



The Village Times

Fall 2026

President's Message

I hope everyone had a chance to spend quality time with family and friends this summer and enjoy the many events celebrating the 250th Anniversary of our great country. My wife, Carolyn, and I enjoyed attending Salisbury University and Shorebirds baseball games, watching World Cup soccer, attending concerts, and taking several wonderful trips with Wicomico County AARP.

We began transitioning into autumn by attending the Fall Picnic planned by Jenny Hastings and Betsy Becker of our Social Committee. We enjoyed a wonderful buffet and great fellowship with our neighbors.

The focus of our Board of Directors has been making our Village a visually appealing and safe place to live. The algae growth was cleared from the large entrance pond, and we have seen the small entrance pond transformed into a much more attractive site. We are also working with two vendors to have our sidewalks ground or leveled and, where necessary, replaced so they are no longer a tripping hazard.

Legendary Landscape will be transitioning from weekly lawn maintenance to trimming trees with low-hanging limbs. The streetlights are maintained by the City of Salisbury, and we are required to have limbs trimmed to 14 feet on the street side so the City can safely operate its bucket trucks when servicing the streetlights. Limbs on the sidewalk side should be trimmed to at least 8 feet. If a tree on your lot requires trimming, this is the responsibility of the homeowner. At your request, Legendary Landscape can also refresh or replace the shrubs in front of your home at your expense.

We will no longer hold our Annual Meeting at St. John's Methodist Church because another denomination now uses the church on Saturdays. Our new meeting location will be the Bradford Room at the MAC Center, located at 909 Progress Avenue.

Our Annual Meeting will be held at 11:00 a.m. on November 14. We will elect three new Board members to replace our President, Secretary, and Treasurer. We

need a quorum to elect these members, so I strongly encourage everyone to make every effort to attend

If you are unable to attend the Annual Meeting, please contact our Secretary, Michele Garigliano, at mgl38@comcast.net to obtain an absentee ballot.

Our next Board meeting will be held on October 12, and we will focus on preparing for the Annual Meeting. If you have anything you would like to discuss as New Business at the Annual Meeting, please contact Michele Garigliano at mgl38@comcast.net **before October 12**, as only items submitted by that date will be discussed.

I served as Chairman of the Safety Committee for six years, and this is my second term as President. I have had the privilege of working with extremely talented and dedicated members of our Board and Committees. When we implemented the practice of having residents contact their representatives with questions or observations, we became more efficient, and it significantly reduced the time required of the President.

I wish the 2027 Board of Directors **good luck and Godspeed**. Thank you all for your support and commitment to our Village.

**Blessings,
Tom**

2026 VTTC Board

President

Tom Ward
443-614-2639

Vice President

Wendy Simpson
410-603-6105

Treasurer

Glenn Marvel
410-749-0797

Secretary

Michele Garigliano
443-736-4643

Members

Robin Evans
443-783-0278

Kaye Jones
410-726-2490

Glenn Miles
410-749-1223

Committees

ARB

Jim Lackie
410-677-4788

John Groult
443-523-0204

Audit

Deb Clark
410-422-8862

Irrigation

Ed Hastings
443-235-1823

Safety

Larry Taylor
410-726-0667

Social

Betsy Becker
410-251-6891

Jenny Hastings
443-235-1824

Directory & Email

Pam Johnson
vtthoa2011@gmail.com

Website

Bill Atchison
vtcwebpage@gmail.com

Newsletter

Maureen Ramsay
301-452-3379

2027 Proposed Budget

The Board of Directors is proposing no increase in the annual dues for 2027.

The Board of Directors believes that the 2027 budget for the total operating expenses can be maintained at the same level as 2026. And the Board proposes that the Replacement Reserve dues should remain at the present level for at least one more year to fund the reserve and be in compliance with the HOA Replacement Reserve Report. So, the Board of Directors is proposing no increase in the dues for 2027. Based on the proposed budget, the 2027 dues would remain the same as 2026 and 2025 as follows:

	Billed for 2026	Proposed for 2027
Total Dues without a fence	2,187	2,187
Total Dues with a fence	2,282	2,282

	2026 Approved Budget	2027 Proposed Budget
<u>Proposed 2027 Budget:</u>		
Reserve Income:		
Dues - Maintenance Reserve	<u>33,200</u>	<u>33,200</u>
Dues Income For Operations:		
Dues - HOA	109,062	109,062
Dues - Lot Maintenance	<u>222,110</u>	<u>222,015</u>
Total HOA & Lot Maintenance Income	331,172	331,077

	2026 Actual as of 9/30/26	2026 Budget	2027 Proposed Budget
Operating Expenses:			
Annual Meeting	-	100	150
Irrigation Repairs	2,722	14,000	10,000
Landscape Projects	-	1,000	3,000
Snow Removal	958	1,500	1,500
Legendary Maintenance Contract	209,760	281,960	281,772
Pond Maintenance	632	4,000	3,200
Tree Maintenance	9,210	11,000	9,000
Electric	6,623	9,500	10,500
General Maintenance	1,457	1,500	2,000
Insurance	1,290	1,600	1,600
Legal Fees	-	1,000	1,000
Miscellaneous	291	992	1,500
Newsletters & Directories	287	800	300
Office Supplies	-	500	555
Social Committee	(229)	1,300	1,000
Federal Tax and City Water Fee	<u>2,848</u>	<u>420</u>	<u>4,000</u>
Total Operating Expenses	235,849	331,172	331,077

Important Newsletter Delivery Update for 2027

Beginning in 2027, paper newsletters will no longer be delivered to the 19 homeowners who currently receive printed copies. This change will help reduce printing and delivery costs while supporting a more efficient and environmentally friendly way of sharing community news.

Homeowners are encouraged to receive future newsletters electronically so they can continue to stay informed about announcements, events, reminders, and other important updates.

If you do not have an email address, consider asking a family member, friend, or caregiver to receive the newsletter on your behalf. Please have them send their email address to the Village at Tony Tank Creek HOA at vttchoa2011@gmail.com.

The newsletter is currently, and will continue to be, distributed by email and posted on our website:

www.thevillageattonytankcreek.com

Annual Food Drive for Joseph House

Hello Neighbors!

Below is a letter from Jack and Phyllis Burgess regarding the Annual Food Drive for Joseph House:

Neighbors,

As most of you may know, Joseph House holds an annual food collection drive to benefit those in need in our community. My wife, Phyllis, and I have collected food every Thanksgiving for the past 20 years. We were one of 25 captains in Salisbury.

I now feel that it is time to pass this important responsibility on to a younger person. If you think you would be interested in helping, please call me at **410-749-5024** or stop by **204 Sandy Bottom Court**.

I know you would find this a rewarding endeavor, and there are a couple of men who are willing to help with the work.

Thank you in advance for your willingness to help support this much-needed community project.

Jack and Phyllis Burgess

Volunteers Needed for Meals on Wheels

The Rotary Club of Salisbury is in need of additional volunteers to help deliver Meals on Wheels.

For more than 15 years, the Rotary Club of Salisbury has delivered Meals on Wheels to older adults and people with disabilities who are homebound and unable to shop for or prepare their own meals. For seniors who live alone, meal delivery is often their only social interaction during the day.

Volunteers deliver meals **one morning each month**, which normally takes approximately **1½ hours**. Meals are delivered to an assigned development.

If you are interested in volunteering, please contact:

Robin Evans

417 Parkwood Drive

443-783-0278

robin.evans161@gmail.com

Wicomico Public Library

The **Bookmobile** is scheduled to visit the Village on the following days:

Thursday, Oct 15th – 12pm – 1pm

Thursday, Nov 9th – 12pm – 1pm

Thursday, Dec 14th – 12pm – 1pm

Thursday, Jan 11th – 12pm – 1pm



De Natura

John Groult

Fall is a good time to reseed bare spots in lawns and plant trees, shrubs and spring bulbs

Fall is the best time for planting trees and shrubs, as well as seeding grass in bare spots on lawns. The cooler weather allows the roots to grow while the branches and leaves are dormant and do not stress the roots by requiring them to supply moisture. This strengthens the plants and encourages stronger growth in the spring.

Planting a few spring bulbs every fall in front of shrubs welcomes spring with bursts of color that lift the spirits. Sprinkling a little bulb fertilizer around them when they first emerge and again after flowering will help keep them blooming for years to come. Bulbs seem to thrive in our sandy soil if given a little boost each year.

Loblolly Bay Gordonia (*Gordonia lisianthus*)



A hardy evergreen flowering tree that blooms from late spring through the first frost in late fall.

Gordonia lisianthus, commonly called Loblolly Bay, is a wonderful North American native tree that produces its camellia-like, cupped white flowers with a prominent patch of

golden-yellow stamens throughout the warm seasons.

With a conical, narrow form reaching 30 to 50 feet tall but only 10 to 15 feet wide, Loblolly Bay makes a fine specimen in smaller landscape spaces, in groupings, or as a privacy screen. It does especially well in areas where the soil tends to remain moist, even boggy or wet. This makes it a perfect evergreen accent in areas where the soil never seems to dry out and the sun shines for at least four hours a day.

It is also a fine specimen around partially shaded patios, porches, and decks, or around other outdoor sitting or living spaces where its pretty flowers, fragrance, butterflies, and hummingbirds can be enjoyed up close.

It is a great tree to consider for the Village since it seems to like our sandy soil and frequent irrigation. It is not currently carried by local nurseries and must be ordered online.



Fall Landscaping

As the weather begins to cool and the leaves begin to change, fall offers an ideal opportunity to refresh the landscaping around our homes.

For many of us, our shrubs and bushes are approximately 25 years old. If your shrubs and bushes are showing their age, consider contacting Legendary Landscape or your preferred landscaping company for an estimate on fall updates. Fall is an excellent time to refresh and update your landscaping.

Legendary Landscape: 410-341-0948

Mark Lynch, Cell: 410-430-8967

Fall Schedule

October

- Prune evergreen shrubs
- Flower rotation in common areas and updates to landscape beds
- Leaf removal

November

- Final pruning and cutting back of perennials
- Call to be placed on the snow-removal list

Safety Committee

Larry Q. Taylor

The Safety Committee members hope our neighbors have enjoyed a good summer, even though the temperatures and humidity have been challenging. The cooler weather of fall will be a welcome change!

Each season brings its own potential hazards. In the fall, wet leaves can create a serious slipping hazard, particularly on properties with inclined driveways. Please be extra cautious when walking on or around wet leaves, as a fall can certainly become a life-changing event.

Once again, I remind our neighbors to keep your car doors locked whenever your vehicle is unattended, both day and night.

As I write this portion of the newsletter, Legendary Landscape is outside cutting the lawns and maintaining the common areas. They have also been trimming the evergreen shrubs. The grass is green, the ponds are looking good, and I am pleased and honored to be your neighbor.

On behalf of the Safety Committee—Don Denayer, Judy Rimbach, Tom Ward, and Larry Taylor—we wish everyone a safe and enjoyable fall season. Let's continue to look out for one another!

Keep Moving!

Ron Weber

When I retired in 2001, people kept advising me to “keep moving.” I was 55 then, and I had already moved my family 13 times before we settled at 201 Creekside Drive. My wife, Colette, and I decided that this was our last move.

For the next 15 years, I discovered that the “moving” they were talking about meant getting up from my chair and getting some exercise. I soon discovered that playing golf was a great way to “keep moving,” and I coaxed a few men in the neighborhood to join me. We had some fantastic times, and regardless of our golf scores, we always enjoyed stopping for lunch somewhere on the way home.

But as the years passed, so did our ability to play. We had to cope with bad knees, sore backs and feet, not to mention more serious health issues. So, we took to our chairs and sofas once again.

It was especially easy for me to surrender to just sitting around because I had a “good reason.” My wife was bedridden, and I was now a 24/7 caregiver.

Unfortunately, my wife passed away two years ago, and I lost my excuse to stay in the house and sit. I kept hearing my kids telling me to get out and walk in our beautiful neighborhood—to get “moving” again.

That brings me to the best part. Besides riding my stationary bike in the house, I started taking walks. I spoke to my neighbor, Christine, about walking with me. We started out slowly and eventually increased our walks to four times a week, walking three miles around our beautiful neighborhood.

We have met many neighbors and fellow walkers. We have discovered that when you walk with a buddy, the time and distance go by very quickly.

So, now at 80, I have finally found that I can “keep moving,” and I have discovered some fantastic benefits. I have been taken off the blood pressure medication I had been taking for over 30 years, and I have lost over 50 pounds.

At the urging of my doctor and children, I have also contracted with a personal trainer whom I recommend very highly. I resisted doing this for years. I spoke with my walking buddy, Christine Magee, who has been working with a personal trainer for two years. I finally signed up, and she, Jeri Ann Miller, is exceptional, especially with seniors.

She has her own studio and works with everyone one-on-one. I think everyone could benefit from her expertise. Her phone number is 443-235-6916 if you would like more information. I'm sure Christine would also endorse her.

So, the moral of this story is: **“Moving” definitely has benefits!**

Fruitland Volunteer Fire Company Ladies Auxiliary lunches (drive thru only)

The next lunch will be on Friday, November 13th.

The menu includes:

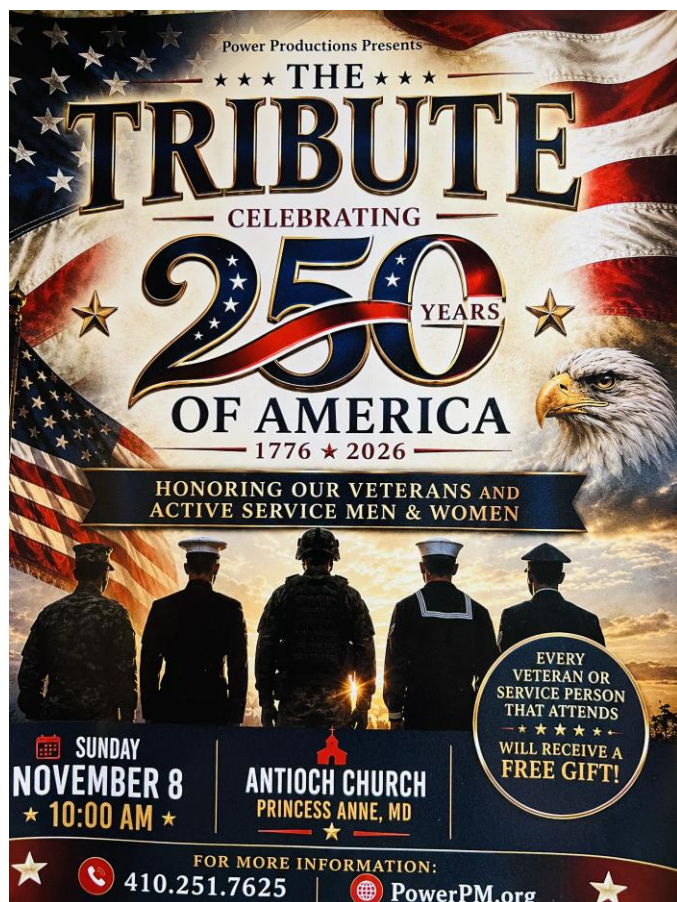
Oyster Fritter Sandwich \$12 each
Vegetable Beef Soup \$6/Pint or \$12/Quart
Chicken Salad \$8/Pint
Dumplings \$6/Pint or \$12/Quart

Please note pre-orders are required. Call Linda at 410-251-1584 or PJ at 410-726-3916

The Tribute Celebrating 250 Years of America

Village neighbors, if you have any questions regarding The Tribute, you can contact Tom Ward at twward@comcast.net.

Tom is a veteran. He and his wife, Carolyn, attend Antioch Church, and they are also on the Board of Directors of Power Production Ministries.



VTTC Newsletter Maureen Ramsay

The newsletter is published quarterly in January, April, June, and October. Contributions to your newsletter are always welcome.

If you have a story about a wonderful travel experience, a book review about what makes your latest read particularly enlightening or enjoyable, or if there is an issue regarding life in the Village—or the larger

community—that concerns you, please submit your comments.

If you know of community activities that may interest residents, please send that information to be included in our newsletter.

Email: maureen.ramsay2@gmail.com

Phone: 301-452-3379

The Village Times is emailed to all residents for whom an email address is listed in the Village directory and mailed to those who do not have email. However, this is the last edition of the newsletter to be mailed. Please see the article on the second page of this newsletter.

VTTC Website and News Bill Atchison

Bill Atchison is the web master of the Village site.

<https://www.thevillageattonytankcreek.com>

The email for the site is: vttcwebpage@gmail.com

Community Bulletin Board

Did you know there is a weather resistant Community Bulletin Board on Oakside Circle? Contact Jane Burt (410-726-0433) if you have a notice you would like placed on the bulletin board.



Local Voter Education Forums

Fall 2026 • 6-8 p.m.
CANDIDATE FORUMS

Tuesday	OCTOBER 06	COUNTY EXECUTIVE & SHERIFF Guerrieri Academic Commons, Assembly Hall (4th Floor)
Tuesday	OCTOBER 13	COUNTY COUNCIL Wicomico Room, Guerrieri Student Union
Tuesday	OCTOBER 20	HOUSE OF DELEGATES Guerrieri Academic Commons, Assembly Hall (4th Floor)

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 **Salisbury**
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MAC Inc. Activities

Medicare Open Enrollment: October 15 – December 7

Medicare Open Enrollment is your annual opportunity to review and update your Medicare Part D prescription drug coverage for the upcoming year. This period runs from October 15 through December 7.

Starting Monday, September 15, 2025, MAC will begin scheduling appointments for Open Enrollment. If you'd like to review your coverage, please call the SHIP Open Enrollment appointment line at 410-742-0505 ext. 106 and leave a voicemail request.

In your message, be sure to include:

Your name
Your phone number
The best time to reach you

A SHIP counselor will follow up to help you schedule your appointment. Please note: due to high call volume, appointment requests will be handled in the order they are received.

You can expect a response within 2 business days. We appreciate your patience and look forward to assisting you!

Stepping On

Nov 9th 10:00 AM - 12:00 PM

Stay steady, safe, and confident with Stepping On, a free **seven-week** fall-prevention workshop designed for adults ages 65 and older who live independently. Whether you have experienced a fall, are concerned about falling, or simply want to remain active and independent, this workshop offers practical tools to help you move through everyday life with greater confidence.

Classes will be held on Mondays from 10 am to 12 p.m., November 9th through December 21st, in Classroom 3 at MAC, 909 Progress Circle in Salisbury.

The workshop is free, but advance registration is required. To reserve your spot, contact Nancy Hedlesky at 410-742-0505, ext. 131, or nhedlesky@macinc.org.

Cozy Vibes Cash Bingo

Nov 14th 4:00 PM - 8:30 PM

Bring your friends and enjoy an evening of fun at MAC's Cozy Vibes Cash Bingo Fundraiser on Saturday, November 14, 2026, at the Willards Lions Club! Doors open at 4:00 PM, and bingo begins at 5:30 PM, with cash prizes awarded in all 20 rounds. Try your luck on our cozy-themed basket chance auction and pull tabs featuring big cash prizes, while enjoying food, drinks, and delicious desserts.



Suicide Bridge Cruise

Carolyn Jones Ward

On August 27th, a total of 48 passengers, including 18 neighbors from the Village at Tony Tank Creek, boarded a paddlewheel boat at Suicide Bridge in Hurlock for a three-hour lunch cruise to Cambridge.

The delicious lunch included a crab cake, fried chicken, baked potato, vegetable medley, and cheesecake for dessert. During the meal and afterward, everyone enjoyed great fellowship with the other passengers on both the main deck and upper deck of the boat.

The entire cruise was planned by Carolyn Ward, and she was asked to plan another lunch cruise for next year.



Residents Enjoying our Summer and Fall Picnics

Many thanks to our Social Committee, Jenny Hastings and Betsy Becker.



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