  
or Mary Dattore - 443-880-0335 or  
[mdattore@verizon.net](mailto:mdattore@verizon.net).

## Annual Turkey/Basketball Shoot (basketball court at town center)



Again this year we will have the

Turkey/Basketball Shoot.

There will be several age groups.

The winner of each age group will receive a Turkey.

Also, each participant will

receive either a can of cranberry sauce

or package of stuffing.

In the past there has been great fun in each category.

The date is Saturday, November 22nd.

Sign up will start at 11:30 am.

"Shooting" will begin at completion of sign up.

So bring all your family & friends and

join in the fun!

## Library Remaining Open In Cove Commons (for a While Longer)

We are going to continue to work from our present location until the Marina Club is open and ready for all the action. After residents are able to access the building, we will move. That will assure you that you will have the library at your uninterrupted disposal for a bit longer. Naturally we will move with the least disruption, taking only a few days. We will be the caboose on this "Moving in Train" not the engine.

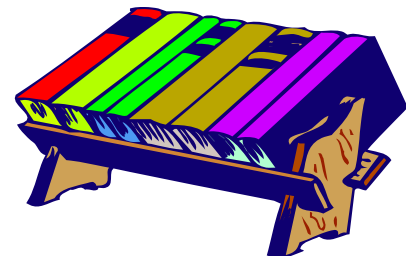
We are continuing to order new books, but not shelving them until after the move.

At the fall yard sale, there were three people standing 20 feet from the current library, buying baked goods for our library fund raiser, asking "where is the library?" Evidently we have not done a good job with getting the word out to everyone. We are in the little grey building that used to be the laundry room attached to the campground bathrooms. It is open on a daily basis. Would you pass the word out to any of your neighbors who might not know where we are? After the move, just come in the front entrance of the Marina Club, turn left and there it will be on your left.

We appreciate Jane French providing the best seller list each week so it can be posted. Thanks Jane. We continue to receive towels and linens to donate to the Animal clinic. Thank you for those and the books you donate each month too. A gentle reminder, please no fiction books older than 1997 (ten year rule.)

*Evelyn Lawrence, Carole Milcarek,  
Bobbie Moyer, Joyce Platterspiel,  
Barbara Tomlinson, Ch.*

*The Library Committee*



# "Coming up at the Cove"

## Upcoming Events at Captain's Cove

As of 11/01/08

<b>Date/Time</b>	<b>Event</b>	<b>Other information</b>
November 1, 2008 10:00 am	Cove Members Annual Meeting	<i>Elk's Club, Pocomoke City, MD</i> <i>(Please note change of location)</i>
November 8, 2008 6:30 pm	Thanksgiving Pot Luck Dinner	<i>GVFD Banquet Hall</i> <i>(Bring a dish to share)</i>
November 22, 2008 9:00 am to 2:00 pm	Food Drive for the Eastern Shore Food Bank, sponsored by the Cove Security Department	<i>Parking Lot at Town Center</i> <i>(Pro shop/Snack Bar)</i>
November 22, 2008 12:00 noon	Annual Turkey/Basketball Shoot	<i>Basketball Court near Pro Shop</i>
December 13, 2008 6:30 pm	Holiday Pot Luck Dinner	<i>GVFD Banquet Hall</i> <i>(Bring a dish to share)</i>
December 15, 2008 (when it is dark!)	Annual Holiday-House Decorating Contest Judging	<i>Join in the fun! Entry fee \$5.00 per house.</i>