



# *The Village Times*

## *Winter 2025*

### **News from our President – David Whipple**

First, I would like to thank our outgoing HOA President, Teri Westhoff, for her tremendous efforts on behalf of the VTTC. The past year brought some major challenges to the HOA Board, the biggest of which was the August Storm. Teri was able to secure numerous services from the city which aided in a rapid cleanup while minimizing expenses to the village. The services included tree/ limb removal, stump grinding and sidewalk repairs. Thanks also to the other retiring board members whose efforts helped make a challenging year a lot less painful.

Looking at 2025, we have already started out with a snowstorm. Remember to keep your sidewalks clear by either doing it yourself, or contacting Legendary Landscaping or another snow removal service. Besides the usual maintenance issues this year we have a few trees to still look at for possible removal, light posts to be painted and we must obtain a new permit from the state for the operation of our irrigation wells. Some residents have or will be receiving letters, from myself, of the proposed permit renewal for your possible comment to the State Dept. of Environmental Conservation.

Finally, I would like to comment about living here in VTTC. Having been here about 3 years, I have received numerous comments from acquaintances about how I reside in one of, if not the best, neighborhoods in Salisbury. I commend all the past Boards and residents themselves for maintaining the Village at a very high level. I would also like to commend our contractor, Legendary Landscaping, for their excellence. I am sure that the 2025 Board will continue the success of our predecessors.

#### **2025 VTTC Board**

##### **President**

David Whipple  
812-277-9735

##### **Vice President**

David Twilley  
410-251-1584

##### **Treasurer**

Glenn Marvel  
410-749-0797

##### **Secretary**

Michele Garigiano  
443-736-4643

##### **Directors**

Lou Rimbach  
410-430-6561

Ed Hastings  
443-235-1823

Cathy Helmick  
410-430-1882

#### **Committees**

##### **ARB**

David Whipple  
812-277-9735

##### **Audit**

Deb Clark  
410-422-8862

##### **Government Affairs**

Chris Nunzio  
410-430-2692

##### **Irrigation**

Ed Hastings  
443-235-1823

##### **Social**

##### **Website**

Pam Johnson  
[vttcwebpage@gmail.com](mailto:vttcwebpage@gmail.com)

##### **Newsletter**

Carolyn Collins  
410-430-4568

## Important Reminders

**Annual HOA dues** are due by January 31<sup>st</sup> to avoid late fees.

	<u>Without a Fence</u>	<u>With a Fence</u>
HOA Dues per Residence	\$ 657.00	\$ 657.00
Lawn Maintenance Cost per Residence	\$1,330.00	\$1,425.00
Maintenance Reserve Fund (Capital Reserves)	<u>\$ 200.00</u>	<u>\$ 200.00</u>
<b>TOTAL DUE</b>	<b>\$2,187.00</b>	<b>\$2,282.00</b>

Please make check payable to: **VTTC HOA**

Mail to: PO Box 3595, Salisbury, MD 21802



### **Snow:**

Per VTTC HOA By-Laws all homeowners are responsible for removing snow from their sidewalks. Please make arrangements for removal prior to a snow storm.

Please remove vehicles from street during a snowstorm so snow plows can clean street.

### **Resident Directory:**

As a cost saving measure, ***The Village at Tony Tank Creek Telephone Directory*** will be hand delivered to residents in January. When you receive your copy, it is important that you check to verify that we have your correct contact information (note-check both sections of directory).

**If you make changes to your resident directory information or need to make corrections** during the year, you can email your name, street address, phone number and email address to [vtthoa2011@gmail.com](mailto:vtthoa2011@gmail.com) or mail a note to VTTC, Box 3595, Salisbury, MD 21802-3595.

This information will be used ONLY for the VTTC directory, newsletter, and many VTTC emergency or other official contact that may need to be made. Please do not share the directory with nonresidents. Thank you for your help.

## Community Support

Committees offer support to the Board in handling various tasks that make this community as desirable and enjoyable as possible. Each November at the annual HOA homeowners meeting, Board members are elected. The Board members handle administrative tasks as well as handle community/homeowner issues and problems that may occur during their term in office. However, they couldn't do their due diligence without the assistance from homeowners who have joined a committee or volunteered to handle a miscellaneous job. At the last annual meeting, sign-up sheets were available for residents to volunteer to chair or serve on a committee. This year we are missing a few slots.

**Social** – The committee organizes social events for the community each year, such as an event in the spring and fall. The last committee added serving lunch to the Legendary workers in the fall. A chair and additional committee members are needed.

**Newsletter** – A chair (editor) is needed. The editor collects and puts together the information to be included in the newsletter which is published four times a year. There is currently a committee of 2 other volunteers that will edit the newsletter before publication.

**Communications** – The VTTC directory, website and email address currently maintained by one volunteer. A backup volunteer is needed. (Contact Pam Johnson)

If you are interested in chairing or joining a committee, please contact President Dave Whipple or send an email to [vtchoa2011@gmail.com](mailto:vtchoa2011@gmail.com)

***Please consider offering your help for our community!***

## ARB Committee – David Whipple

Please remember, Architectural Review Board approval is **required** for **any changes to the outside** of your home. Please review your copy of the ARB guidelines before making any changes/repairs/updates to the exterior of your home. If you have misplaced your copy or did not receive a copy at the time you purchased your home, the ARB guidelines are available on the VTTC website. ARB review forms are also available on the VTTC website. Any questions, please contact me at 812-277-9735.

## VTTC Legendary Seasonal Services – Winter 2025

(Office 410 341-0948)

Contact Legendary office (410 341-0948) to schedule snow removal.

**Please note:** If you will need snow removal this winter, please call ASAP as Legendary will not be able to schedule during snow storm. Homeowners will be billed separately for service.

## VTTC Website and “Information” News - Pam Johnson

Just a tip if you have bookmarked our website: you might want to “refresh” the home page after you open it. I have noticed that sometimes updates don't appear otherwise. <https://www.thevillageattonytankcreek.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'd liked placed on the bulletin board.

## Money Saving Tips – Ron Weber

After saving money on several expenses I incurred this past year, I thought it might be beneficial to everyone in our community to share them.

### Auto insurance savings

I'm sure many of our neighbors have cut back on their driving habits since getting older or perhaps no longer working. Many auto insurers offer a cost savings by calculating the rate for coverage by the number of miles you drive. My particular company calls the program "Smart Miles" but I'm almost positive most companies offer a similar program. To get this rate you would have to contact your company or agent to see if you would qualify. This past year my normal monthly rate was \$91.95 per month but because my actual mileage was less than initially projected, there were months I paid much less.

### Homeowners

Last fall I received a letter from my insurance company stating if I didn't make improvements on the roof of my house, they were going to cancel my coverage. The main issue was streaking on my roof. If you look at homes that are aging, you'll see what they were referring to. It's not unusual that roofs will because of weathering appear damaged.

I discovered after calling my agent and complaining to them that there was nothing wrong with my roof (I asked roofing experts to come out to check it.), they said that it is common practice for insurance companies to send drones over the neighborhoods and take pictures of homes they have insured. So, to avoid cancellation, I either had to repair the roof or replace it. After several attempts to make my case, I received a cancellation letter in the mail saying my policy would not be renewed at the anniversary date. Upon checking, I learned that I could get my roof power washed with special chemicals that would make the roof almost like new. This procedure was acceptable to the insurance company and I was able to keep the policy and coverage.

The solution was a new concept to me. Coastal Roofing came out and explained the procedure to me. I agreed to have it done for a cost of about \$800. I figured it was better than the cost of a new roof. Since that happened, I have been seeing commercials on television advertising "Roof Maxx". That's exactly what I did for my roof.

Just thought I'd share some of my recent experiences and hopefully it may save you some money.

(Interesting fact – Ron was the first editor of the newsletter which began in the early 2000's. Thank you Ron for sharing your experience.)

## Area Activities

**The Fruitland Volunteer Fire Company Ladies Auxiliary lunches (drive thru only)** will be held on the following dates:

February 14<sup>th</sup> Orders are due by February 10<sup>th</sup>

March 14<sup>th</sup> Orders are due by March 10<sup>th</sup>

April 11<sup>th</sup> Orders are due by April 7<sup>th</sup>

**Please note pre-orders are required.**

The menu includes Oyster Fritters (\$12), Chicken Salad by the pint (\$8), Vegetable Beef Soup or Dumplings in Broth (pints \$6 / quarts \$12). Brownies and cookies are available for \$1 a bag on a first come, first serve basis. Call Betty, 410-749-1421, Monday-Friday between 9 am and 5 pm to order.

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

Monday, February 10<sup>th</sup> - 12pm -1pm

Monday, March 10<sup>th</sup> - 12pm -1pm

Monday, April 14<sup>th</sup> - 12pm -1pm

**CONTRIBUTIONS TO YOUR NEWSLETTER ARE SOLICITED.** If you have a story about a wonderful travel experience, a book review on what makes your latest read a particularly enlightening/enjoyable experience or if there is some issue regarding life in the Village (or the larger community) that concerns you, submit your comments. If you know of community activities that residents may be interested, please send that information to be included in our newsletter. Contributions for the April Newsletter must be received by April 8th (email: [ccollins12374@gmail.com](mailto:ccollins12374@gmail.com) or call 410-430-4568).

***The Village Times*** will be emailed to all residents for whom an email address is listed in the Village directory, and mailed to those who do not have email.

**Please support our sponsors when in need of a service for your home.**



**Laurie Cannon, Realtor®**  
Licensed in MD and DE

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Office 410-749-1818

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