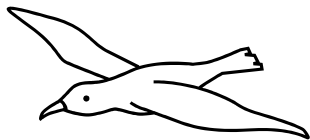


PO Box 57 8306 Swallow Lane Lusby, MD 20657
410-586-8201 FAX 240-235-2781



Special Interest Articles:

- Administrative
Building Dedication



- Litter and Waste

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The Bob Jones Administrative Building

The long awaited administrative building is almost complete and the Board of Directors has planned for the relocation of our offices to occur during the last weeks of April. With this in mind, we have planned our dedication ceremony for

Thursday
May 14, 2009
at
7:00 PM

This is a monumental event for our community and one that Bob Jones dreamed of for many years. In honor of his many years of service to our community, it was only fitting that the building be named for him and dedicated to his hard work and commitment to making White Sands a great place to live. We hope that all of you will join us in honoring his memory.

As this is the night of our regularly scheduled board meeting, we will hold a brief business meeting at the beginning of the evening to be followed immediately by the dedication ceremony and a reception of light hors d'oeuvres.

We would also ask that you be patient with us during this time of transition. With any relocation, disruption is expected, and there may be times when our phone lines, internet capabilities, etc. are inoperable. We will do everything we can to minimize this disruption.

SOMETHING TO REMEMBER

You cannot bring about prosperity by discouraging thrift.
You cannot strengthen the weak by weakening the strong.
You cannot help little men by tearing down big men.
You cannot help the wage earner by pulling down the wage payer.
You cannot further brotherhood of man by encouraging class hatred.
You cannot help the poor by destroying the rich.
You cannot establish sound security on borrowed money.
You cannot keep out of trouble by spending more than you earn.
You cannot build character and courage by taking away men's initiative and independence.
You cannot help men permanently by doing for them what they could and should do for themselves.

- Abraham Lincoln

Note from the President

It's that time of year again and we are preparing for our annual meeting. We will be holding our Annual Meeting on Friday June 12, 2009. Check-in will start at 7 PM and we will plan to start the actual meeting at 7:30 PM. It is very important to our community that everyone try to participate in the annual meeting. We will be sending out Proxy Ballots for this year's annual meeting in May. Please look over the ballot and even if you plan on attending the meeting, I encourage all property owners to submit their written proxy to our community manager prior to the meeting. This allows your vote to be heard even if something comes up and you are not able to attend the meeting. We will be holding our annual meeting this year on property in the newly completed Bob Jones Administrative Building located at the corner of White Sands Drive and Sycamore Road. The annual meeting is a great time to meet your neighbors and find out what has been done for our community during the past year, and what is planned for the upcoming year. Our Annual Meeting is required to be done during the month of June and is when we elect Board Members, pass the Annual Budget and make any changes to our Rules and Regulations.

Curt

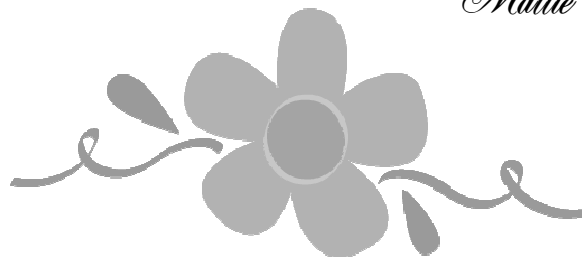
Message from Mattie

I want to take this opportunity to thank everyone who took advantage of the "late fee amnesty" period offered during the months of January and February by the Board of Directors. We received over \$20,000 in outstanding assessments during this period and many residents set up payment plans. We will continue to aggressively pursue the collection of the remaining outstanding fees through the Calvert County District Court.

Spring is here, and after such a cold winter, I know we're all looking forward to some warmer days. I know many of you are planning improvements to your homes and yards during these spring months, and I just want to remind you that any architectural change requires prior approval from the Architectural Control Committee. This includes fences, decks, sheds, additions, driveway expansions, grading, and tree removal. Please refer to the Architectural Control Guidelines on our website for specific regulations on these items. You can also print out a copy of the ACC application directly from our website. Please remember when submitting the application that a copy of the house location plat indicating where the change will be in relation to your home is also required. The ACC meets on the first and third Wednesday of each month, so approval of these applications generally takes about two weeks, depending on your date of submission.

I wish you all a happy and safe Spring and look forward to seeing you at some of the upcoming community events.

Mattie



Litter and Waste

Unfortunately, litter and animal waste has always been a problem in this community. We have a wonderful contractor who works very hard to keep up with the amount of litter thrown along our streets, but we need to do our part to keep our community clean by refraining from throwing trash from our vehicles or dropping cans and bottles along the road as we walk. It is also not the contractor’s responsibility to pick up animal waste left by residents walking their dogs. We have listed below the county regulations concerning this type of behavior and would like to ask all of you to do your part by cleaning up after your animals and not littering. We only have one world – let’s keep it clean.



Calvert County Animal Control Ordinance:

SECTION VII – DEFECATION, REMOVAL OF EXCREMENT

- A. No person owning, keeping or having custody of a dog or cat shall allow or permit excrement of such animal to remain on public property, private property without the consent of the owner or occupant hereof or allow the excrement to cause foul odor on the owner’s property.
- B. Any person owning, keeping, or having custody of an animal shall immediately remove the excrement deposited by the animal if deposited on property other than the owner.



Any person found violating the provisions of this ordinance shall be guilty of a misdemeanor and shall be fined up to \$500.00 and/or imprisoned in accordance with the Annotated Code of Maryland, Article 24, Section 11-509.

**White Sands Civic Association, Inc.
Rules & Regulations Section 15: Littering**

- A. Littering or dumping on White Sands roads or other properties, or property that belongs to someone else is strictly prohibited. Clean up of this litter will be at the identified violators expense.

Maryland law prohibits littering on a highway or other public or private property. If the litter is less than 100 pounds or 27 cubic feet and does not result in commercial gain, the offender faces up to \$1,500 in fines and up to 30 days in prison. If the litter exceeds 100 pounds or 27 cubic feet but is less than 500 pounds or 216 cubic feet and does not result in commercial gain, the offender faces up to \$12,500 in fines and up to a year in prison. If the litter exceeds 500 pounds or 216 cubic feet or, regardless of the amount, results commercial gain, the offender faces up to \$30,000 in fines and up to five years in prison. Offenders may also be required to remove the litter or render it harmless and repair or restore any damaged property or pay for those damages. They might also be required to perform public service relating to the removal of litter or the restoration of an area polluted by litter and to reimburse the State, county, Municipal Corporation, or bi-county unit for costs incurred in removing the litter, according to the law. The offender’s license to operate the vehicle or other type of conveyance used in the violation might also be suspended.

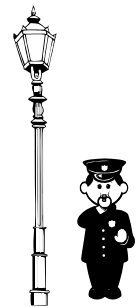


**Quarterly Report
Covenants, Rules & Regulations Violations**

	<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>TOTALS</u>
ACC Approval		1		1
Property Upkeep	1	5	8	14
Trash & Other Materials	13	11	10	34
House Numbers				0
Trees			1	1
Vehicles	27	22	14	63
Traffic View	1			1
Weapons				0
Farm Animals				0
Signage				0
Holiday Decorations		6	4	10
TOTALS	43	45	29	124

**Quarterly Report
Part Time Sheriff Patrols
1/2009 – 3/2009**

Drug Arrests	4	Loitering Complaints	2
Traffic Citations	32	Juvenile Offenses	1
Traffic Warnings	52	Domestic Complaints	0
Verbal Warnings	14	Follow up on Drug Complaints	3
Destruction of Property Complaints	1	Other	1
		TOTAL	110



Community Clean Up / Dumpster Day

We will be hosting our spring community clean up and dumpster day on Saturday, May 9 2009 at the playground from 8:00 AM till 2:00 PM. We will also be utilizing this time to make some much needed repairs to the playground area. If you still need to earn your community service hours for school – feel free to come and join us.

Surviving Job Loss -

It's never a good time to lose your job. However, the current economic environment has resulted in business closures, downsizing and layoffs for many in our community. The National Foundation for Credit Counseling offers the following tips for surviving a layoff:

- Allow yourself to be upset or even afraid. These are natural reactions. However, if they become intense, seek professional help. Talking things through and hearing another person's perspective can bring relief and restore your positive outlook.
- Resist the urge to tell your boss what you truly think of him or her. Remember, you may need him or her as a reference for a future job.
- Take advantage of any assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered.
- Apply for any applicable government benefits. Your HR representative at work will be a good resource.
- Resist the urge to solve your problems by spending recklessly. It may feel good for the moment, but the high of spending won't equal the low of dealing with additional debt when there is no income.
- Don't be tempted to live off of your credit cards. Someone with a good line of credit could actually support the family at the current standard of living by using credit, but there's no guarantee a new position will materialize any time soon. Expect one month of job search for each \$10,000 of annual income you hope to replace. In other words, if you seek a \$50,000 salary, it may take you five months to land that job.
- Take a personal inventory. Consider all assets, income and expenses. No one wants to liquidate assets to survive, but it is good to know what you have to fall back on.
- Drastic times call for drastic measures. Nothing is off-limits. Consider selling the second car or recreational vehicle, real estate holdings, rental properties or jewelry.
- After you review your income versus debt obligations, if you don't have enough money to make ends meet, calculate how much you'll need for basic household expenses. Your goal is to pay everyone, but if you must make a choice, keep food on the table and your home life stable by paying your rent or mortgage, association assessments, utilities, childcare, insurance premiums and health care.
- Have a family meeting that includes the children. You don't want family members pulling in different directions, and a joint effort yields a better result.
- Make cutbacks wherever possible, knowing that your austere lifestyle will only be temporary. Resolve to stop all non-essential spending immediately.
- Tracking your spending is always a good idea, but when money is tight, it's essential. Write down every cent you spend. After 30 days, review where the money went and decide where to cut back. You'll be amazed how much you can save without feeling the pinch.
- Contact your creditors to arrange lower payments. Most major credit card issuers have help programs. Explain your situation and what you're doing to resolve it. The creditor may be able to temporarily lower your monthly payment and reduce interest.
- Inform your mortgage lender of your situation. Be prepared to provide documentation of your setback, and have a resolution plan in mind. Since the average consumer doesn't know all the loan modifications available sit down with a certified housing counselor and map out a plan best suited to your situation.

The National Foundation for Credit Counseling is a national nonprofit credit counseling organization. For more information, visit www.DebtAdvice.org or call (800) 388-2227. En Español, dial (800) 682-9832.

**White Sands Civic
Association, Inc.**

8306 Swallow Lane
PO Box 57
Lusby, MD 20657

**NEW LOCATION
STARTING IN MAY**
8285 Sycamore Road
Lusby, MD 20657

PHONE:
(410) 586-8201

FAX:
(240) 235-2781

E-MAIL:
wsca@wscainc.com

We're on the Web!

See us at:

www.wscainc.com

EVENTS

WSCA Open Board Meeting – 2nd Thursday of each month 7:00 PM
Administrative Office at 8306 Swallow Lane *New Location starting in May*

WSCA Architectural Control / Covenants Enforcement

1st Wednesday of each month 6:00 PM

3rd Wednesday of each month 6:00 PM

Administrative Office at 8306 Swallow Lane *New Location starting in May*
(These are closed meetings due to confidentiality issues – if you would like to participate with this committee or submit an application for review, please contact the administrative office at 410-586-8201)

Dedication of Bob Jones Administrative Building

May 14, 2009 7:00 PM

8285 Sycamore Road

Community Clean Up / Dumpster Day

Saturday May 9, 2009

8 AM – 2 PM

At the Playground

Annual Meeting

Friday June 12, 2009 7:00 PM

Bob Jones Administrative Building

Administrative Office Hours: Tues & Thurs – 10:00 AM – 3:00 PM

**WHITE SANDS CIVIC
ASSOCIATION, INC.**

PO Box 57
Lusby, MD 20657

Presorted
Standard
Postage Paid
Lusby, MD
20657 Permit
No. 20

**WHITE SANDS RESIDENT
LUSBY, MD 20657**