

W I N T E R 2 0 1 6

the

Spring Bank News

The Spring Bank Community Newsletter



A Sense of Community Takes Action

Spring Bank Is Old School Social

By Lisa Delmonico

Thanks to all for a terrific 2015 social life in the hood! We had fabulous first Friday happy hours including great camaraderie, food and drinks from Italian night to homemade Gravlox, from back deck barbeque cookouts to food grown in neighborhood gardens, from Louisiana delectables to a grilled cheese bar!

We had a fun neighborhood street party potluck on Phillips, celebrated National Night Out in a rainstorm on Dawn Drive with the local authorities, kicked off the winter holidays with an Ugly Sweater party, had a neighborhood bake, where the oven and the air temperatures were high!, This fall we celebrated Halloween with a hot dog bar and outdoor movie not to mention TERRIFIC decorations and lots of tricks-or-treats, a neighborhood wild herb walk led by a local expert who shared her knowledge and experience, and of course Martin's hiking tours of the Fairchild Property.

Each of these activities were great opportunities to meet our neighborhoods and become a tighter community. And none of them could have happened without our generous volunteering neighbors! Thanks to you all!!

We are looking to start up First Friday's again in 2016! If you would like to host a first Friday, please send an email to Lisa Delmonico with the month you hosting date. First Friday events don't have to be elaborate, it is just an opportunity to hang out with friends and neighbors!

Any interest in a neighborhood book club? Many of us love to read. During winter months there is nothing better than curling up with a book, and then meeting with some friends to snack and talk about it.

What about a dinner club? A group of 5-20 people eat at a local restaurant and critique it for the newsletter.

Would you participate in neighborhood dinner swaps? Here's the idea: 3 or 4 families sign up and take turns cooking. Neighbor A cooks on Monday, B on Tuesday, C on Wednesday, D on Thursday. Each neighbor cooks and delivers great food to all 4 families on their night. Then they get to kick back and relax when it isn't their night and enjoy a meal from their neighbor. Think about it. Which neighbors you would like to share the experience?

January Meeting

The next meeting of the
Spring Bank Community Association

January 19, 7:30 PM
Groveton Baptist Church

Guests: Kings Crossing Developers

Sweet Tea-Brined Hot Chicken Wings

Ingredients:

For Brine:

- 2 cups brewed sweet tea
- 1 tablespoon kosher salt
- 1/2 tablespoon smoked salt
- 2 pounds chicken wings

For Rub:

- 2 teaspoons ground cayenne
- 1 teaspoon ancho chile powder
- 1 teaspoon garlic powder
- 1 teaspoon ground paprika
- 1/2 teaspoon ground black pepper
- 1/4 teaspoon smoked salt
- cooking spray, as needed
- 1 tablespoon canola oil

Directions:

The night before you will be serving the chicken wings, prepare the brine. Combine sweet tea, kosher salt, and smoked salt in a 2 cup microwave safe measuring cup. Microwave on high for 45 seconds or until warm and stir until salt is dissolved. Add a few ice cubes to quickly bring the mixture back to room temperature.

Place chicken wings in a medium bowl. Pour over cooled brine mixture; cover and chill for 8 hours. The next morning, remove wings from brine and place on paper towels. Discard brine. Pat wings dry and arrange on a baking rack set inside a half-sheet pan. Place wings, uncovered, in the refrigerator for 6 to 8 hours until completely dry.

Preheat oven to 400 degrees F. Line a baking sheet with aluminum foil and place an oven-safe wire baking rack inside. Spray liberally with cooking spray.

In a bowl, combine cayenne, ancho chile, garlic, paprika, salt and pepper. In a large bowl, toss chicken wings with 1 tablespoon canola oil. Sprinkle spice mixture over and toss until evenly coated. Arrange wings on prepared baking rack so they are not touching each other.

Bake for 40 to 50 minutes, flipping once part way through, until skin is browned and tips are crispy. Serve warm.

**Your Super Bowl
Sunday
Party Recipe!**



Should You Consolidate All Your Insurance with One Provider?

The types of things you should or could have insurance for vary as widely as the types of coverage and plans that are available for you. So the first thing you need to do is take a look at the assets that you own and decide if that item is something that a) is currently insured, b) can be insured, or c) should be insured.

There are some obvious assets in your portfolio that have statutory requirements that you carry insurance. There may even be rules on minimum coverage requirements. For example, all states require that you have car insurance. Lenders most often require that you obtain homeowners insurance in order to mitigate the possibility of loss for them. Landlords and storage units usually require that you have some form of renters insurance. These are but a few of the many instances that would require you to be insured.

Now to the question: should you consolidate your types of coverage? There are two primary reasons why a person would choose to consolidate. One, it is much easier to keep track of and make payments to a single insurance company. Otherwise, if you had five different policies from five different providers, you could spend a significant amount of time keeping track of when payment is due, writing out checks to each one, constantly dealing with renewal deadlines, speaking with different representatives about claims or plan modifications, along with a myriad of other administrative issues.

Continued on Page 4

You're Invited to Join SBCA!

The Spring Bank Community Association is pleased to invite you to become a member of our neighborhood association.

Please complete the form below and return it to SBCA Treasurer Jim Ernst, 6616 Oak Drive, Alexandria, VA 22306

Last Name(s): _____

First Name(s): _____

Address: _____

House Number and Street

Phone: (H) _____ (C) _____

Email: _____

Annual Dues

\$15.00 per household.

Dues for 2016 are due now. Payment in the form of cash, personal check or money order is accepted. Please make check or money order payments to SPRING BANK COMMUNITY ASSOCIATION.

Spring Bank Committee Interests

Please print your name next to the committee on which you would like to serve or learn more. Please note, these committees are specific to the affairs of SBCA and focus on neighborhood-related issues and activities to benefit members and the community.

Communications and Publications Committee

Neighborhood Watch & Safety Committee

Membership, Help a Neighbor Network, Welcome Committee

Community Spirit/Social Committee

Community Development Committee

Get Involved. Have a Voice. Volunteer!

Spring Bank has several volunteer opportunities for you to get involved. Consider joining one of these committees:

Mt Vernon Council of Civic Associations Committees

Representatives are needed on the following committees for MVCCA. These committees meet monthly to discuss issues and concerns facing the Mt. Vernon Magisterial District and Fairfax County. This is a huge opportunity to affect what happens in and around Spring Bank. Contact Josh Delmonico if you are interested in serving on a committee.

Budget and Finance Committee (Primary) Open (Alt) Open

Consumer Affairs Committee (Primary Rep) Open (Alt) Open

Education Committee (Primary Rep) Open (Alt) Open

Environmental Affairs and Recreation Committee (Primary Rep) Kevin Knapmiller (Alt) Martin Tillett

Health and Welfare Committee (Primary Rep) Open (Alt) Open

Planning and Zoning Committee (Primary Rep) Bill Brinley (Alt) Kevin Knapmiller

Public Safety Committee (Primary Rep) Open (Alt) Open

Transportation Committee (Primary Rep) Open (Alt) Kevin Knapmiller

Spring Bank Leadership

SBCA President jdelmon@gmail.com
Joshua Delmonico 703-861-9545

SBCA Vice President wbrinley@verizon.net
Bill Brinley

SBCA Treasurer joshneveln@yahoo.com
Josh Neveln

SBCA Secretary bette.ernst@gmail.com
Jim Ernst

To Consolidate or Not to Consolidate Insurance Policies

(Continued from Page 4)

Second, and most important, the reason to consolidate is the simple fact that it may be less expensive to pay a single company. Most insurers charge you a monthly surcharge. Therefore, if you paid your auto, home, business, or other plan each month, you would be wasting heaps of money in these charges.

A significant benefit from consolidating your policies with one entity is the benefit of economies of scale. Multiple policies equate to multiple discounts, which lower your cost overall. So even if insurance for your car is higher with a given insurer, the overall discounts of having your home, business, and other assets may, in fact, lower your annual expenditure.



Taking the Next Step

When your insurance is all in one place, it's also easier to see the missing pieces. For example, what happens if you have a claim on your insurance that is not covered by the policy or if the amount required to rectify the incident exceeds your policy limits?

This is where an umbrella policy comes in. An umbrella policy is a liability insurance plan that is used to cover the gaps in your existing plans and pay up to specific policy limits above and beyond your general coverage. And it can be surprisingly affordable.

The key thing to remember is to protect your assets and limit your liability with the correct coverage. Sometimes consolidation is the best way to accomplish both goals. If you have multiple policies, it is well worth looking into.

Visit Us Online at <http://springbankca.weebly.com>

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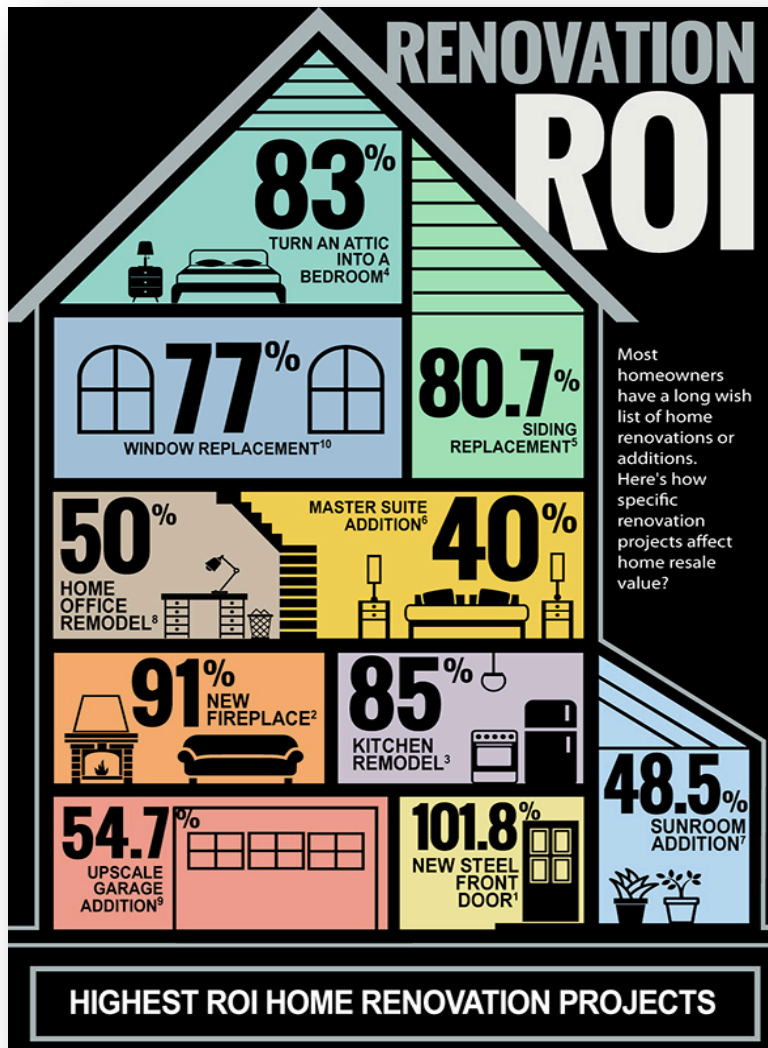
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<p style="text-align: center; font-weight: bold; font-size: 0.9em;">The Officers and Members of</p> <hr/> <p style="text-align: center; font-weight: bold; font-size: 0.8em;">U Converse Masterfully</p> <hr/> <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Invite</p> <hr/> <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Seekers of Fun/Public Speaking Activities</p> <hr/> <p style="text-align: center; font-weight: bold; font-size: 0.8em;">To Be Their Guest</p> <hr/> <p style="text-align: center; font-size: 0.8em;">R.S.V.P. To:</p> <p style="text-align: center; font-size: 0.8em;">thomas_d_finley@yahoo.com</p>	 <p style="font-size: 0.8em; margin: 0;">WHERE LEADERS ARE MADE</p> <hr/> <p style="font-size: 0.8em; margin: 0;">Time</p> <p style="font-size: 0.8em; margin: 0;">7pm - 8:30 pm</p> <hr/> <p style="font-size: 0.8em; margin: 0;">Date</p> <p style="font-size: 0.8em; margin: 0;">2nd & 4th Thursday of Month</p> <hr/> <p style="font-size: 0.8em; margin: 0;">Location</p> <p style="font-size: 0.8em; margin: 0;">8350 Rt 1 Alex VA 22309-2300</p> <hr/> <p style="font-size: 0.8em; margin: 0;">Club President</p> <p style="font-size: 0.8em; margin: 0;">Gopes Niraula</p> <hr/> <p style="font-size: 0.8em; margin: 0;">www.toastmasters.org</p>
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Ad Rates

- \$100 for a full-page ad
- \$50 for a half-page ad
- \$30 for a quarter-page ad
- \$20 for an eighth-page ad

If you are interested in advertising in future newsletters, contact Michelle Zelsman for details.



Get the Best ROI with Your Next Home Improvement Project

Article Provided By Michelle Zelsman

Home is where the heart is, but sometimes it's also where a homeowner's savings plan comes into account.

Homeowners may have a long wish list of home renovations and project, and sometimes the work is never done. While return on investment (ROI) may not be the biggest consideration in a homeowner's mind when deciding which projects make it to the top of the list, knowing which projects see the highest returns may be helpful in the decision-making process.

Happiness in the home can be a part of the ROI, but other cost vs value factors vary by region and even by room. ROI, as defined in Remodeling's 2015 Cost v Value report, can be broken down as the percentage of the estimated average cost of a renovation project that is projected to be recouped in resale value, as aggregated from real estate and appraisal estimates.

According to *Huffington Post*, the most common remodeling job requests projects in the United States are in the bathroom. A mid-range bathroom addition costs approximately \$39,578, as compiled in Remodeling's Cost v Value report. The ROI was estimated at 57.8 percent. For those needing a bathroom remodel, the cost averaged \$16,724 with an ROI of 70 percent. Upscale additions and remodels naturally went up in cost, but the ROI didn't quite hit the level of a mid-range upgrade, with 58 percent and 59.8 percent, respectively. Bathroom remodeling projects were big in 2015, according to *Forbes*, included custom vanities, feature floor tiles, bigger showers and plant life.

Kitchen remodel job requests accounted for 69 percent, the second most common in the US. A major mid-range remodel averaged at about \$56,768 with an ROI of 67.8 percent, while minor remodels saw an ROI of 79.3 percent and a cost of about \$19,226. A major upscale remodel could cost upward of \$113,097, with an ROI at 59 percent. According to *My Home Ideas*, trends in 2015 included built-in coffee centers, dual-fuel ranges, Italian cooking gadgets, designer dishwashers and wine refrigeration.

Not all projects, of course, are room-centered. Window/door replacement accounted for 44 percent of home remodeling job requests in 2015. This included window replacement, entry door replacement and steel, with ROIs of 72.9 percent 78.8 percent and 72 percent, respectively. Finished basements also were high on the list with 27 percent of remodeling job requests. Coming in with an average cost of \$65,442 in 2015, the ROI on these projects was 72.8 percent.

This article was originally published on *RISMedia's* blog, *Housecall*.

President's Letter

Happy New Year! I hope everyone had a great holiday and had time to recharge for the upcoming year. I know I enjoyed my time off and am looking forward to 2016. Before I talk too much about what is going on in 2016, I would like to take a moment to reflect on some of the accomplishments of 2105. It was a great year in which we continued to build on our successes in 2014 and made a lot of progress towards our community goals. In 2015, SBCA worked with the Mount Vernon Council of Citizen's Associations to pass a resolution requesting that Supervisor Hyland initiate a Comprehensive Plan update and a rezoning for the Kings Crossing Property to allow for the proposed development to move forward. This was initiated by the Supervisor, and we will get an update from the Developer at this month's meeting.

We worked with Supervisor Hyland's office to improve safety for drivers and pedestrians entering Beacon Hill Rd from Oak Dr by having 3 chevron signs installed on Beacon Hill Rd heading east around the curve near Oak Drive to help guide drivers around the curve. Our roads were re-paved this past summer. Some of the drainage ditches in the neighborhood were blacktopped. We started a Spring Bank Newsletter. We conducted a significant outreach campaign with the candidates for Mt Vernon District Supervisor and School Board to increase awareness of our Community goals. We had a new Spring Bank Logo designed. We held many social events including First Fridays, National Night Out, a fall Festival Pot Luck and an Ugly Sweater Holiday Party. None of this would have been possible without the many people who volunteered their time, their homes, and their expertise and/or provided food and drink and donations. Thank you all for making our Community what it is today.

Dan Storck was elected as Mt Vernon District Supervisor and Karen Corbett-Sanders was elected as our School Board Representative. We look forward to building on the relationship we have with both of them to further our Community goals. I encourage all of you to reach out to Karen and provide her your input on the proposed FY16 Fairfax County Public School budget. The school system faces some serious Elections will be held at our January meeting with candidates taking office on February 1. Please contact Ingrid Reid (ingridreid@gmail.com) if you are interested in running. Elections will be held for President, Vice President, Treasurer, Secretary and At-Large Board Member. I encourage you to consider running for office. It is extremely rewarding to give back to the Community.

We are looking for hosts for First Fridays in 2016. These events are hosted by a different person in the neighborhood every month (please contact Lisa Delmonico at Lisa.Delmonico@yahoo.com if you are interested in hosting a first Friday or any other social event). Note that the Community Association voted to provide \$50 to anyone hosting a First Friday to offset the cost of food and drinks. Please send our Treasurer (Jim Ernst) an email at Bette.Ernst@gmail.com and let him know you have hosted and he will provide you a check. If you haven't made it to a First Friday or other Spring Bank event, please come on out and meet your neighbors. They are lots of fun.

The SBCA wouldn't be what it is today if it weren't for its volunteers. Thanks for all you do. If you are interested in Volunteering please contact me at jdemon@gmail.com or 703-791-9239 and I will help you get started. There are a lot of opportunities to help out. Lastly, there is a membership form at the back of this newsletter. 2016 dues are due 1 January. They are \$15 for the year. They help us to print newsletters, pay dues to the Mount Vernon Council of Citizens Associations and contribute to events We are YOUR neighborhood association and want to hear from you! We host monthly SBCA meetings (the third Tuesday of every month (we take a break June – Aug and we skip December) at 7:30pm at the Groveton Baptist Church. All are welcome and encouraged to attend. Happy New Year!

Joshua Delmonico
SBCA President

Spring Bank website <http://springbankca.weebly.com>

Spring Bank Google Group <https://groups.google.com/forum/#!forum/springbankva>

Spring Bank Next Door site <https://springbank.nextdoor.com>

