



THE HOUSE SPECIAL

Volume XXII, No.2

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February 2002



Board of Directors President, David Tilson

The most significant matters discussed at the Board meeting on January 31 were as follows:

Year-end Financial Results

The Treasurer reported that our expenses totaled about \$100,000 less than we had budgeted, and our income was over \$47,000 more than we had budgeted. Thus, we ended up with a surplus of almost \$148,000. After taxes, \$80,000 of this surplus will be transferred to reserves and \$63,000 to working capital in the FY 2002 budget.

Covenants Committee

The Covenants Committee has a new chair: Mr. Joseph Livingston, 814W. Mr. Livingston is a retired attorney whose professional career has been in several federal government agencies. He has been a member of the Hearings Subcommittee of the Covenants Committee. He and his wife moved to Skyline House in 1984. He is, in my opinion, exceptionally well qualified to serve as Chairman of the Covenants Committee. I hope that unit owners – especially those who are relatively recent residents here – will join this important committee and/or any of the other committees.

Crows

After obtaining all the necessary approvals from the Northern Virginia Community College, the Coca Cola plant and other neighboring properties, the USDA Wildlife Services began the crow

depopulation project on January 7, 2002. About 1500 crows ate the bait that night and by Tuesday night the large flock was already dispersing. They have been monitored since then, and it is clear that significant numbers have returned. A second “treatment” is scheduled for the nights of February 2 and February 3. Let’s hope this follow up treatment succeeds in getting the surviving birds to leave this area permanently.

Cable TV Survey

An ad hoc committee consisting of James Loome, Chairman; Larry Van Hoose; Sonya Livingston; Robert Orben, and Salem Omeish has been charged with developing and conducting a survey of unit owners to determine resident preferences on cable TV channels to be provided to us by Washington Cable. The committee has developed and mailed a survey form to all unit owners. Their report and recommendations to the Board probably will be completed in March. Since many new unit owners have moved to Skyline House since the last survey, and since a number of new cable channels have become available since the decisions were made on the channels we have had for the last several years, this opportunity to determine unit owners’ preferences should be welcomed by everyone.

Garage Door Replacements

The Board authorized Management to contract for replacement of the garage doors. It also authorized installation of a semaphore-type gate at the entrance to prevent the unfortunately too prevalent “tailgating” at the garage entrance. The gate is to be installed only after Management has

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LETTERS TO THE EDITOR

THE HOUSE SPECIAL welcomes brief comments from its readers. Limit your letters to 250 words or less and include your name and unit number. The Association Board reserves the right to refuse incorrect or improper statements.

Information for ***THE HOUSE SPECIAL*** may be sent by e-mail to the Editor, dropped off at the Management office or the reception desk.

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queried Skyline Square Management and has been assured that there are no serious drawbacks to this anti-tailgating system based on the experience with this system at Skyline Square.

Redecoration

Management reported that redecoration of the main lobby; delivery of the new lobby furniture, and installation of the galleries draperies should be completed in the next few weeks.

After completing research on the costs of new lighting to replace the large lighting fixtures in both galleries versus replacing the innards of the existing fixtures, the Board authorized purchase of replacement lighting throughout the first floor except for the lighting over the gallery windows. If, after the new lighting is installed, the galleries appear to be too dark, lighting over the gallery windows will be replaced.

Insurance

Unfortunately, the Association's liability insurance coverage has increased substantially in cost, and the deductible was raised to \$10,000 from its previous amount of \$2500. Efforts to find other insurers who would give us better coverage and a smaller deductible were unsuccessful. A letter to all unit owners explaining what has occurred and what unit owners are advised to do about their HO-6 unit owners policy has been sent out.



**General Manager
Gusbey Silva**

First Floor Lighting

The new light fixtures proposed by Clark Design Associates have been approved by the Board of Directors and will be installed in approximately six to eight weeks.

The East and West gallery window light fixtures have been removed in order to make way for the new draperies to be installed by the second week of February. Only after the new center light fixtures are installed in the galleries will we be able to determine if window lighting will be necessary.

Lobby Redecoration

The lobby redecoration project started on Wednesday, January 23, 2002, with the remodeling of the north side lobby wall and the wall above the reception desk. The next step is the replacement of the carpet scheduled for Monday, February 4th; installation of the new lobby drapery scheduled for Wednesday, February 6th, and new furniture replacement scheduled for Friday, February 8th.

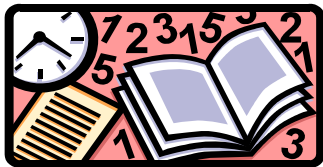
Insurance Deductible Increase

Due to several resident concerns about the notice posted for the change in the insurance deductible, a more detailed notice received from our broker was mailed on Thursday, January 31, 2002, to all unit owners. If you have any questions, please do not hesitate to contact the Association Insurance Broker at the telephone number included in the notice.

Building Security

In the past we have reminded our residents to follow the rules and regulations of Skyline House in regard to access to building: Solicitors are not permitted in the building; residents who are contacted by solicitors should notify the receptionist immediately. Residents shall not assist entry to the building by opening doors for any person not known to them.

We continue having problems with solicitors, distributing advertising material throughout the residential corridors after gaining entry assisted by a resident. Please remember that the security officer is patrolling the buildings, garage and parking areas from 3:00 p.m. to 7:00 a.m. Monday thru Friday. 24-hour security is only available on weekends and holidays.



EDITOR
Louise Albin

Did you know that our newsletters must be either eight or 12 pages? **I welcome information from residents that would be of interest to other residents.** Send it to me by e-mail; paper copy or a 3.5 floppy may be left in my box 903W at the Reception Desk. If I need to "fill space," I look for

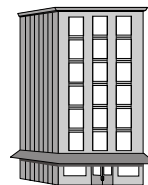
information from several sources that might be of interest to our residents.

ANNUAL BOARD OF DIRECTORS ELECTION

Nominations for the Board of Directors close on February 6, 2002.

Detailed information on the upcoming election, March 26, 2002, will be mailed to all residents and non-resident owners on February 20, 2002. Please read the information and be prepared to meet the candidates in the West Part Room on March 12, 2002, at 7:00 p.m.

To our non-resident owners, we would welcome you at the annual meeting. Our By-Laws require a quorum (as represented by proxies and registrants equivalent to no less than 25% of the total votes possible) before the annual meeting can commence. Therefore, it is most important that if you cannot be present that you return the required material being sent to you promptly. It must be received no later than March 25, 2002. It is important to us that we have the support of our non-resident owners.



**Physical Plant
And Operations Committee**
**George Beams
And Kurt Bedenbaugh**

The Committee met on January 10, 2002. The following subjects were discussed:

1. Management Report
Gusbey reported on four current projects
 - a. Wall repairs to garage exteriors and planter waterproofing:
Emergency repairs in 25 areas of outside garage walls were completed in November 2001 by the A1 Chavies Construction Company. Specifications are being written for further wall repairs and for the planter waterproofing, with a pre-bid meeting set and bids due by January 31, 2002.
 - b. Crow Depopulation Project:
At the request of the Board, Gusbey checked with our Mason District County office, our Congressman, Tom Davis, and the U.S. Department of Agriculture. After securing

the approval of NVCC, Coca-Cola, and neighboring properties, three areas of NVCC were baited, and Dage Blixt, District Supervisor, Wildlife Services, USDA declared the project a success, in that the birds were dispersing and carcasses were being found as far away as Burke. Skyline House pays part of the cost of \$4,300 in the amount of \$1,900.

c. Garage Doors

Due to the problems we've had with the old doors, and the expense of repairs, Management looked into replacement possibilities, and the Committee received the bid of Metropolitan Rolling Door for \$44,533 plus \$7,800 for a gate arm, which is currently used at Skyline Square. The costs are within the budgeted amount for this year.

d. Pool Management Service

Gusbey presented four proposals and recommended that we continue with Sunset Pools, last year's Management company, the lowest bidder at \$24,900. Pool user and Board Member, Carol Cataldo, pointed out that the proposal did not specify hours or pay for the guards, nor did it list the specific cleaning duties the guards would have. Some complaints about last year's service included the fact that the guards arrived 15 minutes before pool opening, when at least ½ hour is needed to prepare for the opening. The pool was also left unguarded when the single lifeguard went to lunch. The Committee recommended to the Board that Sunset Pools receive the contract after clarification of hours, salaries of the lifeguards, and pool cleaning duties.

2. Other Items Discussed

- a. Our contract with H₂O expires soon, and Management suggests we abandon this option and do the work ourselves, which residents have found to be more satisfactory than the company's work.
- b. A resident reported a sewage odor occurring periodically near a manhole on the Plaza side of the East building. Gusbey will have it checked out.
- c. Problems with the elevators keep occurring; Gusbey has a Monday meeting scheduled with the Delta people. She expects a

diminution of problems once the new equipment arrives (one-two months). Our current equipment is at the end of its life.



**Financial Management
Committee
Betty Weber, Chair**

The Finance Committee met on January 15, 2002 with 9 of the 11 members present.

Topics addressed included:

- Review of November financials (FMC did not meet in December)
- Sub-committee reports
- Review of two proposed expenditures
- The 2001 Audit

The Committee reviewed and concurred with two proposed contract awards recommended by the PPOC. Contracts included:

- Contract for Pool Management Service for 2002 in the amount of \$24,900.
- Contract for the garage door replacement in the amount of \$52,333.

A comparison of the CY2001 expenditures with the CY 2001 budget is provided in Table 1.

Table 1: Income vs. Operating Expenditures

Account	CY 2001 Budget	CY 2001 Actual
Payroll	\$ 868,752	\$ 829,923
Admin. Exp.	194,572	146,277
Utilities	423,000	416,529
Maintenance	103,000	99,250
Supplies	76,800	80,947
Contracts	306,350	295,598
<i>Total Expenses</i>	<i>1,972,474</i>	<i>1,868,524</i>
Reserve		
Contributions	1,028,366	1,028,366
Taxes	2,200	10,538
Inc. Required	\$3,003,040	\$ 2,907,428

Our operating expenses have been held in check by Management's aggressive control of costs, largely through negotiations with vendors and contractors.

For the year ending December 31, 2001, we had an income in excess of budget of approximately \$47,000. Our total operating expenses, before taxes, were under budget by approximately \$103,000 giving us a total net operating income of nearly \$150,000. (NOTE: The expenses in Table 1 are for Association operating activities only. Reserve and consultant expenditures are paid out of the reserve accounts.)

As shown in Table 1, \$1,028,366 of Association income was deposited into the reserve account. Table 2 below itemizes expenditures from the Reserve account for 2001.

Table 2: 2001 Reserve Expenses

Action	Actual Cost
Asphalt Resurface & Reseal	\$ 12,254
Balcony Seal Coat	335,838
Façade Maintenance	7,021
Security Re-key	14,457
Heat Exchangers	2,406
Switch Gear Maintenance	10,800
Garage Exterior	13,600
Carpet, Corridors	25,000
Lobby Furniture	43,837
Pumps	2,103
Duct Heaters	27,500
Planters	2,100
Elevator Overhaul	171,073
Hydraulic Elevator	62,624
Security Camera	117
Pool	3,397
Computer	2,715
Consulting Fees	49,668
2001 Total Repairs and Replacements.	\$ 786,510

For the year ending December 31, 2001, the Reserve Account balance stands at \$1,162,478. This is an increase of nearly \$287,000 over the ending balance of December 31, 2000. (This increase includes approximately \$45,000 of net income that was transferred from the operating budget into the reserve account at the end of the budget year 2000.)

The next FMC meeting will be held on February 19th at 7:00 p.m. in the WCR.

Security, Fire and Safety Committee

Jack Herzig, Chairman

At the January 9th Security, Fire and Safety Committee meeting, the practices and procedures of our security force were discussed in considerable detail. Mr. Darryl Hall explained that, effective September 2001, we entered into a contract with "Unlimited Security," the company providing our security personnel, and the rate we are paying is the same as that paid to its predecessor, the now notorious Argenbright Security. That company had been under contract to provide security services for some airports until it was found that it was allegedly hiring former felons, illegal aliens, not just foreign aliens, failing to provide adequate training and several other lapses of contracts.

In response to a question, Mr. Hall stated that our contract now in force runs from January 2002 through December 2002 as a result of an amendment to the initial contract that ran for only four months. Discussed was the schedule of hours during which we provide guard services about which some residents are not aware. Weekday services are from 3:00 p.m. through 7:00 a.m. and also from 7:00 a.m. to 3:00 p.m. on Saturdays, Sundays and holidays, thereby providing complete guard service from 3:00 p.m. Friday through 7:00 a.m. Monday on non-holiday weekends. Guards are provided with radios that are on the Skyline radio frequency in communication with the reception desk and have functioned well.

The guards' general security duties include patrolling all floors in both East and West buildings; checking exits, stairwells, loading and disposal room areas as well as the garages; patrolling outdoor parking spaces for illegally parked vehicles at least once per shift and at about 4:00 a.m. daily; responding to complaints of violations; reporting vehicles entering the garage without Skyline decals; and providing security when parties are held in our party rooms. In addition, the guard monitors the unloading of the few busses that are now the only ones permitted into the fountain area: those carrying small children and handicapped students.



The “golf” cart that provides the guards mobility is still not available from Unlimited Security, thereby limiting the security measure promised as of last September. Although it is parked on Skyline property, it is not operable as of January 20th.

Our security guard, Ervin, gave us some pointers and answered a number of questions. Among these was the need for the guard to have expedited access to the elevators in case of emergency, which he and Mr. Hall solved on the spot by insuring that the guards have the emergency elevator control key. Also reported was that the trees and bushes behind the buildings should be trimmed, which Mr. Hall promised would be done, and the problem posed by the newspaper delivery services when they block the service elevators so as to get rapid access to the floors while making their early morning (3:00-5:00 a.m.) deliveries. Mr. Hall is also to convey our concerns about this practice and will, along with Ervin, correct this practice.

As many of us know, Ervin has become an institution of his own through his relationship to the children who live here, no matter what their ages. We owe him our appreciation and gratitude.

Several members of our Neighborhood Watch, who are also committee members, reported on security matters that they had noted. Mr. Roberts suggested that the combination lock on the bicycle room be replaced by the same type of lock as used on our outside doors since the combination type lock is too easily compromised. The committee made such a motion for Management to act on.

The general opinion was that the speed discouraging devices placed in the garage were having a positive effect but that another location should also be covered. Mr. Hall agreed and mentioned that other such devices are to be placed opposite the west loading dock where vehicles exit into the traffic coming up the hill after leaving the garage some of which are reported to have exceeded the 15 MPH limit. The portable warning sign is also reported to have a positive effect on reducing garage speeding.

Vehicles parked in the garage without being registered at the Management office present a potential security and safety threat. Management and our security force will soon implement a corrective and awareness drive to address this matter.

None of those present had had time to read the previous month's report of this committee in the current House Special.



Neighborhood Watch Judith York, Coordinator

In its third month, the Neighborhood Watch Program continues to go well. Our volunteers and associates walk around the property monitoring the interior common areas, garage, and outside parking lots on a regular basis. Management is notified of security deficiencies and is conscientious in correcting these deficiencies.

Incidents reported by our volunteers include:

1. Exterior and interior common area doors found propped open/left ajar on numerous occasions. You can help keep our property secure by ensuring doors are secure as you enter/leave the building and/or storage areas.
2. Penthouse level facilities found unlocked with lights on. If you use these facilities, please turn off the lights and make sure the doors are locked as you leave.
3. Broken locks, burned out lights in stairwells, and loose or missing stripping on steps in stairwells reported to Management for repair.
4. Trash rooms found to have boxes and trash left next to the trash chute. Please remember to place all bagged and tied trash in the chute, take recycle newspapers, glass and plastics, and all oversized boxes to the loading dock area.

NWG Training:

On January 24, 2002, our 3rd training session for Neighborhood Watch Group volunteers was held. Skyline House would like to thank all of its

Neighborhood Watch Group members for their volunteerism.



Recreation Committee
Tony DiSalvo
Chairman

It seems that a good number of Skyline House residents did a lot of partying over the holidays. The Post Holiday Party was missing a lot of the regular attendees. Hope we see you in February.

The Italian Night Dinner is scheduled for Tuesday, February 12, East Party Room. Look for the flyer on the bulletin board. Reservation forms available at the front desk. You must have a paid reservation and, as usual, it will be limited to 24 persons – Skyline Residents only. We are usually **SOLD OUT** long before the deadline for reservations.

Any resident who has not attended the monthly TGIF, make this your first; come meet your neighbors, and to make it easier, you are requested **NOT** to bring a plate of hors d'oeuvres, just your own liquid refreshment.



Good Neighbor Committee
Co-Chairs

Toska Prather 703-379-7849
Virginia Wallace 703-671-7648

Good Neighbors for February 2002

Sonya Livingston 703-931-6923
Fran Stamm 703-998-8221

The Good Neighbors are available to assist all residents who are in need of temporary help due to illness or emergency. We need new members. Please call one of the co-chairs and join us.

ARTICLES FROM THE EDITOR

Northern Virginia Community College
Alexandria Campus

Black History Month Celebration

On Wednesday, February 6, 2002, from 2-3 p.m., in the Bisdorf Building, Room 131/132, Eric Holder, former deputy attorney general, will give a talk on “The Need to Study Black History.” This event is free.

Mr. Holder was the first African-American to serve as deputy attorney general of the U.S. (appointed by President Clinton in 1997), supervising all of the Department of Justice’s litigating, enforcement, and administrative components in both civil and criminal matters. He briefly served under President Bush as acting attorney general, before joining the law firm of Covington & Burling as a partner.

Contact: Keith Wynn, 703-845-6207 or 703-845-6301, email: ewynn@nvcc.vccs.edu.

On Friday, February 15, 2002, 7:30-9:00 p.m., at the **Schlesinger Center Forum**, the **U.S. Army Blues Jazz Ensemble** will perform with special guest artist James Moody for a special “Tribute to Black History Month.” The event is free of charge but tickets are required. **Please call the U.S. Army Band at 703-696-3399** for additional information. Refreshments will be available following the concert.

On Monday, February 25, 2002, 2:00 p.m., at the **Schlesinger Center**, **The Verdehr Trio** will perform. The Verdehr Trio has played all over the world – from Australia to the Orient, from Central and South America to fourteen countries in Europe and throughout the United States. The Alexandria Campus Honors Program, directed by Robert Brunner, offers this program.

Are you interested in Art and Art History?

Sorbonne-trained art historian Maryse Pailla conducts guided museum visits for four Saturday sessions, from March 9 through April 6 (no class on March 30), from 10:00 a.m. to 1:00 p.m., meet at the museums. Maryse’s love and knowledge of French art gets a strenuous workout in French Art in Washington’s Major Museums. This is a chance for you to walk through the National Gallery, the Phillips Collection and the Hirshhorn

Museum/Sculpture Garden with an experienced expert guide. Starting in the 12th century, walk through the ages and periods of French art in these unusually rich collections.

The course covers not just the works themselves but will also guide you through the early steps of building a personal method to approach both well-known and unfamiliar works of art. Maryse's focus is on how artists see their subjects, what they're trying to communicate in their painting and on the ways those artistic realities have influenced our own vision of the world around us.

This is an ideal course for veteran museum-goers who want to see their favorite works in a new light and for beginners searching for a way to make sense out of everything they're seeing. You'll learn as much about "why this painting" as you will about "what's this painting."

I took this course two years ago and found it very interesting. It changed the way I looked at art. Call Northern Virginia Community College for more information. Cost is \$85.00.

From the December 2001 issue of the Quorum, a Community Associations Institute Washington Metropolitan Chapter Magazine, comes the following article:

"The Prudent Man Rule & Fiduciary Standards – Keeping Investments of Association Funds Lawful."

Virginia

By authority of the Virginia Condominium Act, Section 55-79.39, et seq. of the Code or the Virginia Property Owners' Association Act, Section 55-508, et seq. of the Code as applicable, unless otherwise limited by the Association's governing documents, the board of directors of an association has the authority to manage the affairs of the association, which includes the investment of association funds. The Code contains some specific guidelines for fiduciaries regarding investments. The standard of care regarding the investment of funds is defined by Section 26-45.1.A. of the Code, which provides the following:

A fiduciary, whether individual or corporate, shall exercise the judgment of care skill, prudence and diligence under the circumstances prevailing from time to time, (including, but not limited to, general economic conditions, anticipated tax consequences, the duties of the fiduciary and the interests of all beneficiaries) that a prudent person familiar with such matters and acting in his own behalf would exercise under the circumstances in order to accomplish the purposes set forth in the controlling document.

...Section 26-40-.01 of the Virginia Code provides a list of investments that are conclusively presumed to be lawful and prudent which includes:

1. Obligations of the Commonwealth, its agencies and political subdivisions. – The following obligations:

- a. Bonds, notes and other evidences of indebtedness of the Commonwealth, and securities unconditionally guaranteed as to the payment of principal and interest by the Commonwealth;
- b. Revenue bonds, revenue notes or other evidences of revenue indebtedness issued by agencies or authorities of the Commonwealth upon which there is no default; and
- c. Bonds, notes and other evidence of indebtedness of any county, city, town, district, authority or other public body in the Commonwealth upon which there is no default provided that such bonds, notes and other evidence of indebtedness are (i) direct legal obligations of the public body, for the payment of which the public body has pledged its full faith and credit and unlimited taxing power, or (ii) unconditionally guaranteed as to the payment of principal and interest by the public body.

In every case referred to in subsection B 1, such bonds, notes or other evidences of indebtedness shall be rated in one of the two highest rating categories of at least one national rating service and not rated in a category lower than the two highest rating categories of any national rating service. Determination of an obligation's rating in one of the two highest rating categories shall be made without

regard to any refinement or graduation of such rating category by numerical or other modifier. In addition, the remaining maturity of such bonds, notes or other evidences of indebtedness shall not be greater than five years.

3. Obligations of the United States – Bonds, notes, and other obligations of the United States, and securities unconditionally guaranteed as to the payment of principal and interest by the United States with a remaining maturity not greater than five years, except in the case of savings bonds, which may have a longer maturity. The obligations enumerated in this subdivision may be held directly or in the form of repurchase agreements collateralized by such obligations in the form of securities of any open-end or closed-end Management type investment company or investment trust registered under the Investment Company Act of 1940, provided that the portfolio of such investment 26-40-.01 of the Code.

The types of investments listed generally meet the criteria of being unconditionally guaranteed as to the payment of principal and interest. If fiduciaries invest in the funds listed, they will be conclusively presumed to have been prudent.

Although association officers and directors would not be restricted to the investments on this list by state law, the law provides a safe and thorough parameter for investments made on behalf of the association. Other investments made would be subject to the business judgment rule and the reasonableness of the investments made on behalf of the association. Other investments made would be subject to the business judgment rule and the reasonableness of the investment would have to be proven to avoid an action for damages in the event of a loss.

In conclusion, there is no bright line test of what constitutes an appropriate investment consistent with the fiduciary duties of an officer or director other than the statutory guidelines above. ...A good rule of thumb for prudent investing consistent with the fiduciary obligations of directors and officers of community associations where there are no restrictions on investing in the governing documents

is to invest in instruments where the principal is fully guaranteed or insured so that there is no risk of loss of the principal that may be needed to perform necessary repair or replacement work.

TERROR and Community Association Insurance

In the wake of the terrorist attacks in America on September 11, much has changed in the world, including the insurance industry. Shock waves are rippling throughout the global industry, and losses from the incident will cost insurers an estimated \$40 to \$70 billion. (In past large catastrophe losses, early industry estimates have typically proved to be too low.) By comparison, Hurricane Andrew, previously the worst disaster in American history, cost the insurance industry \$19 billion.

What effect will these attacks and possible future attacks have on community association insurance? This is a huge question without a definitive answer at this point. While the ultimate impact is uncertain, market analysts are forecasting a broad range of what to expect with premium increases anywhere from 30 percent to 300 percent.

Market relationships, line of business, risk evaluation and control, brokerage expertise, and reinsurance costs and capacities will undoubtedly play significant roles in determining whether premium increases are on the low or high side of the current forecast. In any event, it is relatively certain that community associations will feel the impact of these terrorist acts to a degree yet to be determined and should budget for higher premium levels and deductible expenses.

What was happening in the insurance industry before the attacks?

Prior to September 11, the insurance market place was going through a fundamental change that was causing community associations to pay more for insurance. Insurance companies are not non-profit organizations – they must make money, either by investment income or underwriting profit, to remain financially viable. With return on investments continuing to diminish, combined with increased expenses and adverse loss experience, insurance companies have been forced to focus on underwriting profit.

Until September 11, the property and casualty insurance industry continued the expected transition to a hard market in a predictable fashion. This was characterized by a diminishing number of companies offering coverage for multi family

residential buildings, including community associations, and those continuing to provide coverage tightening underwriting guidelines and increasing pricing and deductible levels.

What is happening in the industry now?

The commercial insurance industry is clearly one that will never be the same. It has been forced to reexamine the way it analyzes risk.

Prior to September 11, insurers and reinsurers typically did not consider terrorism as a part of their underwriting process. Since the essence of insurance is providing coverage for a known risk, the uncertainty inherent in terrorist acts makes insuring against them nearly impossible. Models to price the risk with confidence simply are not available, and the company that makes the wrong guess would be ruined.

The bottom line of this uncertainty will be higher reinsurance costs and likely coverage exclusions and limitations specific to acts of terrorism.

Community associations in general, and especially those with significant property values, should expect to feel the impact of these terrorist acts and budget for higher insurance premiums and increased deductible expenses.

What's the bottom line?

In times of uncertainty, community association board members and managers should carefully consider the advice of the insurance agent and/or company with which they work. The professional insurance agent can provide risk Management advice to help plan for premium and/or deductible changes and suggest the best way to deal with current events.

There is more information in the December 2001 Quorum; I selected only those portions that I felt would explain a little further on why residents need to increase their homeowners insurance. If anyone wants to read these complete articles, I will be happy to make them available to you.

Before David Kafka passed away, he gave me the following article from The Pouch, June/July 2001. Unfortunately, there was not enough room in an earlier newsletter to publish it.

How to Survive a Heart Attack When Alone

I thought this was worth passing on. Let's say it's 6:15 p.m. and you're driving home (alone, of course) after an unusually hard day on the job. You're really tired, upset and frustrated. Suddenly you start experiencing severe pain in your chest that starts to radiate out into your arm and up into your jaw. You are only about five miles from the hospital nearest your home, unfortunately you don't know if you'll be able to make it that far. What can you do? You've been trained in CPR, but the guy that taught the course neglected to tell you how to perform it on yourself.

Since many people are alone when they suffer a heart attack, this article seemed in order. Without help, the person whose heart stops beating properly and who begins to feel faint, has only about 10 seconds left before losing consciousness.

However, these victims can help themselves by coughing repeatedly and very vigorously. A deep breath should be taken before each cough, and the cough must be deep and prolonged, as when producing sputum from deep inside the chest. A breath and a cough must be repeated about every two seconds – without letup – until help arrives, or until the heart is to be beating normally again.

Deep breaths give oxygen into the lungs, and coughing movements squeeze the heart and keep the blood circulating. The squeezing pressure on the heart also helps it regain normal rhythm. In this way, heart attack victims can get to a hospital. Tell as many other people as possible about this, it could save their lives.

On The Light Side

A little boy was attending his first wedding. After the service, his cousin asked him, "How many women can a man marry?"

"Sixteen," the boy responded. His cousin was amazed that he had an answer so quickly. "How do you know that?" "Easy," the little boy said, "All you have to do is add it up, like the Bishop said, "4 better, 4 worse, 4 richer, 4 poorer."

SPECIAL EVENTS AT SKYLINE HOUSE February 2002

SUN	MON	TUE	WED	THU	FRI	SAT
					1 TGIF 6:30 P.M. ECR	2
3	4 LIBRARY OPEN 7:00-8:00 FCR	5	6	7	8	9
10	11 LIBRARY OPEN 7:00-8:00 FCR	12	13 RECREATION 7:00 P.M. WCR	14 PPOC 7:00 P.M. WCR	15	16
17	18 Presidents' Day LIBRARY CLOSED	19 FIN MGT 7:00 P.M. WCR	20	21 BOARD 7:00 P.M. WCR	22	23
24	25 LIBRARY OPEN 7:00-8:00 FCR	26 COV HEARING 7:30 P.M. WCR	27	28		

**Skyline House Unit Owners' Association, Inc.,
3711 South George Mason Drive
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