



The BAY HILLS BEACON

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July 2006

Bay Hills Community Association President's Message

Congratulations to Jeffrey Schomig on his appointment by County Executive, Janet Owens and confirmation by the County Council to the Severn River Commission. Because of his personal time constraints, he has stepped down as the president of Pine Valley Board. However, he will remain as a member of the Pine Valley Board. The new president of the Board is Kevin Tracy.

We don't yet have a date on the repaving of Bay Green Drive, but should have the information shortly.

The problem with the field adjacent to Shore Acres Road and Golf Course Drive has arisen again because there is no access for the maintenance crew for mowing. Several solutions have been put forward by the residents on Golf Course Court. The Board is considering those suggestions as well as a few others.

I've received inquiries about the posting of real estate and other signs in the area of College Parkway and Bay Dale Drive. Signs posted on county property are

illegal and since there have been numerous complaints about the signs, the county has been more vigorous about removing them. Real estate sale signs are considered

Upcoming Events ...

Tue, Jul 4th **Independence Day**
No BHCA Board Meeting

Tue, Jul 11th **BHCA Board Meeting**
7:30pm, Providence Center

Tue, Aug 1st **BHCA Board Meeting**
7:30pm, Providence Center

Sat, Sep 16th **Bay Hills Crab Feast**
Mark your calendars now!

Wed, Oct 11th **Bay Hills Annual Meeting**
All residents are encouraged to attend - bring your neighbor(s)!

Inside This Issue ...

BHCA Board Minutes.....	2
Delinquent Dues List.....	3
Community Events/Notices	4
Door of the Month.....	5
Community Calendar.....	7
Financial Focus	9
Reader Ads.....	11



informational and are allowed from Friday evening until Monday morning. The two corners where the Bay Hills brick and cement signs are located are actually private property, owned by the shopping center owners. The shopping center management generally tolerates some signs for a reasonable time, but the signs are removed regularly, especially for mowing. Signs posted on Bay Hills community property are removed promptly by Board members and other citizens. Posting of signs on community property are not permitted by covenant.

Don't forget the Community Crab Feast on September 16th. We are trying a later date this year when most people are back from vacation. Hope to see you there!

~ Pat Nolan



**Have a Safe and Happy
4th of July!**



Bay Hills Board Members:

President	Pat Nolan	410-757-6198
Vice President	Jeff Burkhart	410-757-5575
Secretary	Judy Roblyer.....	410-757-6226
Treasurer	Lois Findlay	410-279-1135
Communications	Liz Urban	410-349-4545
Covenants	Paul Cain	410-349-8119
Membership	L. Franceschini	410-757-7693
Property/Grounds	Dave Eckels.....	410-757-1272
Recreation	Steve Kidwell ...	410-757-6477
Social	Liz Urban	410-349-4545
Member-at-Large	Pete Regala.....	410-349-1204

Additional Contacts:

BHCA Dues Manager:	A. Longo/ProCom	410-721-0777 x157
Resale Packets:	Mary Jo Kanach	410-757-7393
Bay Hills Apartments:	Denise Coleman..	410-974-0300
Oakland Apartments:	Pam Jacobs.....	410-974-0855
Pine Valley:	Troy Painter/ProCom Mgt	410-721-0777 x105
St. Andrew Hill:	R.Hudson/BayWest Mgt..	410-266-3109
The Bluffs:	Troy Painter/ProCom Mgt	410-721-0777 x105
Tennis Courts:	Sally & Paul Vavrek	410-757-2492
To Reserve Pavilion:	Kristin Eckels	410-757-1272
Bay Hills Swim Club:	DRD Pools.....	800-466-7665
Bay Hills Online:	http://bayhills.home.comcast.net	

Bay Hills Community Association, Inc.

Minutes of Board Meeting - June 6th, 2006

The June 6th meeting of the Bay Hills Community Association was called to order by President Pat Nolan at 7:33 pm. Other board members present included Jeff Burkhart, Dave Eckels, Lois Findlay, Steve Kidwell, Pete Regala, and Judy Roblyer. Also present were Jennifer Waters, *Beacon* editor, Al Kohler, and Jackie and Ken Williams.

The April and May minutes were approved as printed in the *Beacon*.

TREASURER'S REPORT

Account Balances as of 5/31/06:

Checking	\$ 2,215.84
Money Market	\$ 34,702.08
Reserve CD Fund	\$ 25,000.00

Revenues:

Dues and late fees	803.00
Resale Packets	50.00
Newsletter Advertising	150.00
Interest Income	<u>128.96</u>
Total Revenues	\$ 1,131.96

Expenditures:

Cape Graphix (May <i>Beacon</i> + 1 insert)	642.50
ProCom (32 Late Letters + expenses)	423.85
G.P. Landscaping (Apr 06)	1,150.20
Sally Vavrek (tennis court surface repair)	101.85
Edgewater Sheds (1/2 deposit)	<u>1,200.00</u>
Total Expenditures	\$ 3,518.40

Dues Revenue collected this year of as 5/31/06 is \$42,304. There were 30 accounts with open balances, including 11 with amounts outstanding prior to 2006. BHCA engaged ProCom to apply late fees and send collection letters to these 30 accounts, which were mailed on 5/19. Only three of the accounts have paid so far. Of the remaining 27 accounts, all but two are current owners who purchased their home in 2005 or earlier. Treasurer outlined the options for continuing collection efforts, and the Board voted to have ProCom proceed with Notice of Intent to Lien letters to the remaining unpaid accounts.



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The treasurer invested \$25,000 of the Association's Capital Reserve Fund in an 8-month CD from BB&T. The APR is 5.2% and the CD matures on 1/27/07. The remaining funds in the Money Market account are currently earning 2.32% APR.

The storage shed replaces the rental storage facility costs as of 5/31/06. It will also house equipment to keep the tennis courts clean. The total cost of ~\$2,500 will be funded partly from the operating budget (\$1,000) and partly from capital reserves (\$1,500). The investment will save \$1,300 or more in operating costs as of 2007.

A comparison of YTD revenues (\$48,900) and expenses (\$22,782) with the 2006 budget was provided. The expenses include a \$5,000 transfer from the operating budget to the capital reserve fund, as approved at the 2006 Annual Meeting.

COMMITTEE REPORTS

Capital Improvements: No items to report.

Communications: The annual meeting will be October 11th at 7:30 pm, location to be announced later.

Covenants: No report.

Long Range Planning: No items to report.

Pavilion: No items to report.

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Delinquent Dues Accounts

Bay Hills Properties with Outstanding Balances as of 6/26/2006

Many thanks to our residents who pay their community dues promptly. Your dues help support a wide variety of community amenities.

According to community records, the following Bay Hills properties currently have outstanding balances. Bay Hills dues are \$60 per year and are invoiced at the beginning of each calendar year. Late fees and collection fees may be assessed for residents who do not pay promptly; and a lien may be placed on any property whose balance remains unpaid.

If you see your property listed here, please contact Amy Longo at ProCom: (410) 721-0777, ext. 157, to resolve the delinquency. Her contact info also appears on the front page of every issue of the *Beacon* for the convenience of our residents.

504 Augusta Drive
* 602 Bay Green Drive
620 Bay Green Drive
651 Bay Green Drive
* 627 Bay Hills Drive
* 1109 Brassie Court
* 1113 Brassie Court

1124 Brassie Court
502 Burning Tree Circle
404 Golf Course Drive
513 Mystic Lane
1110 Niblick Court
* 746 Pine Valley Drive
* 562 Quaker Ridge Court
572 Quaker Ridge Court
580 Quaker Ridge Court
* 1274 Quaker Ridge Drive
1224 Seminole Drive
* 1227 Seminole Drive
1263 Seminole Drive
* 1265 Seminole Drive
712 Spoon Court
718 Spoon Court
1202 Tribal Court
* 1204 Tribal Court
1214 Tribal Court

* Denotes outstanding balance from before 2006.



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Community Events and Notices

Welcome New Residents

If you are a new resident or have a new neighbor, we would like to drop off a welcome bag from the Bay Hills Community Association. Also, if you have a business and would like one of your business cards included in our welcome bags, please contact Judy Roblyer at (410) 757-6226.

Home Resale Packets

If you are selling a residence in Bay Hills, you are **required by law** to purchase a resale packet from the Bay Hills Community Association. The packet contains our bylaws, covenants and community regulations. It must be furnished to the buyer prior to sale closing. The BHCA will confirm if there is any balance due on the homeowner's account before releasing the packet. Sellers are expected to clear their BHCA accounts prior to selling their home. To request a resale packet, contact Mary Jo Kanach at 410-757-7393.

Public School Registration for 2006-2007

Students transferring to our local public schools should register at the local school. Please share this information with your neighbors. It is important that the school have an accurate account of all new students for 2006-2007 as early as possible so that the school system can plan appropriate teacher staffing for classrooms.

Please contact each school for their specific office hours for registration, as well as for other relevant information.

Broadneck Elementary	(410) 222-1680
Magothy River Middle School	(410) 544-0927
Broadneck High School	(410) 757-1300

Additional information is available on the Anne Arundel County Public Schools website: www.aacps.org. Remember, school begins on **August 28th**!

Community Events and Notices continued on page 6

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Door of the Month

The *Beacon's* "Door of the Month" feature encourages our residents to look around and enjoy the community.

Do you know **whose front door this is?** Send your guesses to Lisa@longandfoster.com or call 410-991-2514. The first correct answer wins a \$50 gift certificate to O'Loughlins!

During this year, there have been a number of home sales in our community. If you plan to sell your home, please remember to purchase a home resale packet. Contact info appears on p.1 of every issue of the *Beacon*.

Recent Bay Hills Real Estate Transactions:

Sold:

502 Burning Tree Drive	~ \$529,900
512 Bay Green Drive	~ \$475,500
503 Bay Green Drive	~ \$500,000
1130 Old Stone Lane	~ \$479,900
511 Burning Tree Drive	~ \$512,000
524 Bay Hills Drive	~ \$450,000

For Sale Currently:

609 Bay Hills Drive	~ \$554,900
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*Information provided by Lisa Franceschini
of Long & Foster Real Estate, Inc. Questions? Call 410-991-2514.*



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Community Events and Notices

Continued from page 4

Ladies' Literary Book Club

We welcomed new member Ann Medley at the June meeting.

There is no meeting in July.

The August meeting will be held at Kathleen Benson's home at 526 Bay Green Drive. We meet at 7:30 pm on Tuesday, August 8th, 2006. The book under discussion will be *She* by H. Rider Haggard.

On Tuesday, September 12th, 2006, we will be discussing *Curious Incident of the Dog in the Nighttime* by Mark Haddon.

Bay Hills Swim Club

The Bay Hills Pool is presently managed by:
DRD Pools, Inc.

16 Stenersen Lane, Suite 4A
Hunt Valley, MD 21030

office: (800) 466-7665, pool: (410) 757-4348
bhsc@drdpools.com

Note that Bay Hills Community Association does not own nor manage the pool. All membership inquiries and other pool-related questions or comments should be directed to DRD. Angela Radabaugh is the BHSC membership coordinator.

BHCA Annual Crab Feast: Saturday, September 16th

We hope to see you at the Annual Bay Hills Community Association **Crab Feast** on Saturday, September 16th at the Pavilion on Bay Hills Drive. The Crab Feast is a Bay Hills tradition and is a fun time for residents of all ages (yes, there is even a children's menu) and is a great way to meet or reconnect with your neighbors. Watch for more details and a response form in the next issue of the *Beacon*.



BHCA Annual Meeting: Wednesday, October 11th

Please mark your calendars now to attend the Bay Hills Community Association **Annual Meeting** on Wednesday, October 11th. Social hour begins at 7:30pm, with the business meeting commencing at 8:00pm. The primary purposes of the meeting are to elect officers for 2007 and to approve the 2007 budget. A quorum is required for the meeting to be official, and since we have had difficulty meeting quorum requirements in the past, please plan to attend ... and bring a neighbor, too!



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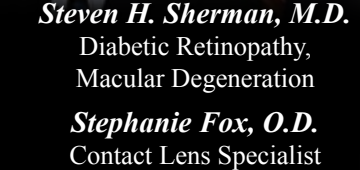
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Community Calendar ~ July 2006

Sun	Mon	Tue	Wed	Thu	Fri	Sat
June 25	26	27	28	29	30	July 1
	There are a number of "4 th " events happening in and around our area ... see the suggested links in the lower right for more info.					8 pm: Annapolis Symphony Orchestra at AACC
2	3	4 Independence Day 	5 USNA Concert Band - 7:30pm every Wed eve, Annap. City Dock (free and open to public)	6 Earleigh Heights Volunteer Fire Co. Carnival (through the 15 th , except Sunday, 6-11 pm)	7	8
9	10	11 7:30pm: BHCA Board Meeting	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

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On the Horizon ...

Tue, July 11th, 7:30pm:
Tue, August 1st, 7:30pm:
Tue, August 8th, 7:30pm:
Sat, September 16th:
Wed, October 11th, 8:00pm:
Sun, December 3rd:

BHCA Board Meeting
BHCA Board Meeting
Ladies' Lit. Book Club
Crab Feast at the Pavilion
Bay Hills Annual Meeting
Bay Hills Holiday Social

Looking for local events?

Check out the following websites for lots of ideas...

www.aacc.edu/events/
www.hometownannapolis.com
www.insideannapolis.com
www.whatsupmag.com
www.annearundelcounty.com

Calendar Key:

AACC= Anne Arundel Comm. College
AACPL= Anne Arundel Public Library
AACPS= Anne Arundel County Schools
BES= Broadneck Elementary School
BHCA= Bay Hills Community Assoc.
BHS= Broadneck High School
MRMS= Magothy River Middle School
USNA= U.S. Naval Academy

Please submit Community Calendar suggestions to the editor: BayHillsBeacon@pobox.com

BHCA Board Meeting Minutes

Continued from page 2

Property & Ground Maintenance: Two bids have been received to repair the fence at the basketball courts.

Recreation: Tennis clinics are being organized. There was an insert in the June newsletter.

Resale Packets: No items to report.

Social: The annual crab feast has been scheduled for September 16th. Watch the Beacon for details and an order form.

Welcome: No items to report.

OLD BUSINESS

A 10'x12' shed with no windows and a double door has been purchased and will be delivered in July. The shed is to store community property. It will be placed near the tennis courts. The cost of the shed is \$2,471.75, plus \$40.00 for the permit and \$50.00 for four anchors. The shed will eliminate the storage unit rental fee the community has been paying each month. \$1,500.00 was taken from the capital budget and \$1,000.00 was taken from the operating budget to pay for the shed. Many thanks to Dick Burkhart for his work on the project.

There will be another meeting with the county regarding the ownership of the pond area across the street from the basketball courts.

NEW BUSINESS

A letter was received from Bill DeShields, a resident on Golf Course Court regarding the mowing of the field in that area, which is owned by the Bay Hills Community Association. The field is not being mowed because no homeowner on Golf Course Drive or Golf Course Court will allow the large mowers to go across their property. Jackie and Ken Williams, also residents from Golf Course Court, attended the meeting to discuss this problem. The neighbors in that area presented two potential solutions to the board:

1. The community association purchase a 42-inch mower and purchase and place a storage shed on the field for the mower and have the contractor who mows the community properties now, mow the field; or

2. The community association purchase a 42-inch mower and shed and contract with the residents in that area to mow the field

After much discussion, the board agreed to look into the cost of the two proposals, as well as other alternatives.

Placing the documentation showing that Pine Valley, The Bluff, and Andrew Hill are dues paying members of Bay Hills on the Bay Hills website was discussed. It was decided that the actual documentation would not be put on the website but a contact number for someone wanting to see the documentation would be listed.

Residents in the St. Margaret's area are looking into speed bumps to help with the speeding on Pleasant Plains Road.

The repaving on Bay Green Drive is not finished yet.

Al Kohler reminded the board that the sign at the entrance to Bay Hills Drive was supposed to have been cleaned.

There being no further business, the meeting was adjourned at 8:38. The next meeting will be the July 11th at the Providence Center on Shore Acres Road.

Respectfully submitted.

Judy Roblyer, Secretary

These minutes are for informational purposes only, and will not become official until approved by the BHCA Board of Directors.

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Financial Focus

Financial Strategies for Your 50s and 60s

When you first started out in your career, you may have focused on paying off student loans, buying a home and, hopefully, starting to save for retirement. Generally speaking, these are pretty straightforward goals. But by the time you enter your 50s and 60s, your financial objectives may be somewhat more complex, so you will need to take great care in creating and implementing the right strategies.

What You'll Need - and What You'll Have

During your 20s, 30s and 40s, you may have put away as much as you could afford in your 401(k) and IRA, but your more immediate concerns were paying someone else: your student loan provider, your mortgage company, your children's college, etc. But once you reach your 50s, you may have finished with these types of obligations. And that gives you an opportunity to look ahead.

For starters, you'll want to envision the type of retirement lifestyle you want. Of course, you may have done this exercise when you were younger, but, over time, your plans could easily have changed. Now it's time to really take a close look at what you expect from retirement. Where will you live? Will you travel much? Volunteer? Open a small business? The possibilities are vast - and so are the differences in cost. So, to navigate your course during the years left until you retire, you will want to know what your retirement will look like - and how much it will cost.

Once you know about how much money you will need to fund your retirement, your next step is to look at your potential retirement assets: Social Security payments, distributions from your 401(k) or other employer-sponsored plan, and income from your personal investments, such as bond interest and stock dividends. Factoring in all these resources, will you have enough to enjoy a retirement that could last two or three decades? If not, what can you do about it during the years before you retire? Should you adjust your portfolio to provide more growth? Can you put in still more to your 401(k) and IRA? If you have "maxed out" on these vehicles, should you look for another tax-advantaged retirement vehicle, such as an annuity?

Clearly, these are not simple questions to answer, which is why you may be able to benefit from working with a financial professional - someone who knows your situation and can help you create individualized strategies to meet your goals.

Put Estate Plans in Place

Beyond estimating the cost of your retirement lifestyle, and assessing your financial preparedness, what else can you do in your 50s and 60s to make sure you are on track to meet all your goals? You need to do your estate planning.

Specifically, you will want to have the appropriate legal documents in place. Do you have the correct beneficiaries named on your insurance policies? Do you have a will and a living trust to make sure that your assets will be distributed according to your wishes? Do you have a durable power of attorney so that someone can make financial decisions on your behalf if you become incapacitated?

By working with an experienced estate-planning attorney and tax professional you can protect your financial interests - and those of your family. So don't delay - the sooner you start, the less you will have to worry about in retirement.

How Will You Pay for Health Care When You Retire?

When you retire, some of your regular expenses are going to go down. But others are going to go up - and topping the "going up" list is health care. Well before you retire, make sure you've got the resources necessary to deal with those doctor's visits and prescription drugs.

How expensive will health care be for you during your retirement years? Here's a number to consider: A 65-year-old couple retiring today will need, on average, \$200,000 set aside to pay for medical costs in retirement, according to a recent study by Fidelity Investments. And this number doesn't even include the cost of over-the-counter medicines, most dental procedures and, most importantly, long-term care (such as in-home health care or an extended stay in a nursing home).

Financial Focus continued on page 10

Board Member Nominations Needed!

Please contact Pat Nolan if you would like to serve on the nominating committee or would like to nominate a neighbor (or yourself) for a position on the Board of Directors.

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Financial Focus

Continued from page 9

Of course, the \$200,000 figure is just an average; your costs may be considerably different. For example, you might have retiree health coverage from your former employer, although this seems to be becoming less likely, given the fact that more and more companies are scaling back on precisely these benefits.

To prepare yourself for the six-figure sums you might need to pay for health care, consider these suggestions:

- Stay healthy. Obviously, you can neither prevent all illnesses nor suspend the natural aging process. However, by eating right, exercising regularly and reducing stress, you can improve your health and possibly reduce the odds of incurring high medical costs in retirement.
- Contribute to a Health Savings Account (HSA). If you have access to this type of plan at work, consider using it. Your money has the potential to grow tax deferred, and you can withdraw funds from your account tax free, provided withdrawals are used for qualified medical expenses. Keep in mind, though, that the contribution limits to HSAs are relatively low, so your savings will probably not grow enough to cover all, or even most, of your medical costs. Yet, every dollar can help.
- Plan ahead for long-term care. If you are fortunate, you will never have to enter a nursing home or require the services

of a home health care professional. Still, you never know. People who reach age 65 have a 40 percent chance of entering a nursing home, according to a study by the U.S. Department of Health and Human Services - and in some areas, just one year's stay in a nursing home can easily cost \$100,000. To avoid incurring these catastrophic expenses, consider putting a long-term care protection plan in place.

- Boost your savings. It's easier said than done, but try to put away as much as you can while you're working. Fully fund your IRA each year, and put as much as you can afford into your 401(k) or other employer-sponsored retirement plan. If you "max out" on your IRA and 401(k), you might want to invest in an annuity, which provides the potential for tax-deferred growth of earnings and can be structured to pay an income stream that you can't outlive.

No one can predict the future. But by recognizing the likely costs of health care during your retirement years, and by taking the steps necessary to deal with these expenses, you can hopefully avoid some unhealthy surprises down the road.

The preceding material was provided by the EdwardJones Newsroom. See Chad Miller's ad on this page and contact him for more information. He is a local EdwardJones investment representative.

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The Bay Hills Beacon

Newsletter of the
Bay Hills Community Association

Editor: Jennifer Waters, (410) 212-6271
BayHillsBeacon@pobox.com

Policy for Article Submissions

The *Beacon* welcomes reader submissions. The Editor must receive all submissions by the 15th of the month prior to publication. Articles are published on a space-available basis, and will be edited for relevancy and appropriateness.

Advertising

Reader Ads are free for Bay Hills' residents (please include your address), and are printed as space permits. For **Display Advertising** rates and information, contact the Editor. All ad copy and payment is due by the 15th of the month prior to publication.

*Printed by Cape Graphix in Cape St. Claire
(see ad on p.8)*

Reader Ads

The BHCA welcomes ads from residents for non-commercial services and items for sale. Submit your ad by the 15th of the month to BayHillsBeacon@pobox.com with your name, address, and how long you want the ad to run. Please keep ads to a maximum length of 30 words.

Baby / Pet Sitters

Babysitter wanted for occasional evenings. One child. References required. Please call Debra (410) 757-4982.

Rachel, high school student, loves children and is available to baby sit. Please call (410) 757-7693.

My name is **Jenny** and I'm 15 years old. I'm available to baby sit or petsit most days. I have experience with kids, I've taken classes and I love animals. Call (410) 757-7132.

Going Away? Call Alli's pet sitting service and we'll watch your pet. Weekend and holiday service. (410) 757-1213.

Holly, age 13 - 7th grade middle schooler is available to baby-sit, mothers helper, dog sit, lawn or house care. Much experience. Taking babysitting classes. Very responsible. Please call (410) 349-8104.

Heather, high school student, loves animals and will pet sit, pet walk, assist with your pets. (410) 757-7693.

Hannah, age 13 - available to babysit and pet-sit. I've had cats and dogs all my life. Experience with babysitting ages 1 yr. and up. Please call (410) 349-8104.

Child Care Providers

Nanny Job Wanted - Full Time for the summer. Available to August 18th. Cooking, light cleaning great. Very responsible, references available. Weekends too! If I can be of service, email me at scain2@elon.edu.

Child Care Seekers

Parent looking for a loving, responsible adult to watch my two girls (ages 2.5 yrs and 8 months) for up to 18 hours per week. Please call Melissa at 410-349-3333.

High School Female Wanted - Full time summer job caring for my nine year old daughter in my home; Monday through Friday, 8:30 am – 5:30 pm. Can negotiate vacations and time off. Driver's Licenses preferred. If interested call 410-340-3842.

Services

Art Lessons - children and adults. Artist/instructor with over 20 years experience accepting new students. Call Joyce Kolb at (410) 757-0458.

Bay Hills resident has pick up truck - would like to help you clean up trash, debris, make dump runs, etc. Very reasonable. Call Paul at (410) 349-8119.

Chase Ferrell Lawncare Services - grass cutting, mulching, bush & small tree removal, hauling. Bay Hills resident, many excellent references for reliability & high quality work for more than 5 years. (410) 991-1943.

Lawn Care - High school age Bay Hills resident (Augusta Dr) will cut lawns, etc. Quality work and good rates. Please call Michael at (410) 757-0780.

Lawn Care - Mount Saint Joseph High School senior, and Bay Hills Resident, will cut lawns and perform other yard work and do it well. Lots of experience and references. Reasonable rates. Please call Pat at (410) 349-2681.

Piano Lessons - children or adults. Teacher with 20 years of experience accepting new students. Call Linda Paez at (410) 757-0232.

Spanish tutor - High school teacher available to tutor Spanish. Have all materials for ¡En español!, ¡Buen Viaje! and Somos Asi. References available. Reasonable rates. Please call Susan at (410) 349-2681.

For Sale

Trampoline - Jumpking Outdoor Products 14' Diameter, with safety enclosure. Unassembled. All instructions. 4 years old. \$50. (410) 349-8119.

We Need Your Feedback!

How can we make the Bay Hills *Beacon* even better? Please send us your suggestions via e-mail to bayhillsbeacon@pobox.com or leave a voice message at (410) 757-1213. Your comments and opinions are critical to keeping the *Beacon* a valuable community resource!



*Capture the spirit of Christmas
with this timeless classic!*

Join neighbors and friends for a Holiday Outing
to enjoy a delicious brunch while you watch the

"Miracle on 34th Street"

Sunday, December 3, 2006
Toby's Dinner Theatre
Columbia, MD

Tickets are \$36.00 per person
The bus (paid for by BHCA) will leave the
pool parking lot promptly at 9:30 a.m.

For reservations, please contact
Judy Roblyer at 410.757.6226



***Thank you, Bay Hills,
for Your Continued Referrals and Support!***

As a Bay Hills resident and a lifelong resident of Anne Arundel County, I can assure you that I know our real estate market. I have personally toured every home that has been listed in Bay Hills in the past two years and am passionate about marketing and selling homes in our community.

Please consider me when you buy or sell a home!

Your Neighbor  *Your Realtor*



**Selling homes for more money and with unsurpassed
professionalism and integrity....**

PUT LISA TO WORK FOR YOU!

**LISA FRANCESCHINI, Realtor
Long & Foster Real Estate, Inc.**

Office: 410-544-4000 x260

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Bay Hills Community Association
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