

# The King's English

## NEWSLETTER

A Publication of English Towers Condo Association

Greg Davis, Editor

Winter 2019/2020

### Welcome!

Welcome to the King's English winter edition (2019/20). It has been a very active season with a number of upgrades and some owner-requested changes in how we operate. These changes were important, and in some cases sweeping. The Board listened to your requests, and because the resultant actions would be so impactful, we brought it to the ownership for determination. As a body, the homeowners voted to enact the changes; some of the changes are discussed in the following pages, but details can be found recorded in the Minutes of the Homeowners' Meetings.

The biggest change was based on the request to eliminate smoking on balconies. Ideally, smoking would be a personal choice by each unit owner, but as balconies share the surrounding air, a personal choice to smoke on a single unit balcony affects the rights of neighboring units not to smoke. This decision was not a simple one, or one without contention, but was decided by Homeowners' vote.

In addition, we have made some overall improvements, and we will be replacing the roof in the near future. Roof replacement is one of the largest capital expenses we are looking at in the near future. It is scheduled to be completed before the busy season, so hopefully inconvenience will be

minimized. Please be aware of and be patient with this much needed improvement.

We hope you find this newsletter informative and useful. There is a lot of useful information in the following pages, so be sure to at least skim the entire newsletter. Some portions may also serve as useful general reference.

Have a great off-season! See you in the spring.

Bruce

### Prepare for Winter!



We all need to prepare for Winter. Set your unit heat to at least 55+ degrees. Please note that this temperature was raised due to our insurance company requirements last year. Turn your water heater, water, and ice maker off when you're away for more than a day. Make sure you have fresh batteries in your smoke detectors and also your

thermostat. Ensure that your shutters are down. Protect yourself and your neighbors by doing these simple things. Owners in the 01 and 02 units should ensure the space heater is on in their water heater room. As always ETCA will be doing Heat Checks during the winter months and if you need assistance in preparing for winter please give the office a call. Per the owners meeting in October, while we are performing the heat checks, we will be noting the age of each hot water heater and visually inspecting for any signs of leaking components. The hot water heater temperature will be set at 130 degrees to combat bacterial growth. If we find anything of concern, we will call the unit owner to inform them.  
---Russ Hobbs

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### Mouse in the House

If lovable old Mickey came from Disney World to live at your house, you and your kids would be delighted. But when Mickey's real-life cousins move into your kitchen cabinets, well, that's another story. They're not so cute when they're on your turf.

Over the past few weeks, since the weather has become colder outside, the office has received calls about mice in some units. The mice from the dunes are seeking food and warmth. The best way to prevent mice in your unit is to eliminate the food sources. Store food, especially grains and pet food, in rodent-proof metal or heavy plastic containers. Put away any uneaten pet food.



English Towers has a pest control contract for the common areas and treat the building monthly with sprays and bait traps but you may want to considering a contract for your unit.  
---Russ Hobbs

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### English Towers Insurance Information

Important insurance information was presented by Gerri Littleton of Avery Hall Insurance Group at the October 26, 2019 homeowner's meeting. A handout was distributed which contains important and specific insurance information. A copy can be obtained by email [glittleton@averyhall.com](mailto:glittleton@averyhall.com). Following are some highlights of the presentation.

**Condominium Master Policy:** The Master Policy provides coverage for the common elements and the units except for any improvements and betterments made by the individual unit owners and personal property owned by the unit owner.

**Condominium Unit Owners Policy:** It is required under English Towers' bylaw that unit owners purchase a HO-6 policy. Individual unit owners have their own unique needs; therefore, they should audit their policies on an as needed basis possibly with assistance from their personal agent.

Coverage available (typically provided) by the unit owner's HO-6:  
Additions and alterations; Personal property; Loss of use; Loss assessment; Back up of sewers and drains.

**Deductible shift:** It is important to review your policy language regarding the deductible shift. Up to \$5,000 of the Condo Master Policy deductible will be the responsibility of the unit owner when the cause of the damage originates from their Unit. Proper management and attention to best practices and English Towers condo policies help prevent water damage events. Remember, after payment of the Master Policy deductible, the balance of the repair costs (except for the cost to repair improvements and betterments made by any unit owner, and unit owner's personal

property) are the responsibility of English Towers. To pay for the repairs, English Towers may choose to file a claim under the Master Policy. English Towers premiums are based on multiple criteria, including the frequency and severity of claims. Any increase in English Towers premiums can result in increased assessment fees and therefore borne by all unit owners.

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**DID YOU KNOW?**

**The purpose of the proxy**

In simple terms, the condo proxy is a document allowing you to appoint someone to represent you at a meeting of owners. If, for instance, you cannot attend one of our Homeowner's Meetings, you can appoint someone else to represent you by proxy. The condo proxy has two purposes:

- **Reaching Quorum:** Condos can only conduct their meeting of owners if they have a *quorum* (25% of unit owners per our by-laws). If you cannot attend in person, you can give your proxy to someone who will attend for you. This way, you will be counted towards *quorum* as if you were present.
- **Voting:** Some issues are submitted to a vote at the Meeting. With a proxy, you can cast your vote by giving your proxy to a like-minded owner and your vote will be counted even if you are absent.

You can give your proxy to anyone who will be present at the meeting of owners. Pick someone you trust to represent you. It is important to properly complete the proxy to ensure it is accepted at the meeting of owners.

Because proxies are so important to achieving a quorum, you may find us knocking on your door, calling on the phone, or even stopping you in the common areas

asking you to sign a proxy form. Without it, we can't do business, and eventually that affects you, the homeowner.

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**Reminder - ACH Payment for Quarterly Condo Assessments is Available**

Owners are now able to pay bills electronically and automatically from your own personal bank accounts to English Tower's bank, PNC. This streamlines payments, such that owners will not have to be reminded to pay condo dues, or worry about forgetting to pay their dues and incurring late fees. ACH authorization forms are available in the English Towers Office if you would like to take advantage of this service. Of course, payment may still be made by check.

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**Volunteerism**

Why not volunteer to serve on a Committee at English Towers this coming year? Volunteer (n.) c. 1600, "one who offers himself for military service" from Middle French *voluntaire*, "one who volunteers," also as an adjective, "voluntary," from Latin *voluntarius* "voluntary, of one's free will," as a plural noun "volunteers" (see voluntary). Non-military sense is first recorded 1630s. As an adjective from 1640s. Tennessee has been the *Volunteer State* since the Mexican War, when a call for 2,800 volunteers brought out 30,000 men. Okay, forget the military context in the French etymology above; Napoleon is gone and there is no conscription here in the U.S.A. and none at English Towers. But please consider being a volunteer.

---Greg Davis

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**Important Information About Storm Shutters**

We had two hurricane shutter repair/installation companies that were doing service in our building, East Coast

Shutters and Roll-Away Shutters. Roll-Away has gone out of business so we only have one storm shutter provider. Mr. Hobbs located another company, AA Awnings, who will provide service. They are based on the Eastern Shore of Virginia and come to Ocean City depending on the workload. East Coast Shutters notified Mr. Hobbs that our shutters are aging and sometimes replacement parts are no longer available. It is important to practice preventive maintenance in order to avoid costly replacement of your shutters.

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**Man's Best Friend**

It's hard not to be a dog lover: after all, mankind entered into a societal pact with them centuries ago. In exchange for food, our dogs will offer us unconditional affection, companionship, and play. In fact, did you know that dogs really want nothing more than to please their masters? Some dogs will roll over and play dead on command. Others will fetch your slippers and newspaper. Some canines have even been known to traverse incredible distances to be reunited with families who were lost in a move. However, one thing that our bower buddies are unable to do is clean up after themselves.

If you have a canine collaborator, please do pick up the droppings from your pup – remember that your pup doesn't have opposing thumbs with which to handle a pooper-scooper. Failure to do so is not only inconsiderate of your neighbors, or disconcerting to the landscapers, but can you imagine the embarrassment Fido would feel if it ever got out that it was his/her droppings that all his/her puppy pals were discovering out in the open like that?

Sensitivity: It's a dog thing.

---Russell Hobbs

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**ETCA Smoking Policy**

At the August 31, 2019 Board of Directors meeting, the Board discussed adding the limited common element balconies to our current smoking restrictions. Discussion was divided but the Board voted to recommend adopting this policy change. It was further decided to take this proposal to a vote at the October 26, 2019 Homeowner's Meeting.

At the October 26, 2019 Homeowner's Meeting, a quorum was established, discussion heard, and a vote taken. The majority voted in favor of banning smoking on balconies. Enforcement language will be forthcoming. Rental agencies have been notified that we are a smoking restricted building. Anyone renting their units should adjust listings to mention that smoking is not allowed on the balconies and to use our designated smoking area.

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**THANK YOU**

A big heartfelt thank you goes out to all those who contributed to the Employee Appreciation Fund. 105 of 120 units contributed! It was a pleasure to present checks to our staff on your behalf at a wonderful lunch at BJ's on the Water on December 13<sup>th</sup>. Thanks again for supporting our hardworking staff.

---Michele Leahy

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**OC LIFE**

**OC Calendars**

OC hard copy calendars are available! You can pick up your copy at the Convention Center, City Hall, or the Recreation Center at Northside Park. The calendar has listings of events, police numbers, fire department numbers, and Beach Patrol tips.

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**ETCA Contact References:**

Mr. Russ Hobbs, Building Mgr.  
(410) 299-1448 (cell)

Ms. Jenny Hysan, Administrative Asst.  
(410) 524-4196 (office)  
(410) 723-2238 (fax)

Mr. Bruce Farquhar, ETCA Board Pres.  
(703) 727-7504 (cell)

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**Current Board Members**

Bruce Farquhar, President (Unit 103)  
Tony DiMarco, Vice-President (Unit 101)  
Bernie Zycherman, Treasurer (Unit 307)  
Michele Leahy, Secretary (Unit 1107)  
John Bostwick (Unit 403)  
Gene Deems (Unit 1504)  
Sonny Nazemian (Units 1203/07)  
Ark Rozental (Unit 1007)  
Stu Young (Unit 703)

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# The King's English

## Useful Numbers

### Police / Fire / Ambulance 911

Atlantic General Hospital, Berlin MD .....	(410) 641-1100
Beach Patrol .....	(410) 250-0125 or (410) 289-7556
Coast Guard .....	(410) 289-7559
Marine Police .....	(410) 548-7070
State Police .....	(410) 641-3101

### Ocean City MD Important Phone Numbers – Municipal

Ocean City Municipal Airport .....	(410) 213-2471
Animal Control .....	(410) 723-6610
Beach Patrol, Worcester St. ....	(410) 289-7556
City Hall, 3rd St. & Baltimore Ave- .....	(410) 289-8221
Roland E Powell Convention Center, 40th St. ....	(410) 289-8311
Convention Center Box Office .....	(410) 289-8314
District Court, 65th St. ....	(410) 723-6658
Emergency Medical Services, Office .....	(410) 723-6616
Fire Department Headquarters, 15th .....	(410) 289-4346
Humane Society .....	(410) 213-0146
Ocean City Library .....	(410) 289-7297
Mayor/City Council, 3rd St .....	(410) 289-8221
MD State Job Service, Main St., Berlin .....	(410) 629-1445
Police Department, 65th St. ....	(410) 723-6610
Public Relations, 40th St. ....	(410) 289-2800
Recreation Complex, 126th St. ....	(410) 250-0125
Recycling Center, 65th St. ....	(410) 524-5356
Sanitation Department, Keyser Point RD .....	(410) 213-0500
Transfer Station, 65th St. ....	(410) 524-5356; (410) 524-0318
Transportation Department, 66th St. ....	(410) 723-1607
Visitor Information, 40th St .....	(410) 289-2800; (800) OC-OCEAN
Water Department, 65th St. ....	(410) 524-8388

### Ocean City MD Tourism

Worcester County Tourism .....	(800) 852-0335
Ocean City Tourism .....	(800) OC-OCEAN
Ticket Master: Toll Free .....	(800) 551-SEAT
Ticket Master: Baltimore .....	(410) 481-SEAT
Ticket Master: Washington, DC .....	(202) 432-SEAT

### More Ocean City MD Important Phone Numbers

Atlantic General Hospital .....	(410) 641-1100
Alcoholics Anonymous .....	(410) 546-8799
Auto Club (AAA) Mid-Atlantic, Salisbury .....	(410) 749-0303
Ocean City Chamber of Commerce, Rt- 50 .....	(410) 213-0552
Ocean City Convention & Visitors Bureau .....	(410) 289-8181
Ocean City Convention Center .....	(410) 289-8311
Ocean City Convention Center – Tickets .....	(410) 289-8314
OC Hotel/Motel/Restaurant Association .....	(410) 289-6733
Ocean City Library .....	(410) 289-7297
OC Life-Saving Station Museum .....	(410) 289-4991
US Post Office, 408 N- Philadelphia Ave- .....	(410) 289-7819
Senior Citizens Activity Center .....	(410) 289-0824
Weather .....	(410) 742-8400; (410) 548-9262
Western Union .....	(410) 524-5387; (410) 723-0111

### Ocean City MD Transportation Phone Numbers

Atlantic Taxi .....	(410) 289-1313
Carolina Trailways Buses .....	(410) 289-9307

### Ocean City MD Visitors Center

OC Visitors Center/Public Relations .....	(410) 289-2800
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