

Quote of the Month

The more generous we are the more joyous we become. The more cooperative we are the more valuable we become. The more enthusiastic we are, the more productive we become. The more serving we are the more prosperous we become.

William Arthur Ward



Potomac Association of Housing Cooperatives

PAHC

Providing Continuing Education for its Membership



2018-2019

PAHC Board of Directors

Annie Hill
President

Rhonda Dozier
Vice President

Ruthie Wilder
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Tracina Leake
Assist. Treasurer

Bernice Thomas-El
Secretary

Melinda Rickey
Assist. Secretary

Maxine Dennis
Member At-Large

Laurice Harrison
Member At-Large

Vacant

GREETING FELLOW COOPERATORS,

I would like to thank those of you who have sent in letters and pictures about your co-op. It has been a great help and it also helps keep us informed, as co-editor of PAHC newsletter I would like to ask that you keep us informed of events that are happening at your co-op year-round.

Please feel free to email me at rlcheek_811@yahoo.com. We look forward to working with each and every one of you. Remember Knowledge is Power the more we share the more others will learn. We cannot make this happen without you.

Newsletter Committee

Chief Editor

Rhonda Dozier

Co-Editors

Laurice Harrison

Tracina Leake

In this Issue>>>

President's Message

Association Overview

Association News

Cooperative's News

In Memory

Happenings in the Region

Recipe Corner

Test Your knowledge

PAHC Membership

Loans

PAHC 42 Years

Save the Date

President's Message

I want to thank PAHC's Board of Directors for their dedication and PAHC's membership for their continuing support. Your support and dedication to PAHC and its values has been extraordinary. We appreciate the support of the membership who attends the conferences and facilitators that volunteers and share their time and expertise with us.

PAHC held its 2018 Annual Conference at the Virginia Beach Oceanfront Hotel on April 26-28. Seventy-nine (79) participants representing 15 Cooperatives and Individuals members participated. The conference kicked off with the Meet-N-Greet on Thursday evening. Friday morning start with Breakfast, followed by the Opening Ceremony with a welcoming from a representative of Ramada Virginia Beach Oceanfront Hotel, Virginia Beach, VA. The ceremony ended with PAHC's traditional "Co-Op Pride Strut Your Stuff" Parade. The morning sessions begin.

Vernon Oakes, Oakes Management was the keynote speaker for the conference. Several awards were presented during the conference: Capital View Mutual Homes, Inc., in Hyattsville, MD received the "Cooperative of the Year"; Annemarie Carroll, Sean Brown and Ronald Weeks (Capital View Mutual Homes Staff) received the "Helping Hand Award", Linda Brockway received the "President's Award", and Vernon Oakes received the "PAHC Life Time Achievement Award".

At the annual membership meeting, the membership nominated Rhonda Dozier, Capital View Mutual Homes, Hyattsville, MD; Ruthie Wilder, Reservoir Hill Mutual Homes, Inc., Baltimore, MD, Bernice Thomas-El, Waverly Terrace Cooperative, Baltimore, MD and Tracina Leake-Johnson, Northwest Cooperative, Washington, DC. Immediately following the annual meeting, PAHC Board Meeting, members elected Annie Hill, President, Rhonda Dozier, Vice President, Ruthie L. Wilder, Secretary, William Brawner, Treasurer, Bernice Thomas-El, Assistant Secretary, Tracina Leake-Johnson, Assistant Treasurer, Laurice Harrison, Maxine Dennis, and Maxine Dennis, members at large.

The conference ended with a Dinner & Dance on Saturday night; this year's event theme was "Western", and participants showed off an array of western outfits.

2018 DC Coop Festival: PAHC participated in the 2017 Coop Festival in Washington, DC at the Mall on Saturday & Sunday, October 6&7, 2018, Anne Hill and Tracina Leake-Johnson represented PAHC at the Festival, and PAHC shared spaces with the National Association of Housing Cooperative and DC Cooperative Stakeholders Group. Other participants included REI, Fairtrade America, Common Market, Organic Valley, Farmer Owned, ROC USA, NAHC, Cabot Creamery Co-op, Divine Chocolate, Greenbelt Cooperative Alliance, Co-Ops for a Better World, Domains.coop, NCBA CLUSA International, Cooperation Works, Northwest Co-op Development Center, USDA, Navy Federal Credit Union, National Co-op Bank, Overseas Cooperative Development Council, Environmental and Energy Study Institute, The Veterinary Cooperative, Blue Hawk, Lighting One, Carpet One, Flooring America, Cooperative Development Foundation, North American Students of Cooperation, Farmer-to-Farmer, and National Co+op Grocers, America's Credit Unions, Riceland and America's Electric Cooperatives; there was also a Kids Zone. Entertainment was provided by SMZQ. It was a wonderful gathering of co-op. Thousands of visitors stop by the various booths for co-op information. The festival had two full days of co-op information, fun and music.

PAHC's 2018 Fall Training will convene on November 10, 2018, at Northwest Cooperative Homes in Washington, DC. PAHC 2019 Annual Conference will be held at the Holiday Inn Hotel, Ocean City, MD, April 25-27, 2019. PAHC Board wishes all of you a safe, healthy, happy and prosperous holiday season. With so much unpredictability facing us, we encourage you to let your voice be heard on every front, get out and vote, get involved, support the agenda that support the issues that help people (education, health care, family, homelessness, veterans and affordable housing). Stand up for justice and equality.

Annie Hill, President
PAHC

ASSOCIATION OVERVIEW

The Potomac Association of Housing Cooperatives, Inc. was founded in 1976 by representatives from 13 housing cooperatives and 1 condominium association. The primary objective was and still is continuing education for Board of Directors and members of cooperative communities. If the success of any organization is measured by its accomplishments, the PAHC can truly be considered successful! The organization has sponsored three Baltimore City housing cooperatives, and representatives of PAHC served on each interim Board of Directors. They, along with other PAHC representatives provided new member orientation and extensive leadership to each respective cooperative community. PAHC holds training sessions in addition to the required Annual Meeting of the Membership. These sessions provide timely information on a variety of seasonal, tax, administrative and maintenance topics, as well as affording the attendees the opportunity of personal interaction with representatives of like organization from Maryland, District of Columbia and Virginia areas. PAHC is a member of the National Association of Housing Cooperatives.

The Board of Directors

PAHC Board of Directors' Corner

We are looking forward to seeing all of you at the 2018 Fall Workshop on November 10th at Northwest Cooperative Homes in Washington, DC.

Please mark your calendar for PAHC 2019 Annual Conference & Membership Meeting in Ocean City Maryland at the Holiday Inn Hotel on April 25-27, 2019. We have lined up a team of experts who are ready to share their expertise with you.

The Board of Directors works throughout the year on planning strategy sessions to improve PAHC outreach and to focus on the short and long-term plans for PAHC. The 2019 Annual Conference is already in the planning stage for Ocean City, MD.

We always welcome input and ideas from members; we need your input and help to make sure that PAHC is meeting the members and cooperative needs.

The Board of Directors continues to work hard to bring you the best workshop to support you in your work on your cooperative. The BOD actively promotes good leadership practices to educate and inform its members.

Thanks to all of you!

Annie Hill
Ruthie Wilder
Bernice Thomas-El
Maxine Dennis
Vacant

Rhonda Dozier
Tracina Leake
Melinda Rickey
Laurice Harrison

PAHC Board of Directors continues to be a strong, productive and very effective team. The BOD actively promotes good leadership practices to educate and inform its members.



ASSOCIATION NEWS

PAHC Fall Training will be held on:

November 10, 2018
Northwest Cooperative Homes
224 R Street NW, Rm 101
Washington, DC 20001
8:00 a.m. – 3:00 p.m.

The topics for the training will cover Conflicts and Resolutions and Understanding the importance of Cooperative Insurance

The following Cooperatives were represented at PAHC's 2017 Fall Training:

Beecher Cooperative, Inc.
 Capital View Mutual Homes
 East Capital Gardens Cooperative
 Madison Terrace Cooperative
 Northwest Cooperative, Inc.
 Pickwick Square Mutual Homes, Inc
 Reservoir Hill Mutual Homes, Inc
 St. James Mutual Homes
 Washington Hill Mutual Homes Inc
 Waverly Terrace Cooperative
 Yorkville Cooperative

PAHC COMMITTEES

PAHC Young Cooperator

The purpose of this committee is to recognize and encourage youth involvement in our Cooperative communities. Youth will have an opportunity to describe their experiences and present their ideas to Co-op leaders from all around our region.

Government Watch Committee

Government Watch Committee keeps members current on issues related to cooperative housing and other issues at the federal, state and local level as it relates to the livelihood of cooperative members.

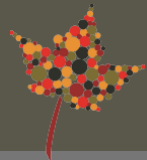
Honorary Advisory Member

The primary responsibility of an Honorary Advisory Member is to advise the Board from time to time and elevate the Board's profile among potential supporters and partners. The Honorary Advisory Member's affiliation enhances the organization's status and prestige in the community and contributes to board diversity. The Honorary Advisory Member must demonstrate concern for education in the cooperative community and is committed to the future of PAHC mission.

If you are interested in serving on PAHC Committees, please contact the committee chair:

Program /Education, Melinda Rickey, **Membership**, Ruthie Wilder, **Newsletter**, Rhonda Dozier, **Fundraiser**, Maxine Dennis, **Website**, Annie Hill, **Policies & Procedures**, **BOD Young Cooperator**, Maxine Dennis, **Government Watch/ Honorary Advisory Board**, Ruthie Wilder

Cooperative News...



Northwest Cooperative Homes



Back To School Fun Day! — NWCH hosted its 2018 Back To School FUN/GAME Day Saturday August 18 -The kids had a GREAT time playing games, painting and picking out their cool book bags! They are eagerly waiting for Harvest Day!



COMMUNITY WALK - This was a success. A big thanks to NWCH members who showed up to support their community. Thanks to Pastor Queen from Mt. Sinai, surrounding neighbors and MPD for showing their support...working together can create a difference!



Capital View Mutual Homes

Community Day - On August 25, 2018 CVMH hosted another successful community day. It was a day filled with food, games, face painting, and music. We would like to thank our members and staff who volunteered by cutting grass, cutting and braiding hair and the PG County Police Department for their support. Let's not forget we give out over 30 book bags.

We are happy to announce CVMH has just completed the loan process to complete roofing, siding and gutters. We will also be updating bathrooms and kitchens as well as updating the landscaping to make our homes more beautiful. This project will take about 18 months to complete.

In Memory of



William J. Brawner



Mr. Brawner completed his journey here on earth July 22, 2108, Bill as he was affectionally known was a long-time member of PHAC and he also severed on the PHAC Board for several years. At the time of his death he served as the treasurer on the PHAC Board. Anyone who knew Bill knew that he has a great heart and he loved to make others laugh with his wit.

Although Bill was a Washingtonian he was raised in Caroline County, VA by his grandmother until he decided to relocate back to Washington, DC to attend Howard University. Bill majored in music where he was a part of the Howard University band, he later worked at Howard as the assistant to the Marching Band Director.

Following the satisfying and successful years at Howard University, Bill transferred his management skills to a career in residential property management, where he especially enjoyed assisting people to gain access to decent and affordable housing in Co-Op's in Washington, D.C. St. James Mutual Homes was his home and Bill loved his co-op, not only did he reside at St. James he severed on the board for sixteen years. Leading St. James with great success in arehab project and helping them become listed as an historical property in Washington DC. For years Bill managed Syphax Village Condominium as well as St. James.

It has been a great honor for the PAHC Board to have worked with Mr. Brawner for so many years, he has brought so much knowledge and wisdom to the board room. He always kept us on our toes and in tears with laughter. He will truly be missed but his legacy will always be remembered.

PACH Board

What's Happenings In Your Region

District of Columbia

Taste of DC– Oct. 26-27

Featuring everything from local restaurants and breweries to dessert shops, Taste of DC is sure to satisfy all your inner-foodie cravings. Audi Field serves as the new locale for this enormous party that will feature live music and entertainment to go along with its many flavors. The two-day gathering is considered the Mid-Atlantic region's premier culinary cultural festival, so expect more than 65 restaurants to be on-hand, in addition to a beer garden and an artisan market.

Tickets

**Audi Field, 100 Potomac Avenue SW,
Washington, DC 20024**



Eastern Maryland



The National Aquarium

The National Aquarium is a non-profit public aquarium located at 501 East Pratt Street on Pier 3 in the Inner Harbor area of downtown Baltimore, Maryland in the United States. Constructed during a period of urban renewal in Baltimore, the aquarium opened on August 8, 1981.

Western Maryland

Deep Creek

Carved in the quiet mountains of Western Maryland, Deep Creek Lake is a unique four-season destination. The mountain climate gives our area four distinct seasons, with plenty of adventure and action for each. Summer days are filled with sunshine and shimmering water as boats and other water-goers glide through the wates. Winter coats the landscape with a brilliant white blanket, providing amazing skiing conditions for Wisp Resort. Explore some of the several state parks in our area, like the beach area on the lake, or gazing at the tallest free-falling waterfalls in Maryland. Leave your worries behind you, cross into the mountains and experience Deep Creek Lake.



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**SOUTHWEST VIRGINIA MUSEUM HISTORICAL
STATE PARK - SUN, NOV 11, 2018 - SUN, DEC 30, 2018**

Celebrate the annual Festival of Trees. Eighty-one trees will be decked out for the holiday season as will doorways, banisters and mantels. Area businesses, schools, churches, civic groups and individuals pitch in by creating themed decorations. The Festival of Trees will be available for viewing during the museum's normal operating hours. Regular admission rates will apply; guided tours for groups are available.

Adults: \$5.00 Children: 6-12 \$3.00 Under 6: free

Recipe Corner

If you believe this recipe will make too much for one meal, you'll be happy to hear that this flavorful taco soup freezes well. The easy soup is made with ground beef, and it's flavored with ranch dressing and taco seasoning. Vegetables include tomatoes, corn, and onions, and pinto beans add extra protein. Feel free to lighten it a bit with ground turkey instead of beef.

Your family will love the topping of crispy tortilla strips, but feel free to garnish the soup with cheese. Take a look at the variations for other possible garnishes and toppings. If you prefer the ease of the slow cooker, see this [easy crockpottaco soup](#).

Serve this well-seasoned soup with [cornbread](#) or muffins for a delicious everyday family meal. If you don't have pinto beans, use black beans or great northern beans.

Ingredients

2 pounds lean ground beef, at least 85% lean
1 tablespoon [extra virgin olive oil](#), if ground beef is very lean
1 large onion, chopped
1 (15-ounce) can pinto beans
1 (15-ounce) can whole kernel corn, drained, or about 1 1/2 cups frozen corn
1 (14.5-ounce) can [stewed tomatoes](#)- Mexican style if available
1 (10-ounce) can Rotel tomatoes (or tomatoes with green chile peppers)
1 (1-ounce) packet taco seasoning mix
1 packet Original Hidden Valley [Ranch Dressing\(dry\)](#)
2 1/2 cups water or unsalted
beefstock

For the Optional

Tortilla Strips: 8 to 12 corn tortillas

2 tablespoons vegetable oil

Steps to Make It

In a Dutch oven or large saucepan over medium heat, brown the ground beef in the olive oil. Cook, stirring until the beef is no longer pink.

Add the chopped onion, pinto beans, corn, canned tomatoes, taco seasoning, ranch dressing, and water or beef stock to the ground beef.

Reduce the heat to low and simmer for about 1 hour.

When the soup is ready, top with tortilla strips, if using (below), and serve it in big soup bowls.

Serve with a [simple tossed salad](#) and hot baked cornbread wedges, if desired.



Test Your Knowledge

How well do you know By-laws and Rules and Regulations?

Based on the provisions of your cooperatives by-laws or rules and regulations are the following statements true or false with regard to your co-op?

1. A board of directors may conduct work sessions or other informal gatherings without notifying association members.
2. A board of directors may take action outside of a board meeting if a majority of members consent to the action in writing.
3. Charges assessed against a cooperative member for a violation of the declaration may not exceed \$50.00 for a single offense or \$10.00 per day for any offense of a continuing nature.
4. If properly requested, an association is required to disclose the actual salary of the six highest compensated employees of the association earning over \$75,000.00.
5. Every five years board of directors must conduct a study to determine the amount of reserves necessary to repair, replace and restore the association's capital components.



6 Cooperative Principles

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Co-operative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

1. Voluntary and Open Membership

Volunteer



Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Democratic



Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members' Economic Participation

Economic



Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Independence



Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

5. Education, Training and Information

Education



Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

6. Cooperation among Cooperatives

Cooperation



Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

PAHC MEMBERSHIP

The Potomac Association of Housing Cooperatives website (potomacassn.org) is a unique opportunity for member Cooperatives and non-member Cooperatives to get up-to-date information on Cooperative living.

We are a member of and provide a link to the National Association of Housing Cooperatives. The website is an opportunity to keep member and non-member Cooperatives informed on the latest legislation that relates to Cooperative living through our newsletter and links to HUD and regional governmental websites.

Our website is user friendly and includes:

- Membership information
 - Information on how to become a member
- Schedule of events
 - Annual conference as well as training sessions
- Newsletter
 - Fall/Winter and Fall/Winter newsletters
- Board of Directors
 - Current members of the Board of Directors
- About us
 - The purpose of the Association

Feel free to visit our website (potomacassn.org) to learn more about our Association.

PAHC Members

Beecher Cooperative, Inc.

Capital View Mutual Homes, Inc.

East Capital Gardens, Inc.

Lightview Cooperative, Inc.

Northwest Cooperative Homes, Inc.

Reservoir Hill Mutual Homes, Inc.

Second Northwest Coop. Homes, Inc.

St. James Mutual Homes, Inc.

The Woodlands Cooperative, Inc.

Waverly Terrace Cooperative, Inc.

Benning Road Cooperative, Inc.

Chesapeake Brandywine Coop., Inc.

Hacienda Cooperative, Inc.

Madison Terrance Cooperative, Inc.

Pickwick Square Mutual Homes, Inc.

Sandtown Village Cooperative, Inc.

Southern Homes & Gardens Coop.

Village Green Mutual Homes, Inc.

Washington, Hill Mutual Homes, Inc.

Yorkville Cooperative, Inc.

Associate Members

Jeffrey Charles & Associates, Inc.
Daniel M. Costello, Associate

Affiliate Members

Vespignani & Miller Insurance/Nationwide

Professional Members

Melinda Rickey
Erica Baker
Myrine Buford
Douglas M. Kleine, CAE
Vernon Oakes

Honorary Members

Peter Behringer
Bernard A. Cook

42 YEARS OF LOYAL MEMBERS, TRAINERS and SPONSORS

What To Know Before Taking Out A Loan

The following article appeared in the July 2018 online edition of “The Cooperator”. Whether it’s a renovation, an emergency repair, or anything in between, condos, cooperatives, and homeowners’ associations are rarely not spending money on something. And while they may have reserves on hand to pay for its latest project, money often needs to be scraped together pronto in order to cover unexpected expenses, delays, or other issues. While special assessments to raise needed funds are a common fact of life in multifamily communities, coming up with a hefty amount in a relatively short window of time isn’t always realistic, depending on the means and limitations of individual residents.

An alternative to assessment is to take out a loan from a bank, which the association can then pay back over time—with interest—often by making a marginal increase to residents’ monthly dues. This can often be an appealing option—but it’s important for boards to do their due diligence and weigh the pros and cons of assessment versus borrowing before entering into any long-term financial arrangement. **Why Borrow?** There are a number of reasons why a board might want to take out a loan to fund even a fairly modest project. But realistically, the higher the price tag, the more sense it makes to bring in an outside financier. “Associations typically borrow money when they have a large capital need, such as a roof, siding, a roadway,

or something similar,” explains Lisa Wagner, VP and Business Development Officer with ConnectOne Bank in Englewood, New Jersey. “Existing cash saved in a capital reserve account might be short, or the association might not want to deplete all of those funds, so it will borrow from a bank.” Jared Tunnell, Senior VP of National Cooperative Bank, which has offices in Virginia, Washington, D.C., New York, Ohio, and Alaska, cites some more examples of big-budget to-dos: “The largest ones that I’ve seen recently, if you’re a townhouse community for example, have been roofs, siding or stucco. For high- or mid-rise buildings, the big line-items are facades, balconies, or HVAC risers.”

A responsible board will be aware of the inevitability of these major repair projects, as everything from building systems to roofs to facades all face gradual wear and tear. . “These projects are often necessary 15-20 years into the existence of a property,” notes Charles F. Withee, President and Chief Lending Officer of the Provident Bank, which has locations throughout New England. “Let’s say that you’re faced with repairing or replacing the roof and the siding simultaneously. If the former is going to cost you \$200,000 and the latter \$300,000, and your association is 100 units, you can do the math on a special assessment. That’s a big nut.” “The benefit of borrowing...is that you’re actually using the balance sheet of the community to borrow money, so it doesn’t impact an individual resident on a personal level, or affect personal credit,” explains Tunnell. “They’re using the aggregate value of the community to borrow, as opposed to a specific unit. And then you can pass on the monthly fee to the next owner. So if you’re dealing with a 50-year-old community with 50-year-old pipes that need to be replaced, various owners have come and gone who have enjoyed those pipes over that time period. Why should a handful of individuals shoulder the burden of coming up with that replacement money upfront?”

From Whom?! And How?!

Of course, the first step is to identify a qualified lender with which an association can negotiate agreeable terms and come up with a feasible repayment plan. And certain criteria need to be met on the association’s side in order for it to prove a viable lendee. “The association will need to have a reserve account that is being funded,” says Rachel Rowley, VP-Association Financial Partner with Alliance Association Bank in Oswego, Illinois. “Most associations want to use their reserves so they can take out a lower loan. The reserves are actually what helps them become qualified. Past-due accounts can hinder the loan process. For [us], they can have no more than 10% of their total units over 60 days past due. And they should look for a loan that does not contain a prepayment penalty. A bank will not finance a project for longer than the life expectancy of the product – so the board...should look at all of the projects that will need to be undertaken during a specific period of time. If they need their roof taken care of now, but may need siding in two years, it may behoove them to take out a larger loan and complete both projects simultaneously in order to avoid starting the loan process over again a few years later.” “Most banks, if they are assessing the loan request correctly, will ask for a recent capital reserve study, year-end and interim financials, arrears report, estimates from contractors, and bylaws,” adds Wagner.

. “We like to see a special assessment put in place by the board for the homeowners to pay the loan. This ensures that the bank will get paid back dollar-for-dollar by the homeowners. If the association has a problem with collecting management or assessment fees, we would be concerned. If the board doesn’t want to share the idea of a loan and/or assessment with its owners, this is concerning; even if the bylaws state that they do not need approval, we would prefer a vote by the residents anyway. It’s not worth a legal battle in the future.” It’s also worthwhile for a board to research banks in the area to ascertain whether one may specialize in association loans. “If you approach a bank, and they ask something like ‘What’s the collateral again?’ then you’re at the wrong bank, because they don’t know that they’re dealing with a cash-flow loan,” warns Withee. “And there are other underwritings to consider; we’re typically dealing with seven-year terms, or possibly 10 years. We calculate for an association what the debt service is going to look like; what they need to do is look at the budget to determine what they’ll need to raise in dues to cover that new debt service.



PAHC 42nd Conference

PAHC celebrated 42 years at its 2018 Annual Conference in Virginia Beach, VA. The conference was a huge success. PAHC has been helping educate its members for 42 years and we are still going strong. Some of the highlights of the conference were:

PAHC member STRUT Your Stuff, we love to see PAHC member come out and rep their Co-Op and lest not forget the RODEO party, we all had a great time.



Save the Date

PAHC FALL TRAINING

Host Co-op

Northwest Cooperative Homes

224 R Street NW, Ste 101

Washington DC 20001

202-234-8006/7

November 10, 2018

8:30am-3:00pm



PAHC 43rd ANNUAL CONFERENCE

April 25-27, 2019

The Holiday Inn Hotel

6600 Coastal Hwy,

Ocean City, Maryland 21842