

The Malvern Communicator

April 2019

PRESIDENT'S REPORT – RODNEY TAYLOR

After such a long, wet Winter, Springtime is certainly a welcome event. And with each new Spring, Malvern Board of Director elections occur. There are three Director positions open this year with one current Director seeking reelection. I would like to thank Fred Bourque for volunteering to serve another term, and two retiring members for their service: Jason Woodward, who served as the Architectural Committee Chairman, and T.J. Wright, who has been the Roads Chairman for an extended period. Now is the time for new volunteers to step in and help with the community. Please consider running for the Board by coming to the annual meeting and either nominating yourself or accepting the nomination from another member.

Since our Membership meeting last Fall, we have been able to complete the Reserve Study and an updated Five-Year Plan. Thanks to Ed Johnson for chairing the committee and thanks to all that helped on the Study. These include the first portions of a plan to repave Malvern's roads. Unfortunately, they also include modest dues increases. The Reserve Study and the updated Five-Year Plan will be discussed during the Spring Meeting. Please plan to attend the Spring Meeting and provide your input on these topics.

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Current Board members:

Rodney Taylor	President
Fred Bourque	1 st VP, Clubhouse, Pool
T. J. Wright	2 nd VP, Roads
Fred Bourque	Secretary
Diana Wright	Treasurer
Rick Collins	Lake, grounds
Jason Woodward	Architectural
John Shanley	Director

Annual Meeting April 27, 2019

ANNUAL MEMBERSHIP MEETING

Where: Malvern Clubhouse
Date: Saturday, April 27, 2019
Sign in: 9:30 until 10:00 a.m.
Meeting: 10:00 a.m.
Agenda: 1) Approval of 10/20/2018 Regular Meeting Minutes; 2) election of new directors

SPECIAL BOARD MEETING

Time: Shortly after the conclusion of the Membership meeting
Agenda: New Board of Directors meet to elect 2019-2020 officers and make committee assignments; Malvern members may attend and comment on topics listed on the agenda

BOARD MEMBER CANDIDATES:

Each director serves a 2-year term. This year, 3 of the 7 director positions are open. Candidates to fill these positions as of the date of publication are:

1. Fred Bourque
2. Carol Beaver
3. Doug Beaver

See next page for more information on candidates.

PRESIDENT'S REPORT (continued from Page 1)

Once again, I would like to remind everyone that the Spring and Fall Meetings serve important purposes other than Board elections. This is the forum where the Board reports to the Membership on activity since the last meeting and proposed plans. This is also the forum for the Membership to tell the Board what the Membership would like to have happen in the coming year. Please come and have input on your own community!

MALVERN'S WEBSITE:



<http://www.malvernofmadison.org>

CANDIDATES FOR DIRECTORS

Fred Bourque – I have been a member of Malvern Club since 2014 and a resident since 2015. For the past two years I have served on your Board as Secretary and VP. My assignment is Clubhouse and Pool Manager. I also serve on the Architecture Committee, and I manage the disclosure packets that we provide to realtors for sales of property in Malvern. I also pick up trash that people throw out on the roads.

I encourage any member who has the time to consider being on our Board. We have three open seats to fill at the Annual Membership Meeting. As many people as want to can be on the ballot. The association operates best when there is a diversity of experience and points of view on the Board. We've had professional people, teachers, homemakers, business owners, self-employed specialists, and people like me, who manage to do a lot of nothing these days. The only real qualifications for being on the Board are a willingness to serve and your status as a member in good standing. If you haven't heard otherwise, you are in good standing, so you can run for a Board seat.

I am proud of the work the current Board has done to keep Malvern a member-focused association. Many home owners associations are management-centric, with decisions of their board coming down to the community as rules and regulations that are not always welcomed by the people who live there. We have tried to temper our personal opinions in favor of the advice and feedback we receive from members and a strict adherence to the letter of the covenants. You can't please everyone every time, but the best you can do is try to be fair to the individual property owner. At least, that's what I think.

Carol Beaver – Doug and I moved into our home on Surrey Court in July, 2018. We really enjoy the beautiful rolling hills and peacefulness of the neighborhood. Doug's job brought us here from Raleigh, NC area where we lived for 30 plus years. Currently I hold the position of Sr. Account for 2 companies located in MD. I take care of their HR, payroll and sales tax compliance. Before starting my current position, I worked for 8 years as a real estate agent in the Raleigh/Cary/Apex area. I helped people from all over the country find their new homes in the Raleigh/Cary/Apex area of NC. Prior to my career in real estate, I worked at the reservation center for Holiday Inn – 8 years as a manger and 8 years in support roles. Many years of working on projects and developing customer service. I would enjoy being a member of the board and helping to keep Malvern a wonderful neighborhood.

Doug Beaver – Carol and I moved to Malvern July 2018. We relocated from Raleigh NC area in order for me to manage and teach at the machinist training program at New Pathways Tech, located on the property of the Carver Center on Hwy 15, about five miles south of Culpeper. I am a career Machinist, CNC (Computer Numeric Control) programmer and now in my seventh year of teaching Computer Integrated Machining. As possibly becoming a HOA board member, I look forward to assisting in keeping Malvern a nice place to live.

ROADS COMMITTEE – T. J. WRIGHT

Normal roadway maintenance was completed by late fall. Wet weather followed by cold temperatures delayed the progress substantially.



Robertson (Rand Paving) had a new foreman this past year, and several areas of repair were rejected. Most of the areas identified as unacceptable have been re-worked, but the large patch near the mail area remains. Cold temperatures prevented completing that area. It will be done in early April

and will be done at no cost to Malvern.

The regular inspection of roadways will be conducted in May and/or June.

Members are reminded with spring coming, trees and limbs over roadways should be pruned back. Also remember to maintain ditches and culverts on your property.

Snow plowing expenditures fell below budget for this past winter.

Please remember to exercise caution in driving our roads when paving operations are underway.

LAKE AND GROUNDS – RICK COLLINS

We've had a good winter with no appreciable damage to club assets. There are a few areas to discuss though starting with the lake. Application has been made to the state for the permit to again add grass eating carp to the lake as the aquatic vegetation has reached a threshold level. This should occur sometime in May. Delegate Nick Freitas has been contacted to see if we can get the state to remove small dam owners from the requirement to add drawdown features to the dam. This could save us as much as \$30,000. The north dock was stained and is in good shape.

The culvert on Covered Bridge was cleared of some more trees and is only in need of some additional rock at the upstream and downstream faces. Lot owners upstream of the culvert would be doing the Club a great favor by removing trees that could fall into Dark Run and block the culvert.

We have yet to get the roadsides trimmed back as I thought we would in the Fall. It is necessary as the maturing trees have impacted the available road space in many areas. We would like to have the lot owners do this regularly to spare the Club the expense of the contractor, but we have little choice when this is not done. The trees need to be back 6 to 10 feet from the road edge, especially on curves, and 12 to 15 feet overhead. I have spoken to the contractor and they will be around sometime this spring or summer.

TREASURER'S REPORT – DIANA WRIGHT

I am pleased to write to you that the offer to email invoices was quite successful and I want to thank you if you participated. All invoices were either emailed or USPS mailed during January. As of the date of this writing the process has been moving along wonderfully. Reminder invoices were mailed in March to any members with outstanding balances as of the March 1 due date payment.

Statements will be emailed or USPS mailed out in July as a reminder of the amount due on September 1.

Please email me at treasurer@malvernofmadison.org if you'd like to update your delivery preference to email or USPS. If you add treasurer@malvernofmadison.org to your contact list the invoices will be received without a hitch and won't go to your spam folder or be rejected by your mailbox server. (So I have been told 😊)

We have put \$200,000 of our funds in CD's with a 2.9% interest rate that is compounded monthly with a duration of 59 months. At the end of the term due to the compounded interest, we will have earned a total of 12.78% gain on our funds.

In March, the 2019 Deposit to reserves was made by the purchase of a CD bearing 2.9% with a duration of 59 months. \$32,520 will bear \$36,677.27 upon maturity, again the yield is 12.78% total. This yield is significantly more than the mere .5% interest we have earned on our funds previously.

The fiduciary decision was made to transfer early in the fiscal year since we have significant retained earnings and there is no concern with meeting our financial responsibility for the year of 2019 as long as dues are paid by you the members. This will net the interest sooner and thus increase our reserve account sooner.

I wish you blessings and prosperity in every area of your life this year!

CLUBHOUSE – FRED BOURQUE

The Clubhouse has been active since our last meeting. We had 28 days of rentals, which is typical for this time of year. The holiday season is usually busy. January, February, and March are usually slow. If you are interested in renting the Clubhouse for your event this year you should let us know as soon as you can. The summer dates are filling up. In 2018 we were booked 100 nights. I'm hoping we can match that this year. Call Merri Woodward to reserve the Clubhouse: 540.718.7125.

On the work side, we made repairs to the heat pump and added some lighting that was requested by members. We also replaced all the windows in the Annex building (the old garage). The Activity Center in there is up and running. It has a TV and a DVD player. We have two groups that use it regularly, and we've had several kids' birthday parties in there. If you would like to book the facility, let me know. There is no charge for use of the room.

2018 Year-end Statement of Income and Expenses

	Budget 2018	Actual as of 12/31/18	2018 Comments
Accounting	\$2,000	\$875	Services, including invoicing, financial reports
Administrative	\$2,250	\$1,952	
General		\$981	Advertising, collection costs, bank charges
Office Supplies		\$269	Envelopes, ink, paper
Postage		\$348	Newsletters, bills
Printing		\$355	Newsletters, disclosure packets
Bad debt	\$2,750	\$1,005	
Grounds	\$13,950	\$12,680	
Dock repairs & Maintenance		\$3,046	South dock repair and stain
Lake water testing	\$500		
Landscaping Entrance & Common Area	\$2,000	\$769	maintenance of landscaping
Landscaping retaining wall at mailboxes	\$1,000	\$1,549	
Landscaping fencing repair at mailbox	\$500	\$500	
Maintenance & Supplies	\$700	\$180	600 pressure wash
Mailboxes maintenance	\$700	\$0	Leaf removal for fire safety, routine upkeep lights etc.
Mailbox area new roof/repairs to structure	\$1,000		New roof over mailboxes and roof over newspaper boxes
Mowing of grounds	\$6,000	\$6,161	Clubhouse, median, bridge, Ashlawn dock
Mowing of vacant lots	\$300	\$475	\$100 credit was used from last year prepayment
Signs	\$250		Replacement, repairs, maintenance
Tree services to maintain clear easement at roads	\$1,000		Removal when necessary part of 5 yr plan
Licenses	\$500	\$1,609	
CIC renewal		\$74	Required annual renewal as HOA in VA
SCC renewal		\$35	Required annual renewal as corporation in VA
Dam renewal		\$1,500	
Insurance	\$4,850	\$5,217	
Fidelity		\$575	
General liability		\$3,836	Clubhouse, officers
Umbrella		\$806	
Legal fees	\$4,000		Collections and consulting
Vacant lot mowing(moved to grounds)	\$0		
Clubhouse	\$10,300	\$3,979	
Building Necessary Maintenance	\$7,500	\$1,257	Address deficiencies
Cleaning/houskeeping service	\$1,200	\$1,132	
Maintenance	\$1,500	\$1,376	As needed
Supplies	\$100	\$49	
Surveillance camera maintenance		\$166	current year was office finish out
Clubhouse->Annex building (formally teen center)	\$6,320	\$6,916	
Repairs - windows, lighting, bathroom	\$6,000	\$6,916	necessary maintenance
Flooring-remove damaged carpet and replace	\$320		necessary maintenance
Pool	\$6,200	\$11,045	
Chemicals	\$1,500	\$1,374	
Keys	\$700	\$654	
Maintenance	\$2,500	\$7,497	Open close seasonal, cleaning daily
Repairs	\$1,500	\$1,519	
Playground	\$900	\$31	
Maintenance	\$900	\$31	Keep mulch at 9" state standard
Roads	\$52,890	\$55,506	
Easement	\$1,500		Trees, drainage, repairs
Maintenance	\$1,500	\$1,800	Culvert repairs as needed, tree and debris removal
Road repairs	\$30,000	\$48,840	Patching
Road major repair to preserve quality	\$125,000		Slurry coat Malvern Dr & Covered Bridge
Funds from reserve planned in long term plan.	(\$110,110)		planned reserve withdrawal for road work
Snow removal	\$5,000	\$4,866	
Social events, Garage Sales, & Firewise	\$500	\$292	Yard sales, winter social
Electric	\$7,200	\$6,523	Clubhouse, entrance and mail area \$600 x 12
Telephone, cable, internet	\$2,100	\$1,588	\$175 per month x 12 months
Taxes			IRS and VA
Reserve	\$20,190	\$20,190	
Total Expenses Projected	\$136,900		
Current year actual expenses to date		\$129,409	
Projected/actual Income from member dues	\$128,700	\$126,485	
Income Other	\$8,200	\$16,636	
Excess for deposit to Reserve			
Total Revenue Projected/Actual	\$136,900	\$143,121	

2019 Year-to-date Statement of Income and Expenses

	Budget 2019	Actual as of 3/17/19	2018/2019 Comments
Accounting	\$2,000	\$0	Services, including invoicing, financial reports
Administrative	\$2,200	\$144	
General		\$0	Advertising, collection costs, bank charges
Office Supplies		\$0	Envelopes, ink, paper
Postage		\$144	Newsletters, bills
Printing		\$0	Newsletters, disclosure packets
Bad debt	\$2,750	\$255	
Grounds	\$25,700	\$62	
Dock repairs & Maintenance	\$1,000	\$0	Beach repair 2019 from 2018 Budget
Lake water testing	\$800	\$0	
Landscaping Entrance & Common Area	\$1,000	\$0	maintenance of landscaping
Landscaping retaining wall at mailboxes	\$0	\$0	included in Entrance & Common Area
Landscaping fencing repair at mailbox	\$0	\$0	included in Entrance & Common Area
Maintenance & Supplies	\$700	\$0	600 pressure wash
Mailboxes maintenance	\$2,500	\$62	Leaf removal for fire safety, routine upkeep lights etc.
Mailbox area new roof/repairs to structure	\$0		New roof over mailboxes and roof over newspaper boxes
Mowing of grounds	\$6,000	\$0	Clubhouse, median, bridge, Ashlawn dock
Mowing of vacant lots	\$300	\$0	
Signs	\$200		Replacement, repairs, maintenance
Tree services to maintain clear easement at roads	\$1,200	\$0	Removal when necessary part of 5 yr plan
Covered Bridge Culvert cleanout	\$2,000		
Dam Drain fund	\$10,000		
Licenses	\$500	\$25	
CIC renewal		\$0	Required annual renewal as HOA in VA
SCC renewal		\$25	Required annual renewal as corporation in VA
Dam renewal		\$0	
Insurance	\$5,300	\$5,329	
Fidelity	\$575	\$613	
General liability	\$3,825	\$3,879	Clubhouse, officers
Umbrella	\$900	\$837	
Legal fees	\$2,000		Collections and consulting
Vacant lot mowing (moved to grounds)	\$0		
Clubhouse	\$4,900	\$544	
Building Necessary Maintenance	\$2,300	\$0	Routine upkeep to maintain quality of environment
Cleaning/houskeeping service	\$1,200	\$90	
Maintenance	\$1,000	\$410	As needed
Supplies	\$100	\$44	
Surveillance camera maintenance	\$300	\$0	
Clubhouse->Annex building (formally teen center)	\$0	\$1,100	
Repairs - windows, lighting, bathroom	\$0	\$1,100	necessary maintenance
Flooring -remove damaged carpet and replace	\$0		necessary maintenance
Pool	\$10,930	\$113	
Capital Expenditures			
Chemicals	\$5,000	\$0	
Keys	\$700	\$0	
Maintenance	\$5,000	\$113	Open close seasonal, cleaning daily
Repairs	\$230	\$0	
Playground	\$900	\$0	
Maintenance	\$900	\$0	
Road testing of base -> 5 yr planning			
Roads	\$37,500	\$3,987	
Easement	\$1,000		Trees, drainage, repairs
Maintenance	\$1,500	\$0	Culvert repairs as needed, tree and debris removal
Road repairs	\$30,000	\$0	Patching
Snow removal	\$5,000	\$3,987	
Social events, Garage Sales, & Firewise	\$500	\$0	Yard sales, winter social
Electric	\$7,200	\$1,584	Clubhouse, entrance and mail area \$600 x 12
Telephone, cable, internet	\$2,000	\$288	
Taxes			IRS and VA
Reserve	\$32,520	\$0	
Total Expenses Projected	\$136,900		
Current year actual expenses to date		\$13,431	
Projected/actual Income from member dues	\$128,700	\$57,735	
Income Other	\$8,200	\$1,240	Packets and Pool key fees
Interest Income		\$1,081	Higher Interest rate due to CD investment in 2019
Total Revenue Projected/Actual	\$136,900	\$58,975	

WOMEN EXERCISE FOR HEALTH AND FITNESS

Many women in Malvern “have it going on” this year! They are participating in the LIFT program, a research program to improve strength and balance among seniors. It also measures whether exercising with a group increases attendance among members. So far, the group has twelve very enthusiastic members.



The program, which runs for eight weeks, is being led by Clare Lillard, extension agent from Orange who also serves Madison and Culpeper counties. It meets every Tuesday and Thursday in the clubhouse annex.

Research has shown that falls are the number one cause of death and injuries among the older population (approximately 9,500 deaths last year), and that the risk of falling increases proportionately with age. LIFT presents exercises that increase one’s sense of balance. It also shows that seniors need strength training more and more as they grow older to stay mobile for their daily activities. The LIFT program combats age related declines in muscle mass, bone density and metabolism by using and increasing arm and leg weights as the weeks go on.

The LIFT program encourages camaraderie by having groups choose a name. The Malvern women chose Rowdy Overcomers (ROC) for their name. They will ROC on to overcome problems all seniors experience as they age.

This past winter, another group of women attended Zumba Classes. This program uses aerobic exercises to improve one’s heart, lungs and endurance. Participants dance, led by instructors, to various types of music—a fun way to get exercise.

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This program was started by Diana Wright, who felt that having exercise groups in the community would save money and time for exercisers. Diana was instrumental in getting a place to conduct the sessions, a room in the clubhouse annex. It was cleaned up, painted and equipped with a music system. There were eight to ten women taking part in Zumba every week. Olé!

In a few months, the women will, once again, become “The Girls of Summer”. The pool will be the area for exercise as they commence the water aerobics program.

So, members of Malvern, if you want to stay healthy and fit, come join one or all of the groups. You will meet old and new friends and have fun growing fit together.

Contacts: Pat Kaplon and Diana Wright

SOCIAL COMMITTEE AND ACTIVITY REPORT

I am pleased to write that the push to use our activity center has been quite successful and the building is wonderful. We have fitness exercise on Tuesday and Thursday mornings. Please check the website calendar for other free community activities.

In December the social was a great success! May 11 is reserved for the next social open to all members. Please email me, at treasurer@malvernofmadison.org if you’d like to volunteer.

Diana Wright, Social Committee Chair

POOL – FRED BOURQUE

The pool has been resting since our last meeting. We opened it for cleaning the first week of April. We have about a month of work left to get it ready for the summer. The plan is to open for swimming on Friday, May 24th, the last day of school. The pool will be open every day through Labor Day. Hours are 7:00 a.m. to 10:00 p.m. You’ll need a pool key to open the gate and the door to the Pool Restroom. Your old key won’t work. You can pick up your new pool key when you sign in at the Annual Membership Meeting. If you don’t pick it up then, call me and we’ll make arrangements for you to get it. I’m at 540.738.2200.

NOTICE OF ANNUAL MEMBERSHIP MEETING

Where: Malvern Clubhouse

Date: Saturday, April 27, 2019

Sign in: 9:30 until 10:00 a.m.

Meeting: 10:00 a.m.

Agenda: **1)** Approval of 10/20/2018 Regular Meeting Minutes; **2)** Election of new directors; **3)** items to be voted upon (see below); **4)** reports; **5)** other business of the Association

Items to be voted upon:

1. Approval of 10/20/2018 Regular Meeting Minutes

There must be at least 50 lots represented in person or by proxy to hold the meeting. There are only 2 membership meetings each year. These meetings are a necessity to ensure proper maintenance of our common amenities, which include over 8½ miles of roadways, signs, culverts, clubhouse, pool, lake, playground and common areas. Proper maintenance of our amenities helps to preserve the value of your property. So please either attend the meeting or alternatively provide a signed proxy as instructed below.

Proxy

(I)(We), _____ and _____ as owner(s) of the following Lot(s) _____ Malvern Club, Inc. under the provisions of the duly recorded legal instruments governing said Club, do hereby grant my/our Proxy to _____ of Malvern Club Inc., owner of Lot # _____. This Proxy is executed for the 2019 Annual Meeting to be held on Saturday, April 27, 2019 at 10:00 AM, at the Malvern Clubhouse, and carries with it the full right to the proxy holder to cast his/her/their vote allocated to said lot or lots as he/she sees fit on all issues properly brought for a vote at the meeting for which this proxy is valid.

Signature (Owner): _____ Date _____

Signature (Owner): _____ Date _____

Instructions: Each lot is entitled to one vote; please indicate all lots owned. This proxy will be used to satisfy QUORUM requirements of 50 lots represented either in person or by proxy. Your proxy may also be used on majority votes and on votes requiring a two-thirds vote of members voting either in person or by proxy. You are instructing the member you assign this proxy to vote your wishes or to vote in the same manner as the member will vote.

Malvern Club Inc.
905 Malvern Drive
Madison, VA 22727

ADDRESS CORRECTION REQUESTED