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Dealest Reader,

First and foremost, we would like to thank you for the success and warm reception we have received on the first issue of House Calls last season! We are grateful for your support and hope that you found our magazine entertaining, enlightening, and most of all uplifting!

We'd also like to extend our gratitude to all those who have made the previous and latest issue possible. Thank you for allowing us to share your stories and expertise with our readers! Without your trust and support, all this would not be possible.

Here we are with our second issue, eager to bring you more riveting stories, share more useful home and living advice and bring to you the best of what Greater Washington has to offer. In this issue, we explore one of the greatest inspirations for everything we do — our family.

At Exterior Medics, we place family and family values at the center of everything. From our team to our clients, everyone is a part of our family, and that is what motivates us to strive for the best in our every endeavor. On that note, we are thrilled to shine a light on some of the most inspiring families in our community. Join us in this edition of House Calls, as we give homage to heartening stories of familial bonds, tradition and strength. We hope you find this issue truly inspirational.

We send our regards to you and your family, and wish you and your loved ones a happy and memorable summer!

Many Thanks!



Mark Watson and Joe Levecchi Founders/Owners Exterior Medics



HOME **IDEAS**AND **RENOVATIONS**

AND RENOVATION	اِ
Staying Sun Safe	6
Planning The Perfect Outdoor Space: 5 Things To Consider	7
4 Things You Need To Know About Low-e Windows	14
Addicted To The Attic: 12 Ideas For Inspiration	17
8 Summer Project To Improve Your Curb Appeal	22
Parenting Through Childhood Cancer: A Story Of Strength, Love, And Devotion	28
Styling With Sense: A Personal Stylist's Advice For Crafting Your Image	38
A Race Against The Elements: Remodeling The Farmer Family Home	40
Kitchen Talk: How To Make Fresh Strawberry Lemonade	47
Great Fathers Make Great Leaders: Mark Watson's Take On Family And Business Success	48
A Tale Of True American Triumph: Landini Brothers Restaurant	52
Beat The Office Heat! How To Tame The Summer Heat While Looking Professional	58
To be or not to be in a HOA	63
BE IN THE NEXT ISSUE!	

CALL FOR CONTRIBUTORS AND ADVERTISEMENTS



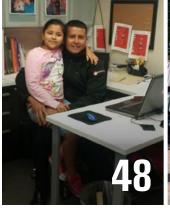




Parenting Through Childhood Cancer: A Story Of Strength, Love, And Devotion











Sunburn is a form of radiation burn that affects the skin, resulting from an overexposure to harsh ultraviolet (UV) radiation from the sun. In some cases, sunburns can be life-threatening and may lead to skin cancer.

SHIELD YOUR SKIN!

Protect your skin from the sun with broad spectrum sunscreen lotions that have the appropriate SPF grade for the type and length of sun exposure you will encounter. You can also wear protective clothes and accessories such as hats and sunglasses to protect your extremities from over exposure to the sun. Remember to use water-resistant sunscreen if you will be in the water and be sure to re-apply it every 2-3 hours for maximum protection.

STAY HYDRATED

In the heat of the summer, be sure to keep your body cool and hydrated by drinking plenty of water.

DID YOU KNOW?

The sun is strongest between 10am and 4pm.

Over exposure to the sun can cause melanoma and other types of skin cancers.

Avoid sunscreens with the ingredient Oxybenzone which can disrupt hormones and cause skin allergies.

When looking for protective sunglasses, always opt for those with UV400 or 100% UV Protection.

Aloe Vera is a great natural remedy for sunburns.



Planning The Perfect Outdoor Space:

5 THINGS TO CONSIDER

True outdoor living spaces are more than a simple slab patio and grill on wheels. Like building an addition to your home, a beautifully appointed outdoor area will increase your property value, expand your livable territory and create a unique and memorable retreat where family and friends can enjoy fresh air, sunshine and nature. Akin to constructing a home addition, outdoor living spaces also require tactful planning, careful design and a degree of craftsmanship.

Whether you plan to do it yourself or hire a professional remodeler, here are the top 5 most important details you need to consider before pavers, planks and poles strike ground to create your outdoor oasis.

1. The Connection

Your outdoor living space is an extension of your home and as such, it should complement existing architecture and style. But before any design can take place, you need to decide whether the outdoor space will connect directly to your home or stand alone. Your answer to this question will influence several design elements.

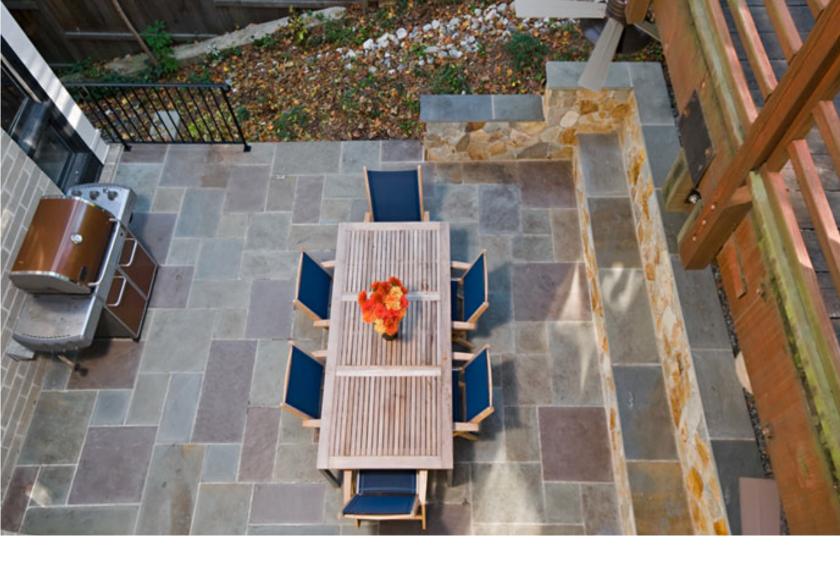
If the doorway between a connected outdoor space and your home is too small, it'll create a choke point that clogs traffic between the inside of your home and the outdoor space. You'll also want to think about whether it makes sense to convert the outdoor space into a screened enclosure by adding a roof and walls. If you live in a particularly "buggy" or unpredictable climate, enclosing the space may make more sense and will ensure you get full use of your investment — rain or shine.





Detached outdoor spaces will likely require some type of walkway to transition between your home and the outside area. This may necessitate pavers, additional landscaping and lighting to prevent any late-night mishaps as guests brave the distance between your home and the outdoor area.

Finally, think about how you'd like your new outdoor living space to connect with other features on your property, like a pool, spa or sports court.



2. The Utility Lines

Knowing where you can and can't dig is one of the most important details to consider when planning your outdoor space. Plot one wrong post-hole and you could prompt a neighborhood evacuation sure to fuel block-party gossip for years to come. If you unknowingly strike a plumbing, septic, electrical or natural gas line, you may also prompt an unpleasant visit from city officials, who will have no problem digging up your newly constructed outdoor space to repair damaged utility lines — on your dime.

> DIY Network's Yard Crashers make it look easy enough. But the reality is - constructing outdoor living areas can be stressful, time consuming, and unnecessarily expensive if done incorrectly.

3. The Purpose

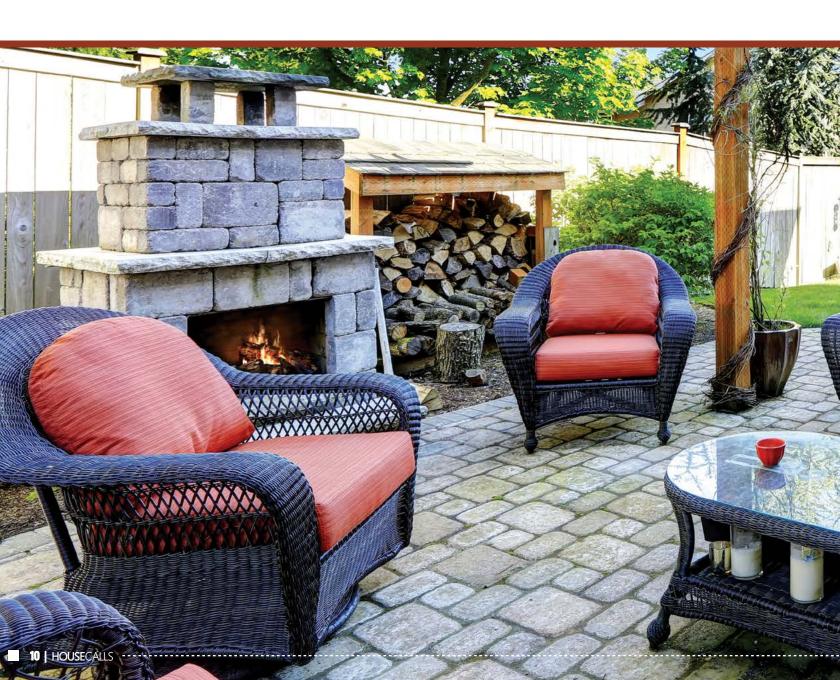
Make a list of all the activities you'd like to do in the newly appointed outdoor space. This will help you prioritize the most desired features and appropriately plan size and location to support the activities.

If you'd like the space primarily for preparing meals, you may want to consider a full outdoor kitchen with features like a built-in grill, barbecue island or masonry stove. At the very least, you'll want easy access to your indoor kitchen.

If you'd like to entertain friends during sporting events, consider how cable and wiring will work as well as sun glare on a television screen. Outdoor games like horseshoe or corn hole might be ideal fixtures for this style setting in addition to a wet bar or beer fridge.

Perhaps a more formal dining space is your style. Then consider comfortable seating, overhead protection from the beating sun and a fireplace or waterfall feature for ambiance. Bringing interior accents like an area rug and throw pillows to your outside space will also help transform it into an elegant dining area.

For a more casual dining and entertainment space, features like a pizza oven, tiki bar or fire pit make perfect accouterments.

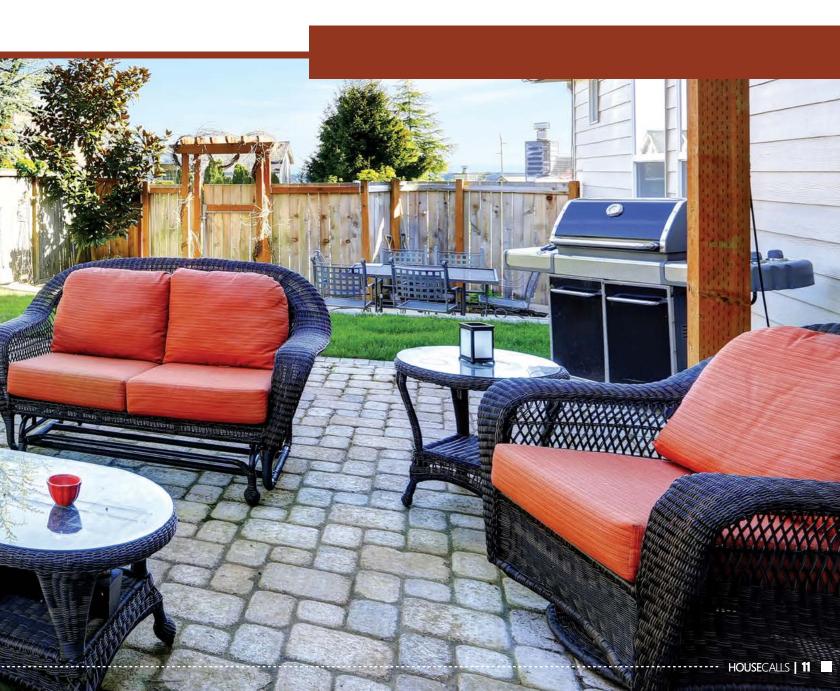


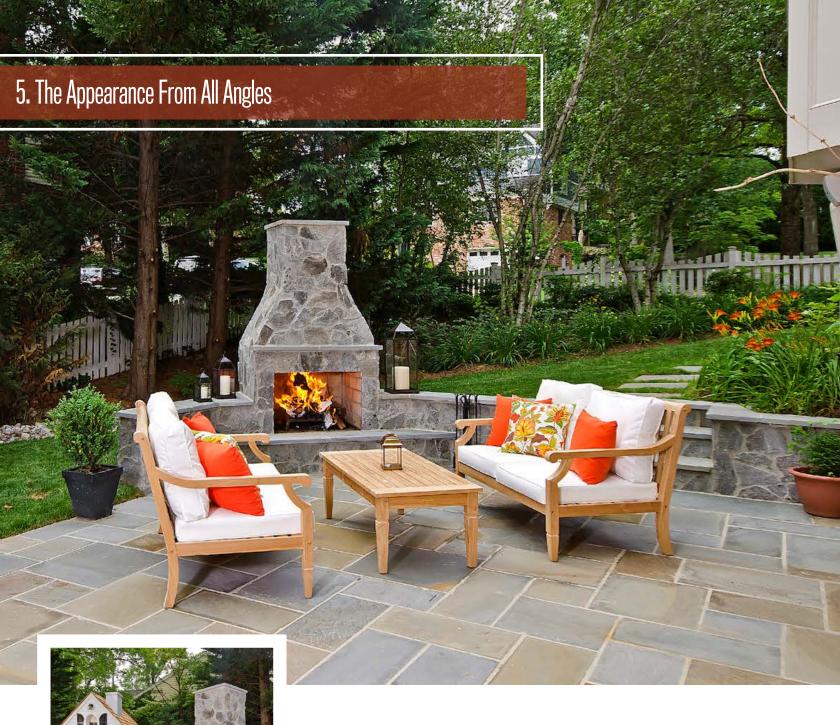
4. The Size

Typically, spacial flaws in an outdoor living space aren't fully realized until after the deck has been built or the pavers laid. By then, it's too late to start over and the result is poor traffic flow, overcrowding and ultimately, an uncomfortable space that isn't regularly used.

While adjustments to the original plans can be made to make the space work, nobody likes to compromise. Think about how many people you'll realistically entertain at once. This is especially important for outdoor spaces centered around dining. If you already own the furniture you plan to use in the space,

stage the area while taking measurements to make absolutely certain the space is designed with adequate room for all the features you wish to incorporate.





Depending on which direction your home faces, an outdoor space that connects directly to the home will interfere with the natural sunlight your home interior receives. In the summer, this could be a benefit, as less direct sunlight will keep your home interior cool and comfortable. Conversely, the connected outdoor space may cause your home interior to feel dark and dreary.



While enjoying your new outdoor living space, you'll also be looking more frequently at the exterior of your home, which means you might want to address that unsightly tree sprouting up in your gutter system, or those dents along your siding that read like morse code. Spending time on other home improvement projects like painting, residing or installing new doors and windows will enhance the overall aesthetic appeal of your outdoor environment.



Now that you've thought about the outdoor space from inside and out, think about what the people around you will see. If you have a nosy neighbor or prefer privacy while entertaining friends and family, you might want to consider fencing, screening or foliage of some sort to make the space more reclusive.

For a truly customized and exquisitely crafted outdoor space, your final consideration is whether or not to hire a professional remodeler. True - DIY Network's Yard Crashers make it look easy enough. But the reality is — constructing outdoor living areas can be stressful, time consuming, and unnecessarily expensive if done incorrectly. Remodeling experts like TriVistaUSA will deliver the detail and craftsmanship necessary to create a truly awe-inspiring outdoor space while alleviating the stress of constructing around utility lines and designing within confined spaces.

ARTICLE WRITTEN BY:

Once a professional musician, Michael Sauri is the inherently creative owner of TriVistaUSA. A hiking, rock climbing adventurist at heart — Michael's passion for nature and the fine arts collide to inspire stunning interior and exterior spaces. With his wife and business partner, Deborah Suari, the duo is changing the remodeling experience for homeowners in the Greater Washington area. Together, they bring your ideas to life in unexpected, environmentally

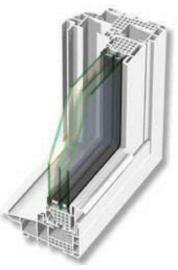
Michael Sauri TriVista

responsible and artistic ways.

THINGS YOU NEED TO KNOW ABOUT I NA/-F WINDOWS

Low-E windows, standing for 'low emissivity', offer a number of benefits over conventional replacement windows. They are a popular replacement option because of these benefits. But, before you decide on whether to purchase a Low-E option, you should understand what Low-E actually is, the benefits it offers and whether you will see a return on your investment.

Get The Answers About Low-E



What is Low-E?

The windows on your home are constantly barraged with the sun's energy, whether it is cloudy outside or not. The light that hits your windows has a spectrum that includes ultraviolet light, visible light and infrared light.

ULTRAVIOLET LIGHT – Invisible to the eye, ultraviolet light is what leads to fading in materials, such as your carpet or your curtains. This has a wavelength of 310-380 nanometers when referring to window ratings.

VISIBLE LIGHT – With a wavelength of 380-780, this is the light that you see with your eye.

INFRARED LIGHT – At wavelengths above 780, this light is what generates heat.

Low-E is a metallic oxide coating that is applied to glass to control different wavelengths. Today's Low-E coatings can allow in visible light, but repel both ultraviolet light and infrared light. The emissivity in Low-E refers to the ability to radiate energy. While regular glass will absorb and radiate the sun's energy into your home, a Low-E coating will help prevent this.



What are the benefits of installing Low-E replacement windows?

The two biggest advantages to Low-E replacement windows is the protection they bring to your interior from ultraviolet radiation, and the energy savings that comes from the reflection of infrared radiation.

With Low-E windows, your curtains, carpets, furniture, and anything else inside of the house will not fade nearly as quickly from the sun. Manufacturers claim as much as a 75% reduction in the transmission of UV light, greatly reducing the exposure for anything inside of the window.

What are the costs of installing Low-E Replacement windows?

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The biggest reason home owners want to purchase Low-E replacement windows is the increase in energy efficiency they offer. The Department of Energy states that Low-E coatings can reduce energy loss by between 30% and 50%. This is a considerable improvement over a standard window, and can lead to lower energy bills throughout the life of the window.

Low-E windows can work on both sides of the home, repelling the sun's energy from the outside and reflecting the heat energy inside of the house back towards the interior. Not only is heat repelled in the summer, but in the winter the heat that comes from the heating unit in the house is prevented from completely escaping through the window pane.



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Will Low-E windows negatively affect my houseplants?

If you are looking at replacing your garden windows, or if you keep houseplants, you may be concerned with how Low-E coatings will affect your plants. Fortunately, you can rest easy. You can enjoy all of the benefits of Low-E windows, and your plants may enjoy a few benefits as well.

The light wavelengths that are controlled by the coating will not have any negative effects on your plants. In fact, you may find that the plants do better, as the temperatures inside will be less likely to fluctuate. Low-E windows make it easier to keep a steady temperature in your home, something that many plants can benefit from.



An Easy Decision - Low-E Replacement Windows

If you are considering replacement windows, either to replace broken or worn windows, or for energy efficiency improvements, Low-E windows are an easy choice. They offer a number of benefits, and only cost slightly more than standard windows. You will quickly see ROI, and will enjoy a more comfortable home in the process.















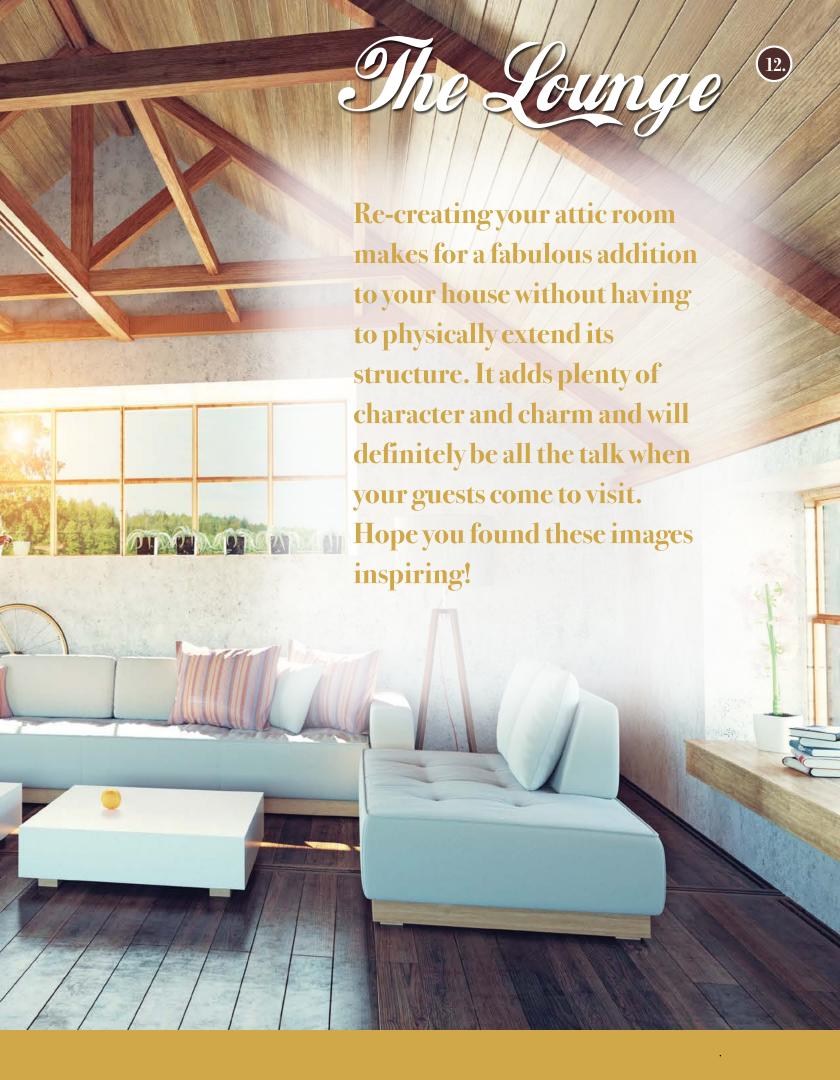


















To matter how well you have taken care of your home, there is always something else you can do to increase its curb appeal. Summer offers a great time to dive into home improvement projects that will make you happier to own your home. Your neighbors and visitors will get plenty of enjoyment out of your work as well. Whether you spend twenty dollars and an hour of your time, or commit a substantial budget and weeks of work, you can find a summer home improvement project that will make your house a better place to live.

Replace Your House Numbers

If you have lived in your home very long, you may not notice your address numbers any more. But for people like the pizza delivery person or anyone trying to find your home, your house numbers may be a real issue. They may be faded, missing, poorly placed or badly lit. Look at your home as a visitor would, preferably at night, to get an idea of where the problem is.

Whether you repaint the numbers, improve the lighting or buy a pre-made plaque, visitors to your home will thank you for the improvement.

Improve Your LANDSCAPING

Landscaping is both practical and artistic. It can also be inexpensive or costly, depending on what route you take. If you want to save money, you can go to your local garden store and ask for advice on inexpensive plants, flowers and mulch. Dig some holes, plant some plants, cover the exposed dirt with mulch. You will be surprised at how much better your house looks.

You can also get much more elaborate. Rock walls, fountains, herb spirals, hanging gardens – the options are endless. You may need some help from a professional landscape contractor for some of these options, particularly those involving heavy rocks and specialized machinery.

Invest In Some Exterior

Good lighting can make even an average looking home look much better once the sun goes down. Buying a set of solar powered walkway lights is fairly inexpensive and you can install them yourself. But if you have put in the money and effort to make your landscape something to admire, you may appreciate the look of professional lighting design and permanent light fixtures in your landscape.

Buying a set of solar powered

Refinish Your FRONT DOOR

Refinishing or repainting your front door can really make your home more inviting. Like so many things with your home, you may have stopped noticing the peeling paint, the scuffs and scratches, or how the color just does not work anymore. Luckily, you can fix this problem without spending an arm and a leg.

You can either hire a contractor to come remove the door and repaint it or replace it, or you can do it yourself. In just a day or two you can pop the door off, prime it, fill cracks, sand it and throw on several coats of paint.

Install Some WINDOW BOXES

Depending on the look you are going for, window boxes may make a lovely addition to your home's exterior. You can find a variety of window boxes at larger hardware stores and garden shops. Pick up some attachment hardware, paint (if you want to paint them), planting soil and flowers along with your boxes. Be sure before you install the boxes that they have drainage holes in them. If they do not you will need to drill some to provide drainage for the flowers.





Hide The Things You Do Not Like Looking At ON THE EXTERIOR **Of YOUR HOME**

Air conditioners, power meters, dead zones left from construction there are some things around the exterior of your home that are permanent, even if you do not like the look of them. While you could just accept them and move on, you also have the option of hiding them with something more pleasant to look at. You can use decorative fencing or plants to hide the air conditioner. For the power meter, you can find decorative covers that match your paint color. Dead zones filled with concrete chunks can be covered over with above ground planter boxes.

Problems like these have been experienced by plenty of other homeowners. If you look around, you will find creative solutions that may work for you.



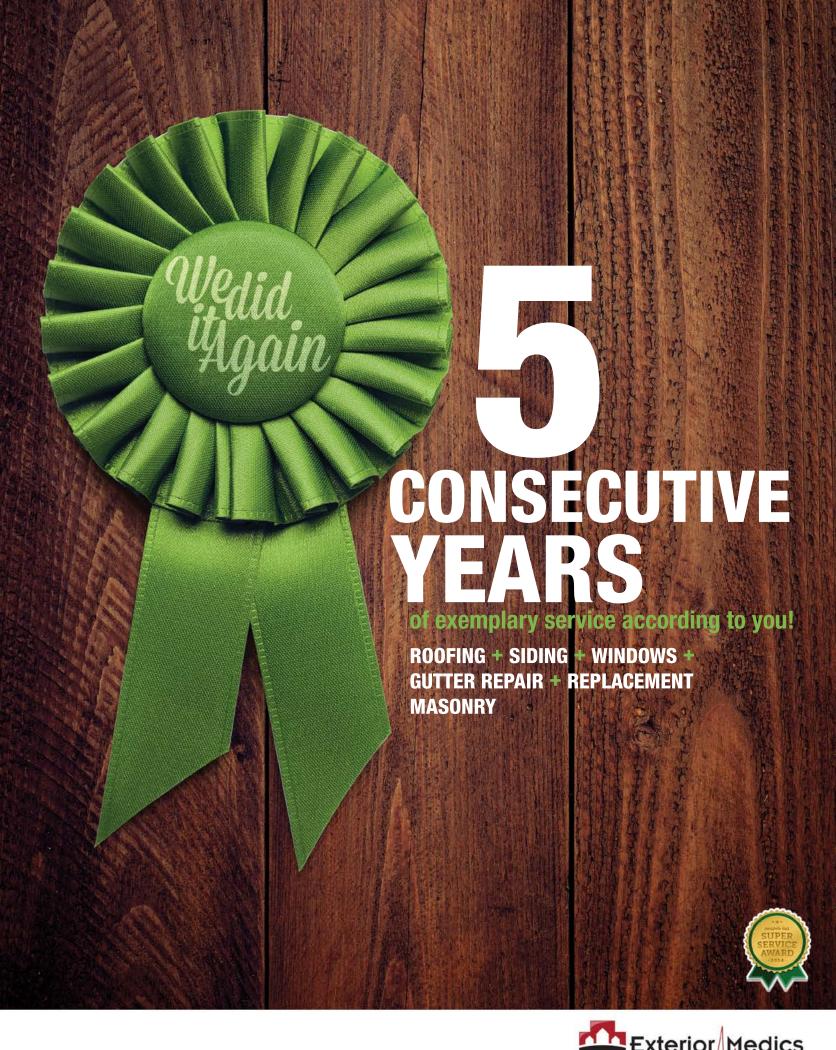
7 Paint Or Replace Your SIDING

Even the best quality paint and siding will wear out over time and need to be replaced. If you look around your home and see flaking paint, missing pieces or warped siding, it might be time to talk to a local contractor about repainting or replacing the siding. It may cost a bit of money, but the potential improvement in your home's exterior can be tremendous. With modern materials, you can also expect to enjoy many years of a better looking home before you have to worry about another project like this.

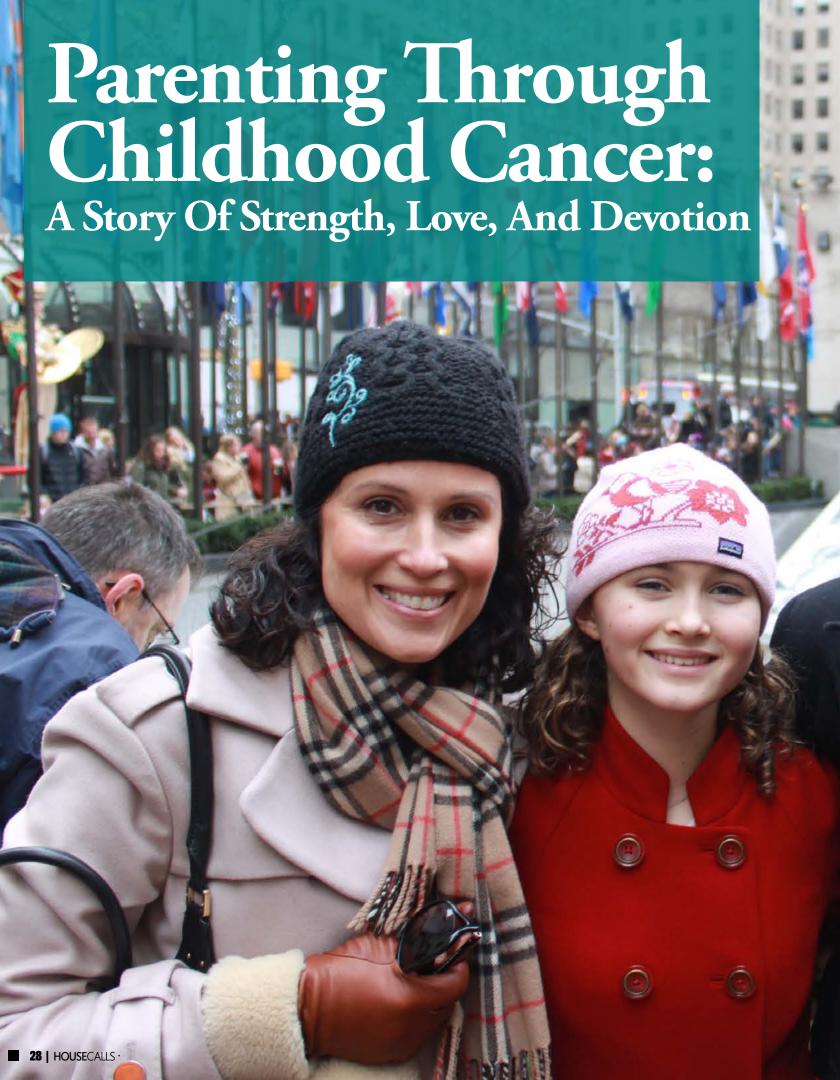
Build A PORCH OR PATIO

Summer is the time for barbecues and outdoor entertainment. With a nice porch or patio added to your home, you can get the most out of the season and get more enjoyment out of your home. A well-made addition like this can also add value to your home, along with plenty of curb appeal. Explore your options for designs and materials, then choose a contractor with a good reputation to do the job. Even if you want to build it yourself, you may still benefit from a design consultation with a professional to guide your work.











When Jeff Snyder and his wife, Kristy had their first child, Kennedy, they were like every other first-time parents — musing about who their little girl would be and entertaining grand ideas about how they would raise her and the parenting challenges that would lie ahead. Yet nobody could have prepared the couple for the daunting challenges to come as they soon discovered the serious illness their beloved Kennedy must face.

Shortly after their second child, Nate, was born, Kennedy started experiencing severe neck pain and began walking with her shoulders hunched. After countless doctors appointments, it was recommended she have an MRI performed at Yale-New Haven Hospital.

"We weren't expecting anything serious." Jeff admitted. The leading theory was that Kennedy had been sleeping wrong.

Jeff was working in New York City that day when he received a phone call from his wife that would forever change the course of their lives.

The MRI revealed a large, high-grade, malignant tumor called Astrocytoma, and it was wrapped around Kennedy's spinal cord. Her prognosis wasn't good.

"I was in complete and utter shock." Jeff remembered. "I couldn't even talk to my wife. I just said 'I'll be right there' and rushed to my car. The traffic was so bad that day, I sat in the car for about two and a half hours — completely alone with my thoughts."

During that time, Jeff described going back and forth between shock, disbelief, anger and hurt. Then he remembered — Kristy was going to need him to be strong.

Kennedy's doctors recommended immediate surgery to remove as much of the tumor as possible. The first question Jeff asked was "how significant is this procedure?" He'll never forget the way the surgeon looked at him and said,

"It doesn't get more significant than this."

"When I started to realize the gravity of the situation...when I started picturing this little, tiny two-year-old child being operated on...I lost it. I was terrified and I started bawling. My plan to be Kristy's rock went right out the window."





Only 95% of the tumor was successfully removed and Kennedy was temporarily paralyzed from the neck down. She sported an eight-inch incision that stretched from the top of her spine downward, but worst of all - her fight was far from over. She was prescribed more than an year of chemotherapy and extensive physical therapy.

"Our worlds crumbled for the first 6 months." Jeff admitted, "We were depressed and felt really helpless. When your child is born you have this moment of clarity where you exist with purpose and that purpose is to provide and care for your child. When something like this happens, all that gets completely stripped away."

During chemo, Kennedy's hair fell out. She was constantly vomiting, lost weight and had multiple hospital stays wherein, her blood cells would crash and transfusions were needed to bring her back.

Jeff recalled a particularly difficult episode when Kennedy was taking oral chemo.

"She would immediately vomit and all the chemo would end up on the floor. I remember saying to her, 'Kennedy, you have to keep this down. You could die!"

Conversations like this were heart-wrenching to have with a little girl, but Jeff and Kristy never sugar-coated Kennedy's condition with either of their children. Before Kennedy could even articulate what was happening to her, she pointed to her cancer, which she nicknamed "donk", in the same way a child first learns to identify their ears, nose or eyes.

"Having a shared outlook on how we were going to treat this and tackle it tremendously helped us." He said. "If we had different opinions, there's no way we could have made it through what came next."



After 18 months of chemotherapy, Kennedy was cancer-free and the Snyders celebrated, believing their nightmare had finally ended.

"Three months later she had another MRI and the tumor was back to the same size."

In many cases, news like this begins to break down a marriage. But Jeff and Kristy remained a united front, almost always in agreement about how to handle Kennedy's care.

Some specialists wanted to try radiation therapy but after doing their own research on the topic, Jeff and Kristy had major concerns.

"Once you radiate a portion of the spine, it stops growing." Explained Jeff. "Everything we read told us the first seven years of spinal growth are critical."

Stunting the growth of Kennedy's spine at such a young age would mean a host of other physical

ailments down the road, like developing a painful humped back.

"Kristy and I decided we had to think about her long-term health. We had to treat every decision as though she was going to be with us forever." Jeff said.

In reality, the couple wasn't sure Kennedy would see her 5th birthday. They opted for a different type of chemotherapy, instead, which was successful at stabilizing the tumor, but did not cure Kennedy, who still lives with Astrocytoma today.

Kennedy's cancer and subsequent treatment has caused muscle atrophy below her wrist and drop foot, which requires that she wear leg braces. But she doesn't let these ailments define her.



Those who meet Kennedy repeatedly describe her as a sweet, beautiful, cheerful, bubbly person that exudes positivity. When asked how Jeff and Kristy managed to raise such an inspiring young woman, Jeff indicated it was actually Kennedy who raised them.



"Kennedy lead us to channel all our energy into the positives." He said. "We've watched so many other parents struggle and fail to do that."



From the beginning, Jeff and Kristy took two very different approaches to coping with Kennedy's cancer. Kirsty turned to religion and began volunteering her time to help those less fortunate. Jeff became determined to raise funds for a cure. always with hope it will lead to a cancer-free future for his daughter.

With help from Alex's Lemonade Stand, one of the most well structured and well-intentioned charities supporting childhood cancer, Jeff started cordFUND, where proceeds go directly to pediatric spinal cord cancer.

The different ways they coped with Kennedy's condition challenged their relationship at first, but they realized it was a natural part of the process.

"We didn't need to have the same path." Jeff explained. "I respected what she was doing and she respected what I was doing. Both camps were important."

Though different in their coping strategies, Jeff and Kristy's parenting is congruent.

"Early on, Kristy and I made a conscious effort to taste life. We are spontaneous. We are active. We make the most of our time together and we have some really amazing kids because of it!" He said. "We wouldn't have normally parented this way, but we feel we're better parents because of this."

One of the ways the Snyders "taste life" is by going to Disney World -alot. Jeff and Kristy take Kennedy and Nate as many as five times a year, usually right before an MRI appointment. It's their way of escaping from the stress and anxiety of the appointment.

They also wanted to do everything possible to give Kennedy a normal childhood, which meant sending her to regular school.

"The community we're in is phenomenal." Jeff said. "She hasn't been bullied or picked on or

teased...some kids asked her early on about her leg braces and she just sat down, took one off and handed it over." He said. According to Jeff, Kennedy is like any other teenager. She's an avid reader, she competes in swimming and she aspires to work at Disney World someday —

"...probably because we took her there so many times!" Jeff laughed.

Chance for Life

Brad Nierenberg, Jeff's best friend and Kennedy's godfather, felt helpless as he stood by and watched people he loved go through such hardships. As CEO of RedPeg, an innovative experiential marketing agency, his specialty is creating opportunities that connect people to ideas. It made perfect sense that he use this talent to help generate support for cordFUND.

All food, drink, service and prizes are donated for the event and 100-percent of the proceeds go to cordFUND for pediatric spinal cancer research. This year, Chance for Life raised \$230,000, adding to the collective \$1.25 million raised since its first-annual event 10 years ago.

"The way Jeff and Kristy have lead a meaningful life for their daughter and their son is just short of a miracle." Said Brad. "Their tenacity for getting everything they can out of life is incredible...an example for all of us."

Out of life is incompared to show the Snyder family they

Brad describes a humbling scene at the close of the event each year wherein, the entire Snyder family is on the floor, dancing and laughing while Kennedy gets on stage with the band and sings her own rendition of Sweet Caroline. The crowd cheers and sings along and for that moment in time — there is no cancer, there is only love, support and hope.

weren't alone is known today as Kennedy's "Chance for Life" gala, a major annual Texas Hold'em tournament with a \$10,000 grand prizes ticket to the World Series of Poker. The event features a celebrity chef-lead wine-tasting and food-pairing event, and an after-party that includes a live band and DJ. Hundreds of people attend, including local heroes like NBC4 News Anchors Jim Vance and Angie Goff, celebrities like Brian Jarosinski from the hit TV show, The Bachelorette, and athletes like Brian Mitchel and Shawn Springs, former NFL players.

"The anxiety doesn't ever really disappear." Explained Jeff. "The voice in the back of my head I hate and I try to push down as much as I can is the "what if". What if she passes? How will I be able to move on?"

When asked if he had advice for other parents struggling through childhood cancer, Jeff felt it wasn't his place.

"Everybody has a different way of coping with it and everybody has to find their own path." he said.









"The way Jeff and Kristy have lead a meaningful life for their daughter and their son is just short of a miracle." Said Brad. "Their tenacity for getting everything they can out of life is incredible...an example for all of us."



His only recommendation is for parents to take time to research all their options. Early on, Jeff and Kristy felt their options weren't clear and because of that — they felt rushed in their decisions.

There is always fear about whether they made the right decisions but Jeff also knows he and Kristy have done and continue to do their absolute best to provide a beautiful life for their kids.

"I can't live life looking in the rear view mirror." He said in closing. "Kennedy is incredible. She is wise beyond her years and I give her so much credit for the maturity she's had dealing with this. She never feels sorry for herself. She's strong. She's determined. She's happy."

Inspired by the can-do attitude of his 14-year-old daughter, Kennedy, who has been fighting cancer since age two with unwavering hope, determination and positivity; Jeff Snyder opened an experiential marketing agency named, Inspira Marketing Group in 2008. The company's mission is to connect people with stories, ideas and causes, and to find a cure for pediatric spinal cord cancer. To support this endeavor, a portion of Inspira Marketing Goup's profits are donated to fund progressive research.



Join companies like Exterior Medics and support a great cause. Become a sponsor of the Chance for Life gala, held each year around President's Day weekend, or make a donation by visiting chanceforlife.net. Sponsorship includes a poker table with nine seats and recognition in marketing material.

ABOUT THE AUTHOR:



Jessy Smulski

Jessy is a professional writer with over 7 years of experience. As passionate about red wine and fitness as she is about telling a good story, Jess spends her free time snowboarding, hiking and of course, writing the next great American novel... about the apocalypse! Intrinsically empathetic, her forte is translating the experiences of others into meaningful stories. You can catch Jess on LinkedIn, Instagram and Twitter @Jsmuls.

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Styling With Sense:

A PERSONAL STYLIST'S ADVICE FOR CRAFTING YOUR IMAGE

Did you know...

First impressions are formed in less than 10 seconds and your appearance significantly shapes that first impression?

Fewer than 4% of all women worldwide see themselves as beautiful?

ARTICLE WRITTEN BY:

Cyndy Porter is an award-winning certified photographer, talented image consultant and an inspirational public speaker. She believes deeply in the importance of personal image and the hidden power associated with creating and showcasing a personal style. From interns to top executives, Cyndy helps her clients create an image that communicates who they are, gets them noticed, earn respect and gain professional success. As an image consultant and photographer, Cyndy teaches how you can reveal your best image. Visit her site at www.cyndyporter.com.

Cyndy Porter

Whether you are a man or a woman, how you dress, how you package yourself --from your hair style to the clothes and accessories you choose--tells a story about you. Moreover, studies show how you feel about how you look, significantly impacts your self-confidence.

How you dress could be considered your most valuable communication tool. In general, we know what not to wear. Too much leg and too much cleavage may get you undesired attention and impair your professional effectiveness. Dressing unkempt is equally an image killer. Consider taking it a step further, however: tell a story, unique to you, with how you dress. It will set you apart from the crowd, and get you noticed in desirable ways.

Think about creating a personal brand. Ask yourself, what image do you want to convey?

You Are What You Wear

Creating a personal brand is much like creating a business brand. A mission statement, a logo, a look and feel, are among the first things a new business does as it puts its business plan together. Once these decisions are made, they will drive all business decisions from that point forward: office space, personnel, product line and customer service. You can do the same.

Write a personal mission statement. Drill down to four or five adjectives you want to own as your style--words that will describe who you are. As with a business, your personal brand will drive all other decisions you will make about your wardrobe.

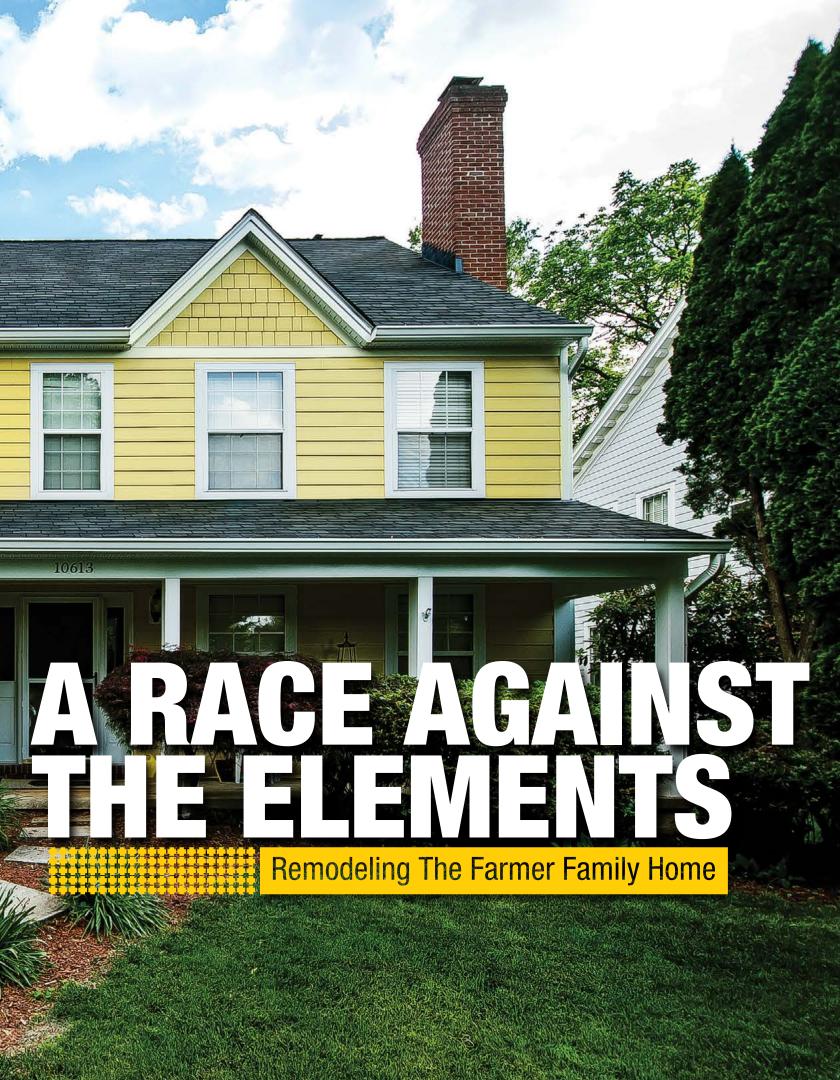
Are you edgy, driven, confident and smart? Maybe the adjectives creative, interesting, demure and proper better fit you? Approachable, loyal, trustworthy and dedicated may be a better description? Once you find four or five adjectives that define you, ask yourself if your clothes and accessories, tell the story you wish to communicate? If not, start by partitioning your closet.

Separate the clothes that work for you into one area-- clothes in which you feel great and tell your story. See if you can go six months without the clothes you left behind. If you can, move them out. In the meantime, pay attention to the outfits you wear every day.

Do you wish you had a different shirt, jacket, pair of shoes to complement some of your pieces? Do you have "orphans" in your closet? Items you would like to wear but they remain unworn because they go with nothing else you own? If so, create a list of what you need to complete each look each day. When you shop, shop with your list, shop with intention. Only buy items that you love and that tell your unique story.

It will take time, but eventually you will have a closet full of clothes that you like; you will feel empowered when you look in the mirror and know you look your personal best. You will boost your self-confidence, and you will receive feedback that you look as great as you feel.





ichaele Farmer knew her beautiful Fairfax, Virginia home was in need of some exterior TLC. The roof and siding had aged considerably over the last several years and she was worried the issues were more than surface deep. Wishing she could be the lucky winner of a TV home makeover, she also knew the reality wouldn't be quite so glamorous.

Her family wouldn't be sent on a network-paid vacation while a crew turned their house into the home of their dreams. The streets would not be lined with adoring fans cheering upon her return...real life home improvement projects are never that simple.

"It can be challenging enough to handle everyday life without needing to have work done on your home." Michaele said as she talked about the numerous thoughts and concerns she and her husband had. The couple

feared finding a contractor they could trust and feel comfortable working with would be an arduous task, and they were right.

The Farmers met with several contractors - each falling short of their reasonable expectations.

The first contractor made grand promises but left the Farmers with an uneasy feeling — like their assurances were too good to be true. Later, Michaele discovered they had gone out of business.

The second was eager at first, but quickly backed away after Michaele and her husband started asking questions. Some contractors never returned her calls at all. With summer dwindling she reached out to one more company.

Extreme Makeover host, Ty Pennington never showed up on Michaele's doorstep, but Mark Watson did. As co-owner of Exterior Medics, Mark is heavily involved in day-to-day operations. It's not uncommon for him to personally respond to a house call.

"Mark made a favorable impression from the start." Said Michaele. "He understood that this was our home and not just another job...that we were real people living here who would not be visiting Disney World during construction."

After a thorough examination, Michaele's suspicions were confirmed. Exterior Medics discovered that the siding - a masonite material instead of true wood — was deteriorating. The gutter on the back of the house had completely pulled away from the fascia board, which was rotting and worse — the gutter system wasn't properly sized to



handle the amount of run-off. But what concerned Mark most was the roof.

Inflections in the plywood decking indicated it was failing in several locations and Mark feared it might not last through another hard winter. If enough snow and ice collected on the surface, the results could be disastrous. Exterior Medics was going to have to work fast to fix the sheathing and with that — the Farmer's renovation became a remodeling race against the elements.

The couple met with Mark several times, discussing concerns, asking questions and devising a plan.

"Whereas, other contractors tried to lead us to siding or roofing materials they wanted us to install, Mark offered us a range of options

Whereas, other contractors tried to lead us to siding or roofing materials they wanted us to install

and helped us come to a decision about what was best for us." Said Michaele.

The Farmers wanted to maintain their home's french colonial look classic, elegant and complimentary of the area. With Marks help, Michaele and her husband decided on GAF Woodland for the roof, James Hardy eight and a quarter inch smooth lap panels for the siding and cedar shingles for the gabled accents. The trim would be replaced with James Hardy in some places and in others — white aluminum. Finally, the gutters would be custom fitted on-site to meet the exact dimensions of the home.

But before construction could begin, there was something else Michaele was anxious about. She explained to Mark that one of her children has respiratory issues. She was concerned that kicking up dust and dirt during construction would irritate her child's condition - a worry that, when raised to other contractors, seemed to be brushed aside with false assurance.

"nor'easters" and the infamous polar vortex that shattered records for low temperatures in the area. As feared, this winter proved to be comparably unrelenting.

Through rain and plummeting temperatures, the crew worked

> tirelessly to finish the Farmers' roof before the worst of the weather struck. With no time to spare, they succeeded.

Once the winter storms hit, they kept coming. Eased by the fact that they

were able to finish the roof in time, the Exterior Medics team and the Farmers had no choice but to wait

out the winter weather.

The renovations were a major investment for the Farmers, one that Exterior Medics refused to rush. If they were to deliver on the high quality craftsmanship they promised, they would need to be patient and persistently track the weather.

As a family man, Mark immediately empathized with Michaele's concern for safety, and was determined to figure out a

way to

minimize dust

& plummeting temperatures, the crew worked tirelessly

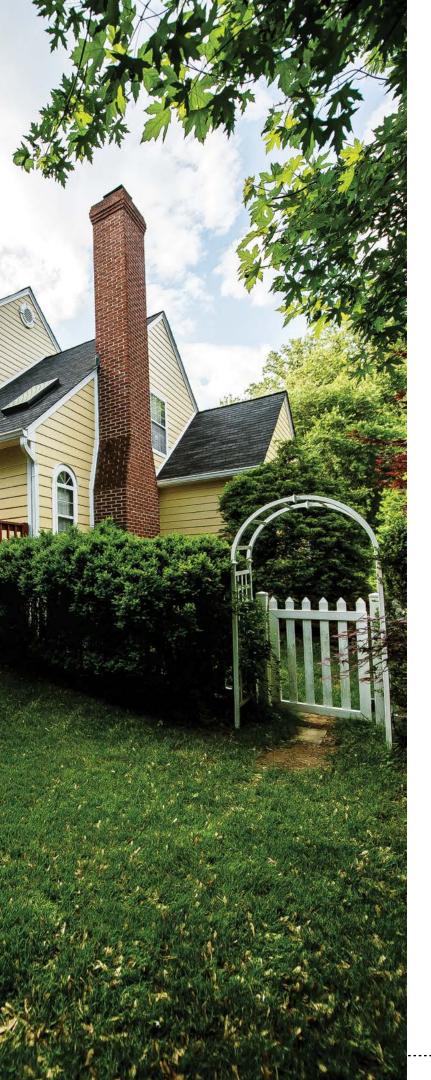
Through rain

After careful calculation, Exterior Medics purchased a specialized tool that would mitigate dust as they cut materials on site. With this final measure in place and winter's impending chill spurring momentum — the team began construction, keeping a watchful eye on the weather.

and debris during the project.

Since the winter of 2013, Virginia has withstood increasingly severe





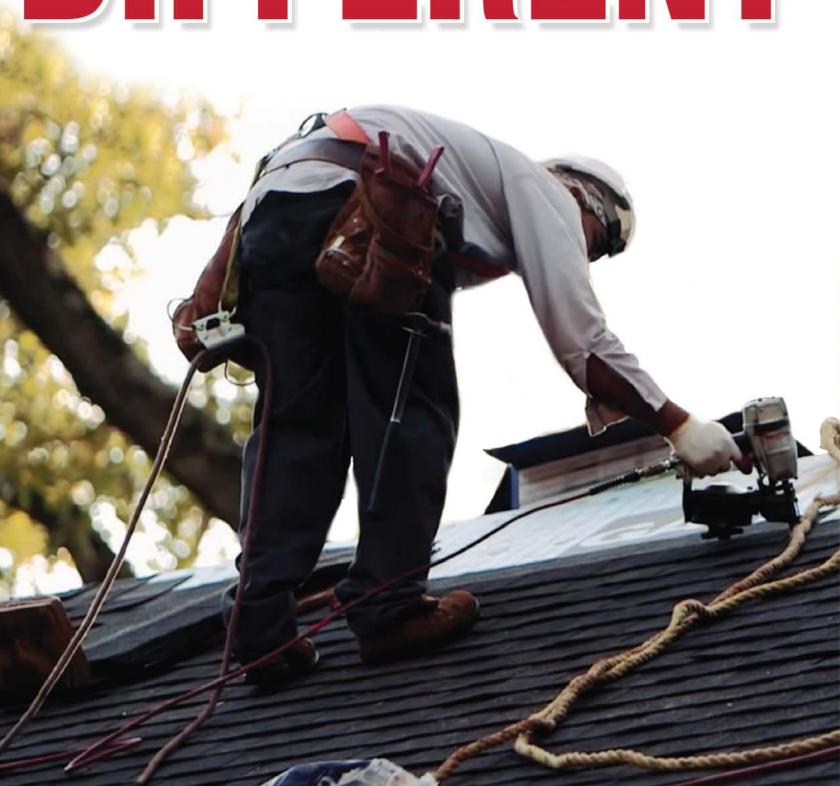
"What impressed us most was that they always held the intention of making the process go smoothly, safely and successfully." Michaele explained. "I'm sure Mark and the Exterior Medics staff would have preferred the Dreamworks version of home makeovers, too. But through it all, we saw such enthusiasm and determination for a job well done."

As soon as the storms broke in the spring, the Exterior Medics team was back at it, finishing the siding and gutter replacements, battling carpenter bees and thunderstorms. Their perseverance paid off just a few months ago and according to Michaele, the outcome was well worth the wait.

"We are so thankful our home makeover became magazine worthy!" exclaimed Michaele, whose opinion about home renovations has changed since working with Exterior Medics. True, there's nothing simple about major home improvement projects — but the Farmers discovered that with the right help, the process can be a memorable and positive experience.



SEE WHAT MAKES US DIFFERENT SEE WHAT MAKES US ONLY ONLY





INGREDIENTS

1 cup granulated sugar

1 cup water

2 cups fresh strawberries, hulled and sliced

1½ cups freshly squeezed lemon juice

6 cups cold water

1 cup strawberries to top a slice of lemon for garnishing

Ice

Beat the heat with a refreshing pitcher of homemade strawberry lemonade!

- **1** Bring sugar and water to a boil in a small saucepan
- **2** Remove from heat and let cool.
- **3** Place strawberries into a blender. Blend until smooth.
- **4** Pour blended strawberries into the sugar mixture.
- **5** Add lemon juice and stir well.
- **6** Pour into a large pitcher and add ice.
- **7** Top with strawberries and garnish with a slice of lemon.

Serve and enjoy!



Great Fathers Make GREAT LEADERS Mark Watson's Take On Family And Business Success

Exterior Medics isn't your typical home improvement company. Anyone whose ever worked with the team will vouch for that. But beyond their impeccable craftsmanship, gregariousness and unique level of customer care, there's something else that defines who Exterior Medics is, what they do, and how they live. In a word — FAMILY.

It's no surprise then, that owners Mark Watson and Joe Levecchi would make a grand gesture of a beyond your typical Bring Your Child to Work day.

"Our families influence how Joe and I manage this company" explained Mark. "They mean everything to us and we know we're not unique in that way. So why not take every opportunity to get to know the people who motivate our employees. The people who drive them to work as hard as they do — their kids!"

Concocted from the minds of two very cool dads, Mark and Joe invited their staff's sons, daughters, nieces and nephews join an entire day's worth of fun. The owners brought together a menagerie of entertainers, including a face painter, a crafts lady and a balloon artist, completely transforming the Exterior Medics office into a carnival-like setting.

The older kids partook in a company-wide scavenger hunt and fielded real client phone calls while the younger kids played musical chairs and limbo. There was pizza, movies, popcorn and yes — amid the excitement, some work was done, too.

The kids toured the entire Exterior Medics facility with their parent, which gave them a chance to see where their mom or dad spends so much time away from home. For the parents, it was a refreshing reversal of roles; showing off their achievements and helping their kids appreciate the sum of their hard work.

Mark empathizes with his employees. He too, leaves his kids each day to work the sometimes long and unconventional hours of a career in construction. It's an industry that stretches from dawn to dusk, making work/life balance particularly challenging.



"I'm out of my house before anyone else is awake, and I don't get home until dinner." He admitted. "My family and I don't have a lot of time together during the week."

But this doesn't prevent Mark from being an incredible father. According to employees, it's in the little things Mark does, like wearing goofy socks to make his daughter, Cara (age 3) laugh each time the hem of his pants ride up. Or eagerly sharing pictures and video clips of his daughter, Evelyn (age 1) whose quickly becoming an expert crawler.

Observe his leadership style at the office and it's no mystery who his teachers are.

"I'm a lot better at my job because of the lessons I've learned as a father," Mark reflected.

Whether parenting or leading his Exterior Medics family, Mark's two worlds are governed by interchangeable values.

First and foremost Mark believes that being present has everything to do with being a good father and a good leader.

"I wouldn't be even remotely decent at what I do if it weren't for my wife, Mandy." He said. "She's the catalyst behind me being effective at work."

Mandy, who also works full time, handles much of the daily running around, enabling Mark to

focus on the mounting success of his business. Come evening, Mark takes over parenting duties with bath and bed time.

On the weekends, the super-parents slow

down to enjoy the simple pleasures, like playing, coloring and entertaining Cara and Evelyn's unquenchable sense of curiosity.

"I get an amazing amount of joy just watching them absorb everything around them." He said. "They're so humbling...they make you appreciate the smallest of things because everything to them is fresh and new."

It is with this zest for life that Mark enters the office each morning ready to face whatever challenges the day may bring.

Mark's family has also taught him to enjoy the little moments in life — even the tough ones. Hand-in-hand with this lesson is learning to have patience, a virtue he says Cara and Evelyn have strengthen in him.

"Terrible twos? Whatever!" He joked, referring to Cara's age. "Three is a whole new level!"

Finally, Cara and Evelyn remind Mark to be gracious with the mistakes and successes of others. At Exterior Medics, shortcomings are viewed as an opportunity to learn and grow. Likewise, good work get's recognized.

"There's nothing worse than feeling like your contribution doesn't matter or your opinions fall on deaf ears. That doesn't motivate someone to want to do more." He said.

The truest measure of Mark's leadership style, however, comes straight from the mouths of his employees, who say he's the big brother everybody wishes they had — compassionate, funny and witty. They describe him as the kind of guy who loves to guide others and always have the answers - no doubt the result of raising an increasingly inquisitive three year old.

The respect between employee and employer is mutual. Mark and Joe never wanted to be Mr. Watson and Mr. Levecchi. From the very beginning, they knew they wanted to create a collaborative company culture — one that breaks down the barrier between employer and employee, and takes a shared approach to responsibility. But Mark confessed, he had no idea how successful this type of work environment would be.



"People always refer to us as the Exterior Medics team but to us - it's not just a team, but more like a family," explained Mark. "When you genuinely like the company you work for, you take pride in what you do. And this is something invaluable our clients tremendously benefit from." A living definition of the term 'co-worker', Mark's staff isn't afraid to step outside their job responsibilities to help one another. Collectively, they do what it takes to get the job done, and done correctly.

At the end of the day, it's a work ethic Mark, Joe, and the entire Exterior Medics team can bring home to their families and share with their children. It's a values-driven environment that makes the balancing act between work and home possible. Beyond that — it's an experience they deliver that clients don't forget.

"We take our company and our careers very seriously. But when it comes down to it, This isn't life or death as far as business goes." Said Mark.



"We make it right. We're a good company filled with good people and we do the right thing. That's what it's all about."



Landini Brothers Restaurant

A TALE OF TRUE AMERICAN TRIUMPH

ranco Landini has traveled around the world, speaks five different languages and grappled with second-degree black-belts. He befriended Charlie Chaplin, bartered a kiss from the famous actress, Bridget Bardot and served royalty like the King of Greece, the King of Spain, Queen Juliana of the Netherlands and her daughter, Princess Beatrix. In the Italian Navy, he cooked for 2,500 men — three times a day.

Some might call him the real "Most **Interesting Man in The World.**"

Others know him as the charismatic owner of Landini Brothers Restaurant in, Virginia — an Alexandria mainstay that's no stranger to headlines in USA Today, 10 Best and The Washington Post.

Exterior Medics owners. Joe Levecchi and Mark Watson name Landini Brothers as their all-time favorite place to dine, but beyond the delicious, Tuscany-inspired cuisine, there's something else that has them captivated - the story of the restaurant's humble beginning and the man behind it all.

Franco quoted his father as he sat down to share his tale of true American triumph,

"The more you live, the more you've got to say." Born and raised in Porto Santo Stefano, an impoverished fishing village off the Tuscan coast, Franco grew up in post-war Italy, studying hospitality and dreaming of culinary greatness. Early on, he and his brother, Piero, understood the necessity of hard work.

At age 14, he enrolled in merchant marine school and graduated first in class. Before the age of 17, he became the youngest crew member on broad the Italian Lines, a passenger liner that traveled between Italy, South America, and America. He briefly visited New York in 1961 but had no idea America would someday become his home.



In 1972 Franco's wife at the time. an Italian-American, wanted to move closer to family in Virginia. Franco conceded, sold everything he owned in Italy and arrived in Alexandria in late November with nothing more than \$500 in his pocket.

Numerous opportunities would take Franco from waiting tables to working for a dinner theater in Gettysburg to head chef at a local restaurant. But Franco dreamed of more.



Between jobs, he became a butcher for a small restaurant. where he met and

befriended Nick DiChiara. One day, Franco called Nick and said.

"Hey Nicky, I'm going to look in the classifieds tomorrow morning. I want to buy a restaurant. You in?"

His answer was yes.

Christmas Eve 1974. Franco scanned the classifieds in the Washington Post and spotted a small 35-seat steakhouse for sale in Arlington.

After talking the owner down from \$60,000, the men agreed to \$20,000 up front and an additional \$20,000 in four months.

Franco recalled Nick asking "hey Franco, you got \$40,000?"

"No." he replied. "Pick me up the day after Christmas. We're going to the bank and they're going to give us a loan."

Understandably, his partner was skeptical.

The day after Christmas, Franco and Nick put on their best suits. walked into the bank and asked to speak directly to the branch manager. Franco left with his loan.

Next, he hired a CPA to process the transaction and began planning for the opening of his first restaurant. Italianissimo. With his bank account nearly drained, the accountant asked,

"Franco, how far do you think you're going to get on \$50 dollars?" Franco stoically replied, "As far as it'll take me. When you have nothing to lose, you have nothing to lose."



From day one, the restaurant was a huge success.

"In 1975, we became the restaurant of the year in the Washington Post." He said. The title followed a perfect score from renowned Washington Post restaurant critic, Donald Dresden.

Italianissimo paved the way for Franco's greatest investment of all — an old merchant's warehouse established in 1775 at 115 King Street. Bordering the Alexandria waterfront in the heart of Old Town, the building was prime location for a restaurant.

This time, his brother, Piero came from Italy to help, as did Franco's mother and father (a carpenter by trade). Dubbed the Landini Brothers Restaurant, this endeavor had truly become a family affair.

Piero and Franco exhausted every resource they had, which left them nearly broke in the months leading to the restaurant's grand opening.

"Fortunately we had a lot of people that believed in us." He said.

People Franco had met during his first seven years in the country offered their help to stock the restaurant.

On October 5, 1979, their perseverance paid off. Landini Brothers Restaurant packed a full house — a phenomenon that became the establishment's norm.

As crowds continued to gather for a taste of authentic Italian, the Landini brothers had to expand, first by adding levels to their restaurant and later, by purchasing and leasing the neighboring buildings. Today, it is known as one of Alexandria's largest and most sought-out lunch and dinner spots.

Step inside and you'll discover a 1770's-inspired setting. The decor is elegant and classic, with subdued lighting from chandeliers and wall-sconces, original stone walls and low ceilings that create a romantic, grotto-esque ambiance.



On October 5, 1979, their perseverance paid off. Landini Brothers Restaurant packed a full house — a phenomenon that became the establishment's norm.





But beyond the sophisticated charm of its interior, the delectable food and friendly service has generations of families returning and tourists making it a must-stop in their travels. From simple and classic, Tuscan-inspired dishes to more complex, bold-flavored seasonal specials, the menu offers a succulent selection of fare, straight from the culinary imagination of Franco, himself.

"If it ain't mine, it ain't cookin'!" He laughed.

The secret to Franco's mouth-watering menu? The freshest ingredients he can find.

From the pastas and sauces to the meatballs and sausage, everything is made in-house using fresh, local ingredients. A testament to his passion for quality food, Franco is opening a new bakery in Del Ray in fall 2015. This

bakery will produce all the breads for Landini Brothers Restaurant in addition to serving the public.



In 2007, Piero, handed down his share in the restaurant to Franco's son, Noe. Together, the father/son team manages a staff that's 80-strong; two members whom have been with Franco since the restaurant's inception in 1979.

"This is my living room" he said as he gestured to the restaurant's dining area. At 79, Franco works as many as 150 hours a week, filling in wherever the restaurant needs him.

"If the kitchen gets backed up, I take off my jacket, roll up my sleeves and I'm there." He said. "There's nothing I can't do." — a line that appears to be his mantra in life.

The most popular dish on the menu is easily the Penne Romano, with a creamy tomato sauce and mild home-made Italian sausage. And just as you'd expect, the restaurant features an award-winning wine selection.

Ask Franco how he created a hugely successful community staple with almost nothing in his pocket and he'll tell you - success is about having knowledge, not money.

"With knowledge and no money, you can find a way." he said. "With money and no knowledge, there's a cost. You'll end up with no money and no knowledge."

If you want to hear more about Franco's incredibly colorful life stop in and visit the Landini Brothers Restaurant, where you'll find Franco talking with customers, running the kitchen and sometimes, enjoying a much deserved single malt scotch.

"Fortunately, we had a lot of people that believed in us."







About

Franco Landini, owner of Landini Brothers Restaurant frequently visits Italy to refresh his inspiration for his restaurant's menu and visit friends and family. In addition to Landini Brothers, he founded one of the largest, most exclusive cigar clubs in America, CXIII Rex. The club operates from a private lounge area on the restaurant's top floor, is equipped with advanced ventilation technology and attracts some very prominent members, including celebrities.





BEAT THE OFFICE HEAT!

How To Tame the Summer Heat While Looking Professional

BUSINESS DRESS – You still need to wear a suit, guys. It can be dark or light and have a subtle pattern. Your shirt should be light colored but again, a pattern is okay. A tie is expected. Shoes and belt should be tasteful and match each other's color.

BUSINESS CASUAL – This implies that a tie is optional. A lightweight sweater or vest might replace a jacket. Your shirt should have a collar and your trousers should be dressy. Add leather dress shoes and you're good to go.

CASUAL – If your company states "casual attire" or "casual Friday" you're still expected to present yourself well. No, you can't wear ratty shorts, t-shirts or sneakers. Save those for your gardening. Jeans are ok but remember that dark washes have a dressier look than faded ones. Five-pocket pants, polos or golf shirts are acceptable. Shoes should be moccasins, boat shoes, or similar.

Consider what's standard in your industry and your specific company. A small business owner will dress differently than a litigation attorney, who will dress differently than a teaching professional. If in doubt about which of these is appropriate, aim to dress at a level above the perceived minimum expectation. Your colleagues will be more likely to view you as someone who is "going places."









Now that you've determined your expected level of dress, you can use the following tips to keep your cool.

FABRIC CHOICES - Natural fabrics like linen or cotton will dissipate heat from your body and allow moisture to pass through for evaporation. Some, like seersuckers, are woven more loosely to enhance this effect. They're available in a variety of shirts and suits, but use caution in a business dress environment. Important meetings with C-level executives or a board of directors still require a more formal, all-season wool suit. Avoid polyester (often found in polo shirts) unless it's specially formulated as a "wicking" or "performance" garment to pull perspiration away from your body.

COLOR CHOICES – Lighter colors reflect sunlight, keeping you cooler. They're considered less formal in suiting however, so keep your planned activities in mind before choosing a khaki cotton suit for the day.

CLOTHING FIT – The tighter your clothing, the warmer you'll feel, so don't go for the "painted on" effect when temperatures rise. Conversely, don't wear clothing that looks too large or sloppy. A good fit is key in a polished look.

SUIT CHOICES – In addition to cooler fabrics, you can shop around for lining options. A well made suit will have a lining in the front of the trousers from the waist to the knee. Its purpose is to keep you cool and comfortable. There are also suit-makers who will create a partially lined jacket. The lining extends only about 1/3 of the way down the body, increasing the flow of air through the rest of the jacket. Be sure to check that the interior seams are finished properly when buying this type of jacket. This will reduce the risk of fraying.

ACCESSORIES - Be sure your socks, shoes and tie are seasonally appropriate. Heavy wool in your socks or necktie will only weigh you down.





There are absolute – though tempting - no-no's to avoid in an office environment. Sandals, flip flops or sneakers are not acceptable footwear. Shorts, t-shirts or sleeveless shirts are too casual, as are ball caps. Un-tucked shirts, dirty clothing or wrinkled clothing all give the impression that you don't care. If you're in doubt about wearing something, you probably shouldn't. And while it may be okay in a casual environment, please don't wear a short sleeve button down shirt for business or business casual. Trust me on this one.

Bear in mind that if it's hot outside, it's unavoidable. You WILL be hot. These tips may help you feel cooler, but clothing care and grooming are essential to maintain your professional look. Steam or press your garments regularly. If your garments get with perspiration, soaked have them dry-cleaned or laundered. Prevent those unwanted yellow stains by switching to an aluminum-free antiperspirant. And finally, a short haircut and close shave will keep you feeling fresh and clean throughout the summer months.



ARTICLE WRITTEN BY:



Sharla Bachrodt

Sharla is an accomplished stylist and sales professional with J. Hilburn Men's Clothier who sees clients throughout the DC metro area at a location convenient to them. She is passionate in helping clients find their own style, enabling them to express it in a way that makes them comfortable and confident. Connect with Sharla at @SharlaStylesYou or visit her site at sharla.bachrodt@jhilburnpartner.com.



he idea of moving into a homeowners association (HOA) may seem intimidating to some. This is due to, in part, the many misconceptions of what an HOA is and what it means to live in one. Let's be honest, most of the information we get about HOAs comes by way of news stories about World War II veterans and the HOA condemning their flagpole or the nice lady down the street who was told by the HOA that she can't put pink flamingos

in her yard or the gentleman that was away on business when the HOA towed his car from the visitor parking spaces.

So what is an HOA? What are the benefits of living in an HOA? What are the limitations? How can you tell if the HOA you're looking to move into is functioning well? We'll tackle those questions as well as provide ideas about how to become involved in your HOA below.

WHAT IS AN HOA?

To understand the purpose of an HOA, it's beneficial to understand why they even exist, why they're established in the first place. Neighborhood development can be taxing on the locality (city/county/state). The installation of infrastructure (roads, storm water management, lighting, trails, etc.) and the associated maintenance equates to increased cost for the party required to maintain it. When a developer approaches a locality for neighborhood development approval, the locality may require that the developer establish a common interest community, or HOA, to essentially privatize the infrastructure maintenance which means the HOA is responsible for maintenance of certain elements rather than the locality. It's a win/win situation for the locality – they broaden the tax base by increasing residency and take on minimal, if any, maintenance costs relative to neighborhood infrastructure. And thus, an HOA is born.

An HOA is a formal legal entity, governed by a Board of Directors comprised of homeowners elected by the community, created to maintain common areas within a community. Common areas can include pools, play areas, landscaping, streets, sidewalks, or the physical exterior of buildings (i.e. condominium associations). In order to meet the costs associated with maintaining common areas and perform related HOA duties, assessments are established and collected from all homeowners within the Association. Payment of assessments is mandatory for homeowners within an HOA and the amount of assessments is based upon an annual budget established by the Association.

In addition to collection of assessments to maintain common areas, another primary function of the HOA is rules enforcement. When the HOA is established, the original developer of the community records rules which are often referred to as "Covenants, Conditions, and Restrictions", or CC&Rs. These rules are recorded in the land records and are tied to every property within the HOA. The purpose of CC&Rs is to help maintain property values and quality of life within the community.

WHAT ARE THE BENEFITS OF LIVING IN AN HOA?

There can be numerous benefits to life in an HOA including:

- Amenities most HOAs provide community amenities such as pools, clubhouses, playgrounds, parks, and trails. These amenities increase the enjoyment of living in the community.
- Property Values there is no guarantee that living in an HOA will increase your property value—property valuation is largely driven by market conditions and
- the overall economy. What I can tell you is, your home will be valued higher in a well-maintained community with other well-maintained homes and attractive amenities than it will be in a community where your immediate next door neighbor is parking 10 cars on the front lawn and housing llamas in the back yard and the closest amenity is a rusted playground with broken swings.
- Sense of community many HOAs establish committees to encourage participation and engage residents. For example, some HOAs establish social committees to plan community-wide events and gatherings. Other HOAs setup travel committees to plan trips and off-property events for HOA residents. All of this lends itself to an increased sense of community involvement and enjoyment.

WHAT ARE THE **LIMITATIONS?**

Understanding that HOAs establish rules, there are limitations to life within an HOA. Changes to the exterior of your home will require submission of an application and review by the Board or some other established committee who will decide whether or not the proposed change is in keeping with the established rules, aesthetic harmony, and desired appearance of the community. HOA rules may limit the placement of items within your yard (such as flag poles, pink flamingos, and political signage). In areas where parking space is a premium, the HOA may establish parking enforcement policies and utilize towing as an enforcement measure. There may also be pet restrictions so animal lovers should look for rules specific to pets prior to purchasing a home in an HOA.

Before purchasing a home within an HOA, it is imperative that you understand the rules of the community. If you are a large family with five cars and there are only two available parking spaces assigned to each lot, that HOA may not be the best fit for you. If you have five dogs and the HOA you're looking at purchasing in limits the number of pets to three, that HOA

may not be the best fit for you. The bottom line is, knowing the rules PRIOR to purchasing a home within an HOA is your very best

strategy in deciding whether that particular community best satisfies your needs.

Virginia law requires that individuals seeking to purchase a home

within an HOA, be provided with the HOA's governing documents (which includes all the rules and regulations) at least 72 hours prior to closing. This packet of information is referred to as "Resale Disclosures". If your realtor doesn't supply them, ask for them. Once you receive them, **READ THEM!**

HOW'S THIS HOA DOING?

If you're looking to purchase a home in an HOA, there are some simple ways to assess how the HOA is operating. A drive through the community to see how well the common elements are maintained and the overall condition of the homes within the community is a good indicator. If the amenities are run-down and the homes are in need of dire maintenance, you can reasonably deduce that the HOA isn't playing an active role in rules

enforcement or collecting

the right amount of assessment income needed to properly maintain the common area. Another, more intensive, method of evaluating an HOA's

operations is to examine the financial statements and budget documents included in the resale disclosure documents. The balance sheet will include a line item for assessments receivable which can indicate whether or not the HOA has a delinquency problem with homeowners paying late or not paying at all.

Unappropriated members' equity

on the balance sheet can indicate whether the HOA has been in the red or carried a surplus from prior budget years. The income/expense statement, if included, allows you to see the HOA's financial position during the given period.

HOAs should set aside reserve funds which are used for the major repair and replacement of common area elements. Every HOA should have reserve funds and a reserve

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The balance

sheet can indicate

whether the HOA

has been in the

red or carried a

study which provides estimates, typically done by engineers or reserve specialists, which indicates how much money an HOA needs to set aside for reserves. Having adequate money in reserves decreases the likelihood of the HOA needing to levy a special assessment in the future.

I'M HERE, NOW WHAT?

If you've made the decision to purchase a home within an HOA, you may be wondering what you can do to get involved. The answer is simple – VOLUNTEER. HOA Boards of Directors and committees are comprised of homeowner volunteers. Without volunteerism in the community, the HOA cannot thrive. So find a committee that interests you or run for the

Board of Directors and start getting involved. If you find that you don't have the time to volunteer, there are still ways you can contribute to your community. Voting during the annual election, attending community events and functions, participating in surveys or other information-gathering efforts, and reporting concerns to the HOA are all ways you can become and remain an engaged member of the community.

Deciding to purchase a home in an HOA is a decision that should be carefully considered and researched. Understanding what an HOA is and its benefits and limitations, as well as the importance of reading an HOA's rules and regulations prior to purchasing a home within an HOA, can greatly increase the likelihood of your making a decision that best suits your overall desires.

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