REPLACEMENT RESERVE PROGRAM SERIES:
FLEXIBILITY FOR THE FUTURE

BY SUZETTE AGANS

Third in a series of articles (see www.ghi.coop)

GHI’s Replacement Reserve Program is in good condition, according to Reserve Advisors, Inc. (RAI), a consulting firm with expertise in reserve programs for large facilities. And with certain minor changes recommended by the firm—and subsequently implemented by the Board of Directors—it should stay healthy.

Replacement Reserve programs are essentially savings for future maintenance. They are funded by members’ co-op fees and pay for replacements of expensive components such as roofs, windows, baseboard heaters, etc.

RAI was hired by GHI to conduct a review of both the Replacement Reserve and Addition Maintenance Reserve Programs to help staff and the Board to determine if they were adequate to meet currently planned replacement needs.

The changes include the following:

- Several large capital expense items that are currently funded through the annual operations budget rather than reserves—parking lots, vehicle purchases, and entry doors—are to be brought into the Replacement Reserve Program.
- Electrical wiring for lighting and electrical outlets in block homes will also be added to the program.
- The annual rate of inflation for materials is being increased from 3% to 3.3% to reflect market changes.

A representative of the firm presented its findings in a 56-page report at an August 2008 Finance Committee meeting. The meeting was also attended by Board members and by members of the Buildings Committee. Among the questions raised during the meeting:

- **Suppose GHI takes on major new expenses such as upgrading home insulation or replacing electric baseboard heaters with a different heating system?** RAI: Whenever GHI decides to make changes—to materials, to the time the work is to be performed, etc.—it can change the Replacement Reserve Program accordingly to take those changes into account.
- **Brick and block homes have different construction materials, but the report categorizes both as masonry homes. Why?** Eldon Ralph, Assistant General Manager: Early in its existence, GHI developed three budget categories (frame, masonry and larger homes) for allocating costs. Brick and block homes were assigned to the masonry homes category. Actual future costs are projected by evaluating the characteristics—such as price and expected future life—of individual components, some of which of course differ in brick and block homes.
- **Is newer technology taken into account when pricing components?** RAI: This is considered with each update of the program.

Continued on page 7
MESSAGE FROM THE PRESIDENT

BY SYLVIA LEWIS

Happy New Year! The Roman god, Janus, for whom this month is named, is depicted as having two faces, one looking backward and one forward. So at this gateway to the New Year let me review what happened during 2008 and envision what lies ahead for GHI in 2009.

Reflecting on 2008:

• What didn’t happen: the downturn in the housing market did not have the devastating effect on GHI members that it did on homeowners in other areas. Stricter financial requirements protected our cooperative from the subprime mortgage problems and foreclosures that hurt so many communities. Our investments did not suffer from the drop in the stock market because GHI’s investment policy puts protecting member assets first. Reserve funds are invested in bonds which are held to maturity and spread across many different industries.

• Highlights of what did happen: A Strategic Plan was adopted by the Board; Committee Charters were reviewed and revised to respond to the strategic needs of GHI; a Buildings Committee was established; the Green Ribbon Task Force, under the leadership of Jim Cohen, held four workshops to follow up on the ideas generated by the 2007 Charrette; a GHI historic commemorative marker was placed outside the Administrative Building; and GHI won first place for its float in the Labor Day Parade.

Predictions for 2009:

• The newly formed Buildings Committee will make recommendations regarding what needs to be done to our homes to make them more livable and sustainable.

• Committees will work on priorities identified in the Strategic Plan and review Charrette initiatives.

• Members will make important decisions about the direction of GHI at the Annual meeting.

• Verizon FiOS (Fiber Optic Service) will come to GHI.

• The GHI administrative offices will open earlier and close later to make it easier for members to meet with staff.

• GHI, along with the rest of the world, will face enormous challenges and will meet them in a spirit of cooperation and goodwill.

Some GHI members have been worried by a letter they received from their insurance companies about a Maryland Court of Appeals decision regarding condominium insurance coverage. This decision has no impact on GHI members. GHI is a co-op and its master insurance covers the structure, including approved additions, of members’ units. As has always been the case, GHI members need to purchase HO-6 insurance to cover the contents of their homes, personal possessions (including sheds and fences) and certain liability situations. The court decision only affects condominium owners. The GHI Board has not changed its policy on GHI’s insurance coverage. For more information, please see our website at: http://www.ghi.coop/techservices/GHIinsuredx.htm
Board Meetings and Highlights

The GHI Board Meetings are held in the Board Room of the GHI Administration Building. Meetings are usually held twice a month on Thursday evenings, except during the summer when meetings are held once a month. Please check the calendar on the GHI website for details. With the exception of executive sessions, all meetings are open to the membership.

During September and October 2008, the Board of Directors took the following actions:

Policies

- Approved of a 4% increase in the overall salary line item for budgeting purposes in preparing the 2009 budget.
- Authorized the General Manager to increase the GHI Salary Scale by 15% effective January 1, 2009. (The Salary Scale does not affect the overall amount of the annual expenditure on salaries—noted in the previous bullet point—which is set separately by the Board. The minimum salary range is to be applied to employees’ salaries after the 2009 performance evaluation process.)
- Approved the following employee benefits for inclusion in the 2009 budget:
  - employees’ health care (90% of premiums)
  - health savings accounts (85% of deductible)
  - life and disability insurance (continued payment of 100% of premiums)
  - dental insurance (90% of premiums)
  - continuation of the self-insured vision coverage
  - 401-K plan (a 4% deferral match and a 1% discretionary employee contribution)
- Increased the monthly rental rates for the following facilities effective January 2009: Closed Garages - $40; Garages used for storage - $90; Boat/Trailer lot spaces - $25. (Canoe storage remains $5.)

Committee Referrals and Reports (see Pg 1 article for additional details on Addition Maintenance Reserve Program)

- Requested that the Architectural Review Committee consider a consultant’s proposal to revise standards for new additions.
- Requested that the Buildings Committee study how maintenance responsibilities should be divided between members and GHI for major addition repairs and replacements, including foundations and the rebuilding of dilapidated structures, and solicit community input on this issue.
- Requested that the Finance Committee—following the submission of the Buildings Committee report mentioned above—study whether GHI should require enrollment of additions not currently on the Addition Maintenance Program and make recommendations to the Board on that subject.
- Requested that the Finance Committee study a proposal to reimburse members who install heat pumps.
- Approved charters for the Sustainable Design and Practices and Woodlands Committees.

Exceptions to Regulations

- Denied a request to replace a chain-link fence with a wood picket-style fence of pressure-treated lumber in a natural finish at 54D Ridge Rd.
- Approved a request for a vinyl bicycle shed that exceeds the rule limitation for vinyl sheds at 8J Laurel Hill Rd, with the proviso that the shed must be removed upon resale of the unit.
- Granted an exception to the occupancy criteria at 7W Research Rd for a period not to exceed one year.
- Denied an exception to the rules that would allow the member at 1D Westway to retain an existing un-permitted oversized vinyl shed in the garden-side yard.

Contracts Entered Into:

- Entered into the following contracts:
  - for repair of the masonry retaining wall at 13P Hillside Road (Greenbelt Builders, Inc., $13,145)
  - for the fall season repairs of concrete sidewalks (Image Asphalt Maintenance, Inc., $18,486)
  - for relining defective storm drain piping at 65A Ridge Road and 4H Hillside Road (Nuflow of Hampton Roads, $12,540)

Other Actions

- Nominated Suzette Agans to be President pro-tem at the September 25 board meeting.
- Contributed $35,000 to the City of Greenbelt for the Greenhill Outfall Stabilization and Stream Restoration Project.
- Made contributions to the following organizations: NASCO Institute ($500); Cooperative Disaster Relief Fund ($200); the CDF Race for Cooperative Development ($200).
- Solicited bids from auditing firms for the purpose of conducting the 2008 year-end audit and preparing tax returns for GHI and for GDC, its subsidiary corporation.
- Extended a subleasing at 1D Southway Road.
- Received reports from Companion Animal, Member and Community Relations, and Yard Lines Review committees.
- Approved yard plats for 36L Ridge Road, 15A/G/T Laurel Hill Road, 12 Court Ridge Road, 39 Court Ridge Road, and 42 Court Ridge Road.
- Approved 10 new memberships and 5 name changes to mutual ownership contracts.
Especially in today’s economic environment, we are fortunate to be members of one of the best-run cooperatives in the nation. To maintain that strength, we need to have elections that are real competitions among well-qualified candidates. The broader the involvement of the membership—both in holding office and in voting—the more democratic and representative our cooperative will be.

GHI will hold its 2009 annual meeting and election on May 21, with voting continuing the next day. On the ballot will be five two-year positions on the Board of Directors (more than half the board), three one-year positions on the Audit Committee, and five one-year positions on the Nominations & Elections Committee (N&E).

- The nine-member Board of Directors is the decision- and policy-making body of the GHI Corporation. Although the Board carries out much of its work during regular meetings held twice a month on Thursday evenings (monthly in the summer), the Directors attend other work sessions, undertake projects as needed, and serve as liaison to one or more of GHI’s membership committees.

- The three-member Audit Committee does not perform financial audits but rather serves as an independent monitor of the overall operations of the cooperative and actions of the Board, reporting its findings and conclusions to the membership in an annual report.

- The primary responsibilities of the five-member N&E are to identify candidates to be nominated for the elected positions and to conduct fair and expeditious elections.

N&E encourages all GHI members to become engaged in the cooperative’s elections and governance. How? Attend meetings of the Board and of the membership committees to see how the process works and to share your ideas. Consider running for office yourself. Consider which of your GHI friends, neighbors, and relatives might make good candidates for office; encourage them to come forward, or send your suggestions to N&E for follow-up. And vote!

N&E will provide greater detail on the calendar and process for running for office in the next issue of the Communicator, but you can find all the information at www.ghi.coop (search for “nominations and elections”) or contact an N&E member: Marjorie Gray at jimmarj@juno.com or (301) 474-6224; Ginny Jones at ginnyrjones@gmail.com; Marat Moore at 240-475-7617; or Kathleen Gallagher at gallagher.k@verizon.net. We want to hear from you!

There is no shortage of ideas among our membership. The challenge is how to research their feasibility and appeal. Sometimes a good idea may not be addressed immediately because committees and staff have pressing priorities that have to take precedence. Here is the status of some of the suggestions to date:

- Communicating with members through e-mail: A sub-committee of the Communications Committee is being formed to address GHI e-communication.
- Tool loan closet: For larger tools and equipment members may request items be added to the current GHI Loan Program. Contact Brian Crick 301-474-4161 ext. 155 or e-mail bcrick@greenbelthomes.net (GHI will not lend power tools because of liability issues.) For smaller items contact neighbors to see if you can get a court inventory of items your neighbors are willing to share. Lack of space and providing both accessibility and security make this idea impractical to implement GHI-wide.
- Umbrella Clothes Line mass purchase and installation: SDP committee will be assessing member interest in the near future.
- Harnessing energy from a community compost pile will be discussed by SDP.
- Crediting members who undertake “green” renovations, and bulk purchase of solar panels are both suggestions that will be considered in the overall plan coming from the Building Committee.

If you have an interest in helping with any of these suggestions, please contact me and I will be glad to talk to you about it. I prefer e-mail communication to revs.lew@verizon.net but can also be reached at 301-474-3635.

Have a Bright Idea? Send it to Sylvia Lewis at revs.lew@verizon.net

GHI BRIGHT IDEAS

BY SYLVIA LEWIS

BY KATHLEEN GALLAGHER, N&E CHAIR

Notary Services Available

GHI has several staff members who can provide GHI members with notary services. Call the main number and ask the reception desk if a notary is available prior to coming to the Administration Building. No charges are made for the services.
FIRE PREVENTION MEASURES

Nationwide, the number of residential fires usually increases during colder months, peaking between December and February. The best way to practice fire safety is to make sure a fire doesn’t break out in your home. That means you should always be aware of potential hazards. Keep the following tips in mind:

**Keep smoke detectors in working order**
Having an operable smoke alarm is perhaps the single most important thing you can do to keep your family safe from fires. GHI rules require that all homes must have at least one working smoke detector. In two-story units, the smoke detector shall be installed on or around the ceiling area of the second floor landing. Change your smoke detector batteries when you change your clock back from Daylight Saving Time in the fall. Test your smoke detectors monthly.

**Be careful with portable heaters**
- GHI rules prohibit kerosene-fired heaters from being used in GHI units.
- Locate space heaters where a child or pet cannot accidentally knock them over.
- Heaters should be at least 3 feet away from anything flammable.

**Use candles safely**
- If you light candles, keep them out of reach of kids and pets, away from curtains and furniture, and extinguish them before going to bed.
- Candles should be mounted onto sturdy holders made of non-flammable material that won’t tip over.

**Check extension cords, holiday lights**
- Look for the UL Mark on extension cords and holiday lights that you purchase. The UL Mark means that the items have been tested for foreseeable safety hazards.
- If you use an extension cord, ensure that it is not frayed or worn. Do not run it under a rug or twist it around a nail or hook.
- Inspect holiday lights for frayed wires, broken sockets, and excessive kinking before putting them up. Do not link more than three light strands together, unless the directions indicate it is safe to do so. Connect separate strands of lights to an extension cord before plugging the cord into the outlet. Check the wires periodically - they should not be warm to the touch. Do not leave the lights on unattended.

**Water your Xmas tree**
- If you use a real Xmas tree in your home, make sure to water it daily — electric lights strung on a dried-out tree can cause a fire.

**Check the fireplace**
- Fireplaces should be covered with a screen to keep sparks from jumping out.
- The fire should be completely extinguished before leaving the house or going to bed.

YARD LINE FAQ

BY AD HOC YARD LINE COMMITTEE

The Yard Line Committee has been receiving questions from members about the Yard Line certification process. In this and future issues of the Communicator, we will share questions and answers with members. These Frequently Asked Questions (FAQs) are posted on the GHI website: ghi.coop/YL/FAQ.htm.

**Q. Why did I get a letter taped to my door?**

**A.** A few weeks before the committee looks at the yards in a court, the Yard Line Committee delivers a letter to each member of a court that is scheduled for review. The letter briefly explains the review process including the roles of staff, the committee, and members.

To save money and staff time, the YLC duplicates the letters, stuffs the envelopes and delivers the letter to your door. By law, we are not allowed to put letters without postage into mail boxes.

**Q. What if I have questions about the letter?**

**A.** The letter has an email address for the Yard Line Committee. If you prefer, you can send your written questions to GHI, Attention: Yard Line Committee.

**Q. I hate to write. Why can’t I call someone?**

**A.** The YLC has six members and two liaisons, one from the board and one from the staff. Each of these people will receive a copy of your questions. That way, no one will have to rely on the memory of the person taking your call.

Get Involved! Join a Committee!

- To join a committee, call Member Services 301-474-4161 ext. 138 and ask for an application form or download a Personal Data Form from the website at www.ghi.coop by clicking on Committees.
- To be a Court Liaison, call Member Services 301-474-4161, ext. 138.
- To run for office, contact the Nomination and Elections Committee.
- To submit a “Bright Idea” e-mail Sylvia Lewis at revs.lew@verizon.net or at mgmtoffice@greenbelthomes.net or call 301-474-3635.
NEED SOME EXTRA FUNDS TO PAY YOUR ENERGY BILLS? READ ON...

Recently approved federal legislation increases the average assistance amount for members participating in the Maryland Energy Assistance Program (MEAP) from $355 to $550 per family in 2009. MEAP provides assistance with home heating bills.

Funds are also available for the Electric Universal Service Program (EUSP). EUSP provides financial assistance with electric bills. The Maryland Office of Home Energy Programs administers MEAP and EUSP for the state.

To apply or for additional information and income eligibility standards, contact:

Department of Social Services
425 Brightseat Road, Landover, Md.
(301) 909-6300

ORDER YOUR RAIN BARREL TODAY!
For more information on rain barrels and other details, visit http://www.ghi.coop/rainbarrels/index.htm or contact Rean Seeharran, Technical Services, at (301) 474.4161, ext. 143.

“Global Warming and What You can do to Lower Your Carbon Footprint”.

Discussion circles lasting five weeks each are now forming in residents’ homes in Greenbelt entitled “Global Warming and What You can do to Lower Your Carbon Footprint”. Much of the discussion will involve participants exchanging information on how they intend to lower this winter’s energy bill.

Contact Steve Kane at 301-441-3809 or sr.kane@verizon.net for more details and to sign up.

SPOTLIGHT: BUILDINGS COMMITTEE

As a result of a strategic planning review of GHI’s operations in 2007, the Board of Directors decided to establish a Buildings Committee to focus on and advise it on the following issues relating to the infrastructure and maintenance needs of GHI homes:

- Review of capital improvement and replacement reserve programs
- Review of plans for implementation of major repair, rehabilitation and improvement projects
- Assessment of priority maintenance, repair and improvement programs that should be funded.
- Analysis of proposals for acquisition of new buildings to generate income for GHI.
- Review of maintenance policies with regard to the breakdown of responsibilities between GHI and its members.

The committee was formed earlier this year and held its first meeting on July 30th. Committee members are Jim Cohen (Committee Chair), Ed James (Board Liaison), Eldon Ralph (Staff Liaison), Steve Skolnik, Jackie Kendall, Ron England and Richard Menis.

One of the first tasks that the committee has embarked upon is to explore insulation upgrades for GHI homes and a heating/air conditioning system to replace the current electric baseboard heating units, which are reaching the end of their operating lives. The committee has prepared an energy survey form which will be sent to members to obtain their feedback and suggestions. The committee has also recommended that GHI hire a home energy consultant to undertake a comprehensive energy audit of six (6) home designs (i.e. middle and end brick, block and frame units) to assist it in analyzing alternative options for heating systems and insulation upgrades. The energy audit will be conducted early next year.

Monthly committee meetings are held on the fourth Wednesday at 7:00 pm in the GHI Administration Building. Meeting notices are posted on the Greenbelters’ yahoo web site http://groups.yahoo.com/group/greenbelters

You are urged to become a friend of the committee by attending meetings, participating in discussions and assisting on special projects. To do so, contact Sheri Swaim at mgmtoffice@greenbelthomes.net or by calling (301) 474-4161, ext. 148.
**Long-term Budget Implications**

Every two years GHI staff reviews the Replacement Reserve program to determine if changes need to be made because of such factors as inflation, changes in the expected useful life of various components, or decisions by the Board to add or revise components in the plan. (For example, frame home vinyl siding is slated to be replaced by siding of the same material. But if this plan were changed—say, to cement board siding--then the program would need to be changed to reflect this.)

In its report, the consulting firm projected the program over the next 30 years (2008-2038) as follows:

- **Frame homes.** Windows, electrical wiring, and vinyl siding replacement will consume 44% of expenditures from reserves through 2038.
- **Masonry homes.** 44% of the expenditures from reserves will be for windows, water supply and waste piping, and slate roofs.
- **Larger homes.** 47% of reserves will be for air conditioning, furnaces, and windows.
- **Expenditures and collections from reserves.** For masonry and frame homes, these will increase through 2024. Thereafter they decline substantially since all major components will have been replaced. For larger homes, increases in reserve collection will stay consistent through the end of the plan in 2038.

**Future Planning?**

With the review of the Replacement Reserve Program, GHI now has a firm base from which to plan other changes. Staff will conduct a capital needs assessment, which will consider alternatives and additional needs not included in the reserves plan.

Consideration of future changes will be guided by a number of sources, including member feedback to staff, the 2007 Charrette conducted by the Greener Greenbelt Initiative, and the Green Ribbon Task Force report to the Board due in mid-2009 with its recommendations. And it will be informed by the work of the Buildings Committee, the Sustainable Design and Practices Committee, and others.

This effort will help meet the challenges facing GHI over the next 30 years---of how we in our homes stay warm or keep cool, or the degree to which we want to save energy or become greener. And on a personal note, it is a most interesting time to be involved in determining how our 250 acres of 1600 homes meets the future.

*This is the third in a series of articles. The first article described the Replacement Reserve programs for both main units and for additions; the second described changes in the Addition Maintenance Reserve Program (see www.ghi.coop for both articles).*

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### TIPS FOR WINTER

**BY RICHARD MENIS, SDP**

- For mail slots: Be sure that your mail slot seals well if you have a door that has a mail slot. A 1/8” gap may cost a lot more than a piece of foam weather-stripping that can be added to seal the gap.

- Be sure the fresh air intake vent on your wall mounted air conditioner is closed. For additional savings you may want to wrap the exterior of the air conditioner cabinet with a cover to help seal the air conditioner from cold air infiltration.

- Check your attic access door. Many homes have poorly fitted attic stairways that allow warm air to escape into the attic.

- Open your blinds and drapes to let the sun shine in windows that are oriented to the sun.

- Don’t forget to clean your baseboard heaters. A quick vacuum to clean dust, pet hair and cobwebs will ensure they are working at peak efficiency.

- Remove and store window air conditioners for the season. Leaving a window a/c unit in place will dramatically increase cold drafts and winter heating costs.

**More Winter Tips:**

- Insulation - [http://www1.eere.energy.gov/consumer/tips/insulation.html#chart](http://www1.eere.energy.gov/consumer/tips/insulation.html#chart)
- Maryland Home Performance program - [www.mdhomeperformance.org](http://www.mdhomeperformance.org)
**It’s a Date January/February 2009**

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<td>Companion Animal Committee Grief Support Group</td>
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<td>Jan 7</td>
<td>Member &amp; Community Relations Committee</td>
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**GHI Maintenance Schedule 2009**

- **Spring**
  - WSSC Water Supply Repairs (tentative)
- **Apr-Sept**
  - Slate Roofs & Copper Gutters
- **May-Aug**
  - Trim Painting
- **May-Sept**
  - Community Beautification Inspections
- **May-June**
  - Spring Gutter Cleaning
- **May-June**
  - Spring Concrete Repairs
- **Jul-Aug**
  - Underground Utility Repairs
- **Jul-Sept**
  - Parking Lot Repairs
- **Sept-Oct**
  - Garage Door Replacement
- **Oct-Nov**
  - Fall Concrete Repairs
- **Nov-Dec**
  - Fall Gutter Cleaning

**Maintenance Department Notice**

Maintenance reception desk is CLOSED for lunch between 1-2 p.m. daily.
You can reach the main front desk reception for emergency calls during that time.

**IMPORTANT: About 2009 Communicator Submissions**

Please submit this information, no later than the due date, to Brenda Lewis at blewis@greenbelthomes.net and not to individual committee members.

**Deliver the News**

Do you have a youngster, 10 years of age or older, who is interested in earning some money every two months by delivering *The Communicator*, and other information on an as-needed basis?

Possibly you could use some additional pocket money or need some walking exercise and would be willing to do such deliveries. Member Services is seeking carriers to take over newsletter routes or to serve as substitutes. Carriers are paid fifteen cents for each home delivered and routes vary from 64 to 193 homes. To sign up, please contact Ellen Folkee at (301) 474-4161.

**Submit Your Pictures**

We are looking for pictures showing Greenbelt, GHI, and the surrounding areas to be used throughout Greenbelt and in GHI publications. Credit will be given.

For details, contact Brenda Lewis at blewis@greenbelthomes.net.

When submitting pictures, please submit them in the following formats: JPEGs or TIF file format, at least 250 resolution, and please include your name and address. If you do not have an electronic copy of your photo, please let the GHI main office know and they will assist you with scanning.