



The

House Special

VOLUME XIV

NOVEMBER 1994

NO. 11

THE PRESIDENT'S REPORT

David Tilson, President

There was no Board meeting in October, and it was a relatively quiet month for news.

Redecorating

During the month, there was an opportunity for all unit owners to examine and compare three professional designs that were beautifully displayed in the management offices. At close of business on October 31, the preference ballots will be due in and will be counted and tabulated immediately with the aid of two unit owners who volunteered (at the Town Meeting on October 24) to help management with the task. The Ad Hoc Decorating Committee, Chaired by Dick Noonan selected three designs from a total of six designs prepared by the two designers the committee has selected. At the Town Meeting it seemed clear that most of the unit owners were pleased with the choices, any one of which would be appropriate for our buildings.

The Committee will be guided by the results of the unit owners preference poll in arriving at their recommendations to the Board as to which of the three designs should be selected.

The cost of redecorating the residential corridors (except for the first floor) of both buildings will come to a total of about \$500,000. The cost estimates for the three designs differ from one another by about 1%, so that cost is not really a consideration in making the choice.

The Financial Management Committee, together with Management and the Treasurer, have studied our reserve accounts and have concluded that sufficient funds are available in the appropriate reserve accounts to cover this cost. They therefore will recommend to the Board at the November 17 Board meeting, that whichever plan is recommended by the Decorating Committee it be implemented in both buildings as soon as possible.

Since an order for over 9000 square yards of carpeting normally takes 2-3 months for manufacture and delivery, installation of the carpeting probably can not begin until late January or February. But painting and papering will probably start in December, assuming that the Board approves the recommendations of the Ad Hoc Decorating Committee and of the Financial Management Committee on November 17.

Budget

The proposed 1995 operating budget for Skyline House will require a 4% increase in condominium fees. A summary of the budget was presented to the unit owners at the October 24 Town Meeting, but the proposal evidently was considered reasonable by most of those present because there was relatively little discussion. Copies of the budget are available from Management.

**Vote for the Candidate
of your Choice
on November 8**



The House Special

Editor: Law Henderson

Advertising: Skyline House
Business Office
(703) 578-4855

Copy Due Date: 20th of the month
preceding issue date

Published: Monthly

LETTERS TO THE EDITOR: *The House Special* welcomes brief comments from its readers. Please limit your letters to 250 words and include your name and Unit Number. The Association Board reserves the right to refuse incorrect or improper statements.

ADVERTISING: A rate card, showing the costs and sizes, is available from the Business Office. If there are services and/or tradespeople with whom you have dealt, let the Business Office, 578-4855, know so that we may pursue them as advertisers. The appearance of advertisements in *the House Special* does not constitute endorsement by the Association.

PUBLISHED BY: SKYLINE HOUSE UNIT OWNERS' ASSOCIATION, INC., 3711 South George Mason Drive, Falls Church, VA 22041-3713, (703) 578-4855.

PRINTED BY: Curry Printing and Copy Center
Alexandria, VA

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LETTERS TO THE EDITOR

Dear Neighbors:

October 7, 1994

In the October 1994 issue of *the House Special* The General Manager reported that "A resident or other authorized person of the unit must be present to receive all deliveries, etc." This is contrary to policy that has been in effect since I bought at Skyline House in 1980. One of the conveniences of living here was leaving a key and admit slip for deliveries.

I find this "new" policy to be both capricious and terribly inconveniencing. As neighbors, please join me in expressing your chagrin at this decision.

G. Mercer Stowers, Jr.
607 W

(Read a response to this letter on the following page.)

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DELIVERY PROCEDURE CLARIFICATION

In response to last month's article outlining the "delivery procedure" a letter was received characterizing the procedure as both "capricious and terribly inconveniencing". It is in protest to the following section:

"A RESIDENT OR OTHER AUTHORIZED PERSON OF THE UNIT MUST BE PRESENT TO RECEIVE ALL DELIVERIES, ETC. "

As in all rules there are special exceptions and this procedure does provide them. For example in the case of sickness, physical infirmity(s) or special situations, that periodically, not regularly, occur management will continue as it always has to attempt to accommodate any resident. However, this special handling should be arranged in advance and in writing. If you wish any person(s) delivery or otherwise to be allowed admittance to your unit during your absence using entrances other

than the Main Lobby (these other entrances including calling the freight elevator require a common area key and/or a garage card, etc) you must provide an admit slip accompanied by your unit key, a common area security key along with possibly a garage card to the front desk. As always all risks are assumed by the unit owner. Note: If there is no need for access through entrances other than the Main Lobby Door no common area key or garage card is needed. If you wish to have the elevator reserved this special key information should be noted on the delivery form so that all employees involved in the procedure are similarly informed. The front desk still accepts, and stores at the front desk, small parcels addressed to a registered Skyline House Unit Resident. Parcels addressed to a business are contrary to zoning regulations and may be rejected if addressed as such. The purpose of this form is not to inconvenience anyone. It is to recognize the changing nature of our planet and to protect ourselves. This procedure is not appreciably different than it was in January 1981 when I became an owner/resident. It is just outlined more thoroughly.



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monthly charge to our interest bearing Premium Checking to Relationship Checking that rewards you for other account balances. To open your checking account, stop by the Citizens Bank Skyline branch today. And if you're running on empty, use your MOST card to fill up.

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MANAGEMENT REPORT**○ NOTICE**

A letter has been sent to all unit owners providing information on the automatic transfer option of **AUTOMATICALLY** deducting your monthly payment of your condominium fee from your bank account. Please return the completed form along with a blank voided check to the accounting office by November 21st. Testing will be done in December with ACTUAL deductions starting with the January 1995 payment.

○ RULE REMINDERS**RULE 16 DECORATIONS**

A. Seasonal decorations are permitted on unit doors and balconies during the period December 1st - January 15th.

B. For other special occasions, decorations of any kind, including lighting, are not permitted except by application to and permission from Management.

RULE 17 STORAGE ROOMS

A. Any Unit Owner/Resident, at his or her own risk and without liability or responsibility on the part of the Association, may use the assigned storage space for the storage of luggage, tires and other items, (consistent with Rule 20 B, Fire Safety) thereby accepting any risk from fire, flood, vandalism or theft.

B. Any items left outside the confines of the assigned storage bin will be considered abandoned and will be disposed of by Management.

The Fairfax County Police have started enforcing the Fire Lane Laws in the County approved fire lanes at Skyline House. Several tickets have already been given out. The fire lanes are the curbs painted with yellow paint throughout the complex.

○ LOST & FOUND

Remember LOST & FOUND is at the front desk.

○ NEIGHBORHOOD WATCH

The NEIGHBORHOOD WATCH is now in effect. Several teams of concerned residents are walking the complex at least once a month for an hour each tour. Most teams are walking an hour a WEEK and some EVERY DAY. We still need many more teams to fulfill the requirements for a fully functioning WATCH program. Join up today. You can get a sign up form from me or notify the office and we will get one to you pronto. Let's keep this watch growing. The holiday season is swiftly approaching and remember thieves holiday shop too, they just do it a little differently than most of us. Each patrol consists of a minimum of two residents wearing a Neighborhood Watch identification. Their duty is to **OBSERVE & REPORT** not to confront. They are provided with a radio on Skyline House's emergency network. Please drop by the management office and sign up for the program. Patrols are now being formed....

We also provide etching tools to any registered resident so that they may etch their VAOL# (Virginia Operators License Number) on their equipment such as TVs, Stereos, VCRs etc... In case of theft when items are found it is the first thing trained Police Officers look for. Several cases have been solved and property returned to its owner because of this. Your Operators License number should be preceded by the letters "VAOL". Come and join the Watch.

○ INSURANCE

Elsewhere in this Newsletter, please read the article written by Mr. Steve Dickerson, Senior Vice President of Morgan & Cheves, concerning condominium insurance. Mr. Dickerson, who is our assigned representative from Morgan & Cheves, Skyline Houses's Insurance Broker, writes in regard to Skyline House's Master Policy. "Accordingly, subject to the \$1,000 per occurrence deductible the master policy property coverage does extend within individual units to fixtures, appliances, wall and floor coverings and cabinetry. Any like, kind and quality replacements of the aforementioned to that conveyed by the developer to the original owner are also covered. However any unit improvements, betterment, additions or alterations made subsequent

to conveyance are personal insurance responsibilities as these are not covered by the master policy".

- Most owners, and the association recommends it, have insurance supplementing the master policy. This policy is offered by most insurance companies including those represented by Morgan & Cheves and is commonly referred to as a "HO6" for owners and as a "HO4" for non-owner residents. The following is a section of the By-Laws as pertains to insurance.

Units Owners' Duty to Maintain.

- (a) Except for maintenance requirements herein imposed upon the Association, if any, the Owner of any Unit shall, at his own expense, maintain the interior of his Unit and any and all equipment, appliances or fixtures therein situate, and its other appurtenances [including, without limitation, any balcony, deck, terrace or patio appurtenant to such Unit and designated on the Record Plat as a Limited Common Element reserved for exclusive use by the Owner of a particular Unit], in good order, condition and repair, free and clear of ice and snow, and in such clean and sanitary condition as may at any time be necessary to maintain the good appearance of his Unit and shall, at his own expense, maintain, repair or replace any plumbing and electrical fixtures, outlets and receptacles, lighting fixtures, refrigerators, freezers, dishwashers, clothes washers, clothes dryers, disposals, ranges, range hoods, and/or other equipment that may be in or appurtenant to such Unit.

- (b) The Owner of any Unit shall, at his own expense,

clean and maintain both of the surfaces of all windows of the Unit and shall, at his own expense, clean and maintain both of the surfaces of all entry doors of the Unit, including both of the surfaces of any door leading to any balcony, deck, terrace or patio appurtenant to such Unit and designated on the Record Plat as a Limited Common Element reserved for exclusive use by the Owner of a particular Unit except that the painting of the exterior of all Unit entry doors or Unit balcony, deck, terrace or patio doors shall be the responsibility of the Association, and the Unit Owners are prohibited from painting or otherwise altering the finishes thereon.

- (c) Any Unit Owner permitted by the Board of Directors to use a specific portion of the Common Elements for storage is responsible for the maintenance and care of such portion and shall use such portion in a safe and sanitary manner.

- (d) In addition to the foregoing, each Unit Owner shall be responsible for all damage to any other Units or to the Common Elements resulting from his failure to make any of the repairs required by this Section 3 of ARTICLE VIII of these By-Laws and shall also be responsible for all damage thereto caused or permitted by his negligence, misuse or neglect.

Exhibit D to Declaration

THIS ARTICLE IS IMPORTANT AS IT AFFECTS ALL OF US HERE AT SKYLINE HOUSE. IF YOU HAVE ANY QUESTIONS WE WILL BE GLAD TO ANSWER THEM OR RESEARCH ANY QUESTIONS WE MAY BE UNABLE TO ANSWER.

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THE GOOD NEIGHBOR GROUP

Co-Chairs Irene Wolgamot 998-1715
Geraldine Naveau 931-4643

The Volunteer Good Neighbors for November are:

SKYLINE HOUSE GOOD NEIGHBORS

November 1994

Virginia Wallace 671-7648
Toska Prather 379-7849

The Good Neighbors wish all residents a
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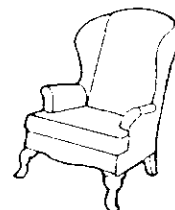
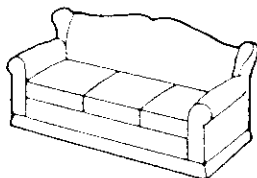
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FINANCIAL MANAGEMENT COMMITTEE

Bill Miller, Chair

At a special committee meeting on October 20, 1994 the committee met to review the final draft of the Association's proposed 1995 budget. The final portion of the budget to be reviewed was the reserve funds. The final reserve funding for 1995 was a coordinated effort between Ed Bisgyer (the Committee's Reserve Fund Representative), the General Manager and the Association Treasurer. The full committee approved the recommended reserve funding as submitted. Also approved was the final

draft of the 1995 proposed Association budget for submission to the Board of Directors.

The approved budget was scheduled for presentation to the Unit Owners at the Town Meeting on October 24, 1994. The budget is scheduled for review and approval at the board meeting on November 17, 1994.

The next meeting of the Financial Management Committee has been changed from November 17, 1994 to Tuesday, November 15, 1994 at 7:00 pm in the West Card Room. The major item for discussion will be late fees.

Gladys Ponce-Manrique Realtor

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FLEA MARKET

**THURSDAY
NOVEMBER 17, 1994**

**7:00 TO 9:00 PM
EAST PARTY ROOM**

ALL RESIDENTS INVITED

**PRESENTED BY
YOUR SKYLINE HOUSE
RECREATION COMMITTEE**

RECREATION COMMITTEE— **Tony Disalvo & Dave Harvey, Co-Chairs**

The committee met in September for a short meeting to discuss the upcoming Covered Dish dinner and future events.

A Flea Market is scheduled for Thursday, November 17 in the East Party Room. This is a good time to rid yourself of those heirlooms which are taking up space. Selling will be **RESTRICTED** to Skyline House residents. Call Tony at 824-1958 to reserve one table or if you have questions. The doors will open at 6:30 p.m. for those who have reserved a table for selling. You are, of course, welcome to bring your own table as the number of tables is limited. Just let Tony know.

The doors will open for selling at 7:00 p.m. until 9:00 p.m.

If you are a new resident who has not attended the monthly TGIF, make November 4th your first and meet your neighbors. YOU are more than welcome and just to make it easier, you are requested **NOT** to bring a **plate of hors d'oeuvres**, just your own liquid refreshment.

The November TGIF will be Friday the 4th in the East Party Room, at 6:30 p.m.

The next committee meeting will be Wednesday, November 9, in the East Card Room at 7:30 pm. Why not join us?

HOLIDAY PARTY, SATURDAY, DECEMBER 10

FUTURE ACTIVITIES

TGIF	Fri Nov 4	EPR	6:30 pm
Rec Com	Wed Nov 9	ECR	7:30 pm
Flea Market	Thu Nov 17	EPR	7:00 pm
Rec Com	Wed Dec 7	WCR	7:30 pm

MORGAN & CHEVES

Master Policy and Personal Insurance: Must You Have Both?

There is a great deal of confusion concerning insurance coverage provided to community associations as part of various Master policies. Individuals who reside in a condominium or cooperative may assume they and their possessions are covered against loss by the community association's Master Policy. Usually, this is not the case. While it is incumbent upon a community association to provide insurance coverage against typical hazards and perils that might impact on an individual owner of a residence, this coverage does not usually extend to personal property.

In this issue, we would like to explain the intricacies of community association Master insurance policy coverage and personal insurance responsibilities.

What Does the Master Policy Cover?

There are many different types of Master policies. It is essentially up to the board of directors of a community association to purchase insurance that will cover the association against losses. For openers, all state and local statutes must be complied with, as well as association recorded documents. We have described in other newsletters what community associations need to do to be adequately covered against various risks; following are descriptions of basic coverage as they apply to owners and tenants of community associations.

Bare Walls, Single Entry and All In

Many associations may elect to purchase a Master policy called *bare walls* coverage. This means that common areas and limited common areas are covered--up to the bare perimeter walls, floors and ceilings of the individual units. What is *not* covered are all the items within the interior of these walls, which include fixtures, appliances, interior partitions, wall coverings, floor coverings, cabinetry and, in multi-story units, even the floors, stairs and ceilings between the lowest floor and the highest ceiling.

Another type of Master policy is the *single entry* coverage which insures the association against loss to common elements and limited common elements. This coverage extends within individual units to fixtures, appliances, wall coverings, floor coverings and cabinetry, *but only for like, kind and quality to that conveyed by the developer to the original owner*. Unit improvements, betterments, additions and alterations that take place subsequent to conveyance from the developer are *not* covered by this type of policy.

Less common is a kind of coverage termed *all in* because it not only provides for common areas, limited common areas and extends within individual units, but also covers additions, alterations, improvements and betterments made at the owner's expense, subsequent to conveyance from the developer.

Knowledge is Protection

As you can see, it is imperative that residents are aware of the type of coverage in effect through their community association. Regardless of what kind of policy a community association has, owners and tenants should purchase a personal policy to fully protect their interests.

Unfortunately, far too often community association owners and tenants do not realize the need for personal insurance to complement the Master policy until a loss has occurred. The result can be a substantial out-of-pocket expense that could have been avoided had the appropriate insurance protection been purchased. Remember that if the Master policy is written on the *bare walls* concept, contents within the interior walls, floors and ceilings of an individual unit are *not* covered.

While under a *single entry*, policy, coverage for individual units (according to the original plans and specifications) is provided, keep in mind that the unit improvements, betterments, additions and alterations made subsequent to conveyance from the developer are not covered. *Whether the Master insurance policy is written on a "bare wall", "single entry" or "all in" basis, personal property such as clothing and furniture within individual units will not be covered.*

What About Liability Protection?

Usually the community association liability coverage will indemnify and defend owners against liability arising out of their membership in the association. For instance, if someone slips and falls on a common element (i.e., parking lot), the Master policy will usually protect all unit owners against a liability claim for bodily injury. However, if anyone slip and falls or otherwise sustains bodily injury within the individual unit, the Master policy will not

respond in most cases. Should a resident inadvertently leave the water running in a kitchen sink allowing water to overflow, the Master policy liability coverage probably will not respond to a claim from the resident in the unit below for damage to their personal property, or the expensive wallpaper and carpet installed after buying the unit.

Individual Homeowner's Coverage

Resident owners should purchase an individual homeowner's policy (HO6). The HO6 policy can provide coverage for personal property, additional living expenses and personal liability, and will complement the Master policy property coverage as needed to insure the unit itself. Today, property coverage provided by most Master policies is subject to at least a \$1,000 per occurrence deductible. Coverage can be arranged under some HO6 policies to pay for damages in a unit over the personal policy deductible, usually \$100, or \$250 up to the Master policy deductible.

Non-resident owners may not need coverage for personal property or additional living expenses, however, they do have all the other insurable exposures of a resident owner. Additionally, non-resident owners have an exposure for loss of rental income which can be insured against. *Tenants should purchase an HO4 policy (Renter's Insurance) to provide coverage for personal property, additional living expenses and personal liability.*

In Conclusion

The importance of personal insurance to the residents of community associations should not be underestimated. It is essential that residents educate themselves as to what coverage is needed in the event of a loss, whether it be large or small. Incorrect assumptions regarding the Master policy coverage can result in substantial out-of-pocket expenses due to uncovered losses for the resident who had not purchased personal insurance. Should you have questions about this kind of coverage, please do not hesitate to contact Morgan & Cheves, Inc.

Stephen W. Dickerson
Vice President



... time to be thankful

SOMETHING TO THINK ABOUT

**IT MAY BE ONLY NOVEMBER
HOWEVER
IT'S NOT TOO EARLY
TO THINK ABOUT**

THE ANNUAL MEETING IN MARCH

WE NEED PEOPLE TO RUN FOR

THE BOARD OF DIRECTORS

THINK ABOUT THIS NOW

IT MIGHT NOT BE AS PAINFUL

NOW AS LATER

**FRANCES BLUMBERG
COVENANTS COMMITTEE, CHAIR**