



Photo from SV Website Gallery

# *LIBRETTO*

## SYMPHONY VILLAGE NEWSLETTER

MAY 2022

VOL. XVII No. 5

**MISSION STATEMENT:** To enhance the quality of life and promote a harmonious community through the timely publication of accurate information about residents, events, and activities in and around Symphony Village.

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### Welcome to the Neighborhood!



**JUDY & WAYNE SUTTER**  
146 SONATA WAY

**ROBIN & EMORY A. ANDERSON, JR.**  
135 HARMONY WAY

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### 2022 SV HOA BOD

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#### **PRESIDENT'S REPORT –MAY 2022**

**PAT FOX PRESIDENT**

#### **GOVERNING DOCUMENTS STATUS REPORT**

- The final documents noting all proposed changes have been completed.
- The package includes the declaration, the articles of incorporation, the by-laws, the executive summary, the ballot/proxy, special meeting notice, and a cover letter.
- Staff has prepared the envelopes and mailed them to your home address.

- While you will have more than 30 days to review. Feel free to do so as soon as you can and deliver the proxy to the Clubhouse.
- While it is the same form, it is a proxy if delivered in advance of the meeting scheduled for June 22, which you do not need to attend in person. If you attend the meeting and submit it in on that date, the form becomes a ballot.
- The final date for voting is **Wednesday, June 22 at 5:30 p.m.**, when we will have a final meeting and free food!
- Remember for every suggested change there must be 237 yes votes! Some related changes are grouped into categories making it easier to complete the process.
- Feel free to contact staff or a board member with any questions.
- This has been a lengthy effort to address important changes to legal documents developed initially in 2003. We hope this task will not need to be repeated for years to come.

### **BOARD WORK SESSIONS**

- Because there was a complaint by a resident to the State Attorney General about the board having closed work sessions—the board is no longer having work sessions. We have told our residents repeatedly that closed work sessions are allowable based upon advice from two different legal firms we have employed.
- The only board meetings that will now occur are the regular monthly meeting and closed executive sessions that are limited by law to certain topics such as personnel, issues relating to an individual resident, legal advice from our attorney, contract negotiations, and a few others.
- As a result, the first time the board members will be discussing the agenda items is in the board meeting. This may result in longer meetings and active participation on the part of the committee chairs at times. If sufficient information is not available at that time, we may have to table an item until that gap is filled. Like Karen likes to say, “You will now see how the sausage is made.”
- We all feel that this is unfortunate since we have been willing to spend many more hours of our volunteer time to grapple with topics until we fully understand the purpose and the impacts. Remember the board’s regular meeting is a business meeting. We are here to make decisions that keep this community stable, thriving, and appealing. We hope this change doesn’t slow down the process.

### **TOWN OF CENTREVILLE NEW WATER METER INSTALLATION**

- The Town will be installing new water meters to improve the process of water meter reading, data collection and communications efficiencies. They will open the 12–18-inch cover of the meter in the ground either at the edge of your yard or in the sidewalk right-of-way where the street tree is located.
- The work is expected to begin around **May 16** for three weeks and will be conducted in two phases with the second starting in September or October. SV territory, however, will be broken into three phases as we do for many landscape treatments. Two sections will be either in the first or second phase. The third section will likely be split between the two. A map will be posted. Note from the town—the first section will be the “new” section to the south of Symphony Way (bordered by Symphony Way, Opera/Harmony, Bravo, and Taylor Mill).
- VEPO Metering—the Town installation contractor, will be identifiable by a uniform, badge, and a high visibility vest (unless too warm). Contactor employees will work outside only.
- The installation should take no longer than 30 minutes per house and 15-20 minutes of water disruption. Please check that access to your meter isn’t blocked by plants, mulch etc. The contractors will have to move any material blocking access but will not put it back in place.
  - You do not have to be home for this work.

- Once the unit is installed, VEPO will put a door hanger on the front door outlining how to flush your water lines. This will require turning on one or two taps and letting it run for about five minutes.
- We will publish this information in a full eBlast to everyone as well as print it in the *Libretto*. The information will include a contractor phone number (877-860-8376) to call if there is a problem. The phone number will also appear on the door hanger.
- To capture all SV data, the town will have to install a five-foot antenna on top of an 80-foot pole likely in the traffic circle on Symphony Way—the traffic circle is the town’s right-of-way. Centreville will work with us on a landscaping plan. More information to come.

## HOA BOARD OF DIRECTORS HIGHLIGHTS – JANUARY 2022 DEBI WELLS, HOA BOD SECRETARY

March-April Email Board Approvals: There were three time-sensitive unanimous email/electronic votes since the **March 4** HOA meeting. All were ratified by the Board on **May 6**. Approved were: (1) a vote on March 31 (when Anchor Aquatics was on-site recoating the outdoor pool), to fix eight underwater light fixtures that had corrosion and were filling with water. Anchor Aquatics recommended the lights be replaced with LED fixtures while the pool was empty to increase energy efficiency and reduce future issues. The cost of the work was not to exceed \$8K from Reserve Funds and was completed on April 3; (2) a vote on April 7 to support \$4M in federal funds for the Town of Centreville’s Wastewater Treatment Plant (WWTP). The project upgrade and capacity expansion are projected to cost a total of ~\$24M. Additional support from our community will be sought by the Town this summer for the remaining funding. The approved Board letter that supported the Town was posted with the **May 6** Reference Materials for that HOA meeting. This time sensitive support was requested by Ashley Kaiser, Town Council, and involved no HOA funds; and (3) a vote on **April 14** to choose a printer for the HOA amended documents (which will be mailed to all residents). Kent Printing in Chestertown had the best price and was approved. This printing was determined urgent (and could not wait until the May 6 HOA meeting) to meet the deadline for the HOA amended documents package distribution, review, vote, and final meeting date on **June 22**.

May 6 HOA Meeting Board Votes: The following projects for the community were approved at the May 6 HOA meeting:

- *2021 Independent Audit:* The HOA’s financial statements were audited (by Goldklang & Group CPAs) to identify any significant deficiencies and/or material weaknesses in our Association’s internal controls. This audit was recommended by the Budget and Finance Committee.
- *Stormwater Ponds Maintenance Contract:* Solitude Lake Management was awarded this contract for twelve months at \$472 a month to service all three community stormwater ponds.
- *Tree Pad Removal:* The Landscape & Irrigation Committee (L&I) recommended work on 15 tree pads by Level Green. The ~\$3K cost will be covered by the 2022 L&I budget. Work will be initiated after the irrigation system is operational; however, no replacement trees will be planted on these sites at this time.
- *Encore and Overture Berm Plantings:* L&I identified twelve locations requiring reparation solutions. Two of the most persistent and troublesome locations were chosen to initiate treatment. At L&I’s recommendation, Level Green will treat large bare turf areas with plantings on Encore Court (~\$3K) and Overture Way (~\$3.4K) using the 2022 L&I budget.
- *Tree Root Collar Excavation:* L&I recommended removal of soil and mulch built-up against tree trunks to open the root collar to receive oxygen and allow the trunk’s surface to dry, improving tree health. Level Green will perform this work at approximately 33 locations for a total of ~\$2.3K using the 2022 L&I budget allocation.

- *Pavilion Planter Plantings:* L&I recommended Level Green add soil and 11 Nepeta Prussian Blue shrubs to the lower level of the planter to enhance the wind sculpture art and overall look at a cost of \$730 using the L&I 2022 budget.
- *CD Brokerage Firm:* The Budget & Finance Committee recommended an account be set up with a brokerage firm, Fidelity Investments, to purchase Certificates of Deposit (CDs). The HOA could select and invest in up to three CDs with FDIC protection. Fidelity’s CD rates are higher than other brokerage firms. A ladder approach was approved: .6% for six months; .9% for 9 months; and 1.2% for 12 months.
- *Indoor Pool Door Replacement:* Chesapeake Mirror & Glass ENT., Inc. was chosen to replace the 16-year-old indoor pool door (next to the parking lot) at ~\$3.3K with a one-year workmanship warranty.
- *As Tree Treatment:* L&I recommended a rust treatment for 56 common area Ash trees on Overture Way. Bartlett Tree Services was chosen to perform three treatments (once monthly during May, June, and July) for ~\$3.5K using the L&I 2022 Budget.

HOA Board Meeting Reference Materials: The information, RFPs, and contracts the Board receives to make decisions and vote, is placed on the Symphony Village Website several days prior to each meeting. To review that Reference Material, click on this link: <https://symphonyvillage.net/board-minutes-2021>.

## COMMITTEE REPORTS

### ARTISANS GUILD

KATHY McMANUS, CO-CHAIR & CATHY OLSON, CO-CHAIR

Our newest show, *Coastal*, is on display in the Concert Hall. If you haven’t had an opportunity to view it, please put it on your *To Do* List. There are many beautiful paintings, photographs, and quilts by talented residents. Our next show, themed “Wild & Friendly” or “Artist Choice,” will be in late June.

Many thanks to Ann Sharp for teaching her second class at Symphony Village—Charcoal Still Life. The class started **May 4**. Eight residents are participating and enjoying the class this month.

The Artisans Guild meets every month on the second **Thursday at 3 p.m.** in the Concert Hall. We are always happy to meet new members and hear about new ideas involving the arts. Please consider joining, find us on the calendar or in the *Libretto* or just contact one of us below.

We also meet most **Thursday mornings at 10 a.m.** to draw, paint, do needlepoint or related arts with an opportunity to socialize as well. If you would like more information about Thursdays, please contact us so we can put you on our email list to get weekly updates. All are welcome.

Kathy McManus, [kpmcmanus317@yahoo.com](mailto:kpmcmanus317@yahoo.com)

Cathy Olson, [shop.5678@icloud.com](mailto:shop.5678@icloud.com)

### LIFESTYLE COMMITTEE—UPDATE MAY 2022

DEBORAH JONES-MILLER

**“Try to be a rainbow in someone else’s cloud.” Maya Angelou**

April showers have made way for May flowers and a variety of activities to enjoy at Symphony Village! The Lifestyle Committee invites everyone to participate!

Symphony Village’s flagship cocktail party, “Some Enchanted Evening,” was a huge success! Kudos to Humble Hearts Catering for providing extraordinary hors d’oeuvres! Piano music by Marla Mooney added to the evening’s magic! Thank you to Cathy Toney and her team for spearheading this fabulous event!



The Symphony Village Yard Sale was well attended. Many Villagers reported record sales of treasures ranging from household items to building supplies! Thank you, neighbors, for your participation! Dumpster Day was a hit and, again, we would like to thank Ed Beres for his generosity and involvement in our community!

MARK YOUR CALENDARS FOR UPCOMING EVENTS:

<b>Wednesday, May 18</b>	<b>11 a.m. – 1 p.m.</b>	Shredding Day	Bring all the old paper you need shredded to this annual event sponsored by our own Mary Ciesielski. The shredder will be in the parking lot near the tennis courts. <b>There is no limit</b> to the amount of paper you can bring!
<b>Saturday, May 21</b>	<b>6 – 8 p.m.</b>	Social Hour	Join us for this special Preakness Party. Ladies, wear your hats to celebrate the day! The race will start at 6:50 p.m. <b>Pick your horse for \$1 a chance!</b>
<b>Tuesday, May 24</b>	<b>10 a.m. – 4 p.m.</b>	Blood Drive	Give the gift of life! Sign up on SV Website
<b>Sunday, May 29</b>	<b>12 p.m. – 4 p.m.</b>	Memorial Day Picnic	Join us for food, games, and fun! Food will be served from 1-3 p.m. <b>Cost is \$10/person.</b> You may sign up in the Wallstreet Room at the Clubhouse. Make your check out to “SV HOA” and enter “Memorial Day Picnic” in the memo section.
<b>Wednesday, June 22</b>	TBA	Board Meeting	Residents are urged to attend this important meeting when each household will vote on issues to be included in a mailing to all SV residents later this month.

**COVENANTS COMMITTEE**

**VICKI KOBER, CHAIR**

Exterior spring projects are approaching. Residents are required to submit an Exterior Modification form to receive approval before they begin any exterior projects. Exterior projects include, but are not limited to, the following:

○ Any landscaping project	○ Hardscape
○ Patios	○ Driveway Extensions
○ Invisible Pet Fence	○ Storm Doors
○ Satellite Dish	○ Split HVAC System for Sky Basement
○ Solar PV System	○ Roof Replacement
○ Awnings	○ Gutters
○ Garage Doors	○ Three Season Rooms
○ Outdoor Lighting	○ Windows, Door, and Shutters

The Architectural Requirements are available on the SV Website and at the HOA Management Office, call 410-758-8500 for additional information.

## LANDSCAPE & IRRIGATION COMMITTEE

BETTY MCATEE

Warm spring days bring the emergence of many beneficial insects searching for blossoms with life-sustaining nectar and pollen. However, one invasive insect, the Spotted Lanternfly (*Lycorma delicatula*) is on the “Wanted—Dead or Alive” list and needs to be eliminated!

This insect is native to East Asia and was introduced to this country hidden among commercial stone shipments. It was first seen in Pennsylvania in 2014. Since, it has spread to Maryland (in addition to Delaware, Virginia, and New Jersey) by 2018. It currently inhabits several counties including Kent, Anne Arundel, and Montgomery among others, where commercial shipments need special permits.

Spotted Lanternfly causes serious harm to crops of stone fruits, grapes, and apples, plus walnut, pine, and oak trees, as it sucks sap from the trunks, stems, and leaves. As it feeds, it produces honeydew (a sticky substance that leads to sooty mold production). The sooty mold contaminates the fruit and weakens the plants by blocking sunlight for photosynthesis. The primary host of the Spotted Lanternfly is the invasive Tree of Heaven but can also survive on maples and willows.

**How do you recognize this very harmful insect?** Each of its life stages are easily spotted. (See photos) Look for the early nymph in April—July. The early nymph is similar to a large black aphid with white spots. A later nymph is seen from July to September and is red with white spots. Finally, the adult is seen from July to early November. Its outer wings are grey with black spots plus a brick pattern at the tips. The under wings have patches of red, black, and white. The legs are black, and the abdomen has black bands with yellow sides.

The egg masses (50-80 eggs) about one inch long are usually in rows sometimes covered with a mud substance that eventually flakes off. They hatch in the spring after overwintering. New egg masses are found in October—December.

**What should you do if you spot the Spotted Lanternfly or its eggs?** First email [DontBug.MD@maryland.gov](mailto:DontBug.MD@maryland.gov) and/or call 410-841-5920. Remove any Tree of Heaven you recognize to help prevent spread. Physical control can be simply crushing or drowning the insect or egg masses. Spiders, praying mantids, and assassin bugs are their natural enemies. (Keep them around!). Insecticidal soap or neem oil can be applied. However, any systemic insecticides should be left to certified applicators. This is a last resort as these chemicals have harmful effects on fish, bees, and birds.

Resource: [extension.umd.edu](http://extension.umd.edu)



## OPERATIONS COMMITTEE

JOE SIKES, CHAIR; FRED KURST, VICE CHAIR

The Operations Committee is responsible for aiding the HOA Board of Directors (BOD) and the General Manager (GM) regarding management and operation of community common property. We share this

responsibility with the Landscape and Irrigation Committee and focus on such things as the Clubhouse, swimming pools and sidewalks.

Now that the warmer weather has returned, the committee has turned its focus outdoors. Residents will enjoy the refurbished pool when it reopens later this month. The whitecoat has been redone and new coping and tile adorn the top of the pool. The committee is finishing a survey of all SV sidewalks, thanks to the efforts of Charles Levay and Mike Norris. After we review the results, we expect to do some replacement of the neediest sections.

We continue to review options regarding the putting green and will undertake a solicitation for upgrading our Clubhouse parking lot. Due to the complexity of this solicitation—involving curbing, asphalt, and a stormwater drain—we want to make sure we find a contractor who will provide the best results.

The Committee will hold a hybrid meeting in the Clubhouse at **10 a.m. on Thursday, May 19**. We welcome resident participation to help us keep our community great.

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## OUTREACH

SUE CANFIELD



Sponsored by Mary Ciesielski

Long & Foster

**Wednesday, May 18**

**11 a.m. – 1 p.m.**

No limit

**Donations will benefit SV Outreach**

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## PUBLICATIONS & COMMUNICATIONS

MARYKAY KERR

### P&C CHAIRMAN

I am sure it came as a surprise announcement that the *Libretto* will no longer be running advertisements. As Chairman of the P&C group, I can say it was an interesting conversation and decision leading to this move. A sincere thank you to Debi Wells for all the effort she put into securing advertising for the *Libretto*.

A suggestion came up at the meeting about running an article about siblings in Symphony Village. Seems as though we have many sibling duos throughout the community. If you and your sibling would like to be featured in a *Libretto* article, please let us know. We'd love to hear from you.

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## SYMPHONY SNEAKERS

LINDA FARRAR

### SNEAKERS RAFFLE

It's almost time for Sneaker's annual fundraiser, the Sneakers Raffle. Beginning **July 1**, you will be able to purchase raffle tickets. The winner of the Sneakers Raffle will have their 2023 HOA dues paid for the year.

The tickets will be \$30 per ticket or two for \$50. The winning ticket will be drawn during the Labor Day celebration at the Clubhouse. You do not have to be present to win. Details on how to purchase tickets will be in the June *Libretto*. All profits from this drawing will be used to aid the public schools in our area.

### READERS ARE LEADERS PROGRAM

Sneakers met last week and decided that we will purchase a new book for every elementary school child to read during their summer break, thus reviving our Readers Are Leaders Program. The reading specialists at the schools have ordered the books.

We also decided to have two book giveaways next year; and hopefully, we will be able to volunteer to assist with this program at the school.

Sneakers is always looking for new members. All SV residents are welcome. Join us at our next meeting on June 15 at the Clubhouse in the Concert Hall. Hope to see you there.

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## CLUBS AND ACTIVITIES

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### READING FOR FUN – MAY 2022 REVIEW

JOE SIKES

The SV Book Club met virtually on **April 19** to discuss **The Lincoln Highway** by Amor Towles. Attendees included: Joe Sikes, Jan Withers, JoAnn Walker, Kathryn & Jim Buckheit, Mary Jo Volpicelli, Sue Goldberg, Peggy Decker, Carol & Len Saltiel, and Bob Nilsson. Charlotte Kurst provided her input separately.

Eighteen-year-old Emmett Watson arrives home in June of 1954 to Nebraska following the cancer death of his father. He inherits a farm in foreclosure and becomes the guardian of his eight-year-old brother, Billy. He is immediately faced with a choice to stay or hit the road to build a new life.

Luckily, he decides to hit the road because, while author Towles creates a great road novel, a story about small town Nebraska sounds like a snoozer. Also, he would have had to find a different title!

Since it is 1954, Emmett must go the library and research destinations in the *Encyclopedia Britannica* (remember those days?) ultimately concluding California offers more opportunities than Texas. That is fortuitous, because Billy has saved a series of postcards sent by his mother who deserted them as children. Billy is determined to find her; Emmett is much less interested. The trail of postcards follows the Lincoln Highway *to San Francisco so Emmett and Billy plan to ride the highway in their old, baby-blue Studebaker* and start anew in California.

Before the journey can start, however, two former roommates of Emmett (Duchess and Woolly) show up unexpectedly. They have escaped from the work farm in Kansas where Emmett served time with them. Emmett won't take them along since they are fugitives but agrees to give them a ride to the nearest bus station. But Duchess and Woolly want to go to New York; so, when the opportunity presents itself, they “borrow” the Studebaker and head East. Emmett and Billy give chase; but their only option, since they have little money, is to ride the rails as hobos.

Now, that the author has upended the leisurely road trip that I had expected, he starts adding fascinating characters and backstories. Duchess grew up with a father who was a travelling Shakespearean actor, and the author introduces references to many of the Bard's plays through Duchess. Billy has spent his childhood reading a *Compendium of Heroes, Adventurers, and Other Intrepid Travelers* that has a chapter for each letter of the alphabet. This list starts with Achilles, Boone, Caesar, Dante, and Edison and includes both real and mythological heroes. Again, the author mixes in references from these stories as they relate to the adventure at hand. While riding the trains, for example, Billy is saved by a hobo named Ulysses who Billy parallels with the mythological Ulysses in his Compendium.

These are only few of the concepts the author employs as the story unwinds. But it was fascinating to contemplate the juxtaposition of life lessons from sources as disparate as Shakespeare's *Macbeth* and *Homer's Odyssey*. Character quirks also keep the reader's interest. Woolly, for example, is addicted to radio (AM) commercials while riding along the highway and loves to stop at the ubiquitous Howard Johnson restaurants with their signature blue and orange color scheme. It took me back to my many travels on the Pennsylvania Turnpike in the late 1950's. (How far to Breezewood?)

To find out where this adventure ends, the Book Club highly recommends *The Lincoln Highway* for your reading list. We scored it as **8.85** on our 10-point scale. This is our third highest score in the last four years. As a final tease, the author closes the story with the final words of **Hamlet**, “The rest is silence.” But who said it, Hamlet, or Iago? And what does it mean? Stay tuned. We hold our meetings on the third Tuesday of each month at 7 p.m. We continue to meet on Zoom, so contact me at [sikes.withers@yahoo.com](mailto:sikes.withers@yahoo.com) if you would like



to attend. The Book Club selected a new list of books for the remainder of the year, and the projected review dates are below:

- May 17 ..... *The Last Flight* by Julie Clark
- June 2 ..... *Cousins* by Phoebe Kilby and Betty Kilby Baldwin
- July 19 ..... *On Traigh Lar Beach* by Dianne Ebert Beaff
- August 16 ..... *The Codebreaker* by Walter Isaacson
- September 20... *Nine Lives* by Peter Swanson
- October 18 ..... *Prisoners of Geography* by Tim Marshall
- November 15 ... *Something Unbelievable* by Maria Kuznetsova
- December 20 .... *Old Woman with the Knife* by Gu Byeong Mo

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## HOLIDAY AND WINTER SAFETY

JOHN OLSON – CERT COORDINATOR

*May is National Electrical Safety Month!*

It's the time of year that we raise awareness on how to avoid potential electrical hazards. An estimated 35,000 home fires, over 1,130 injuries, 500 deaths, and \$1.4 billion in property damage occurs each year because of electrical malfunctions. Here are some suggestions to secure your home from electrical hazards:



Check electric cords for fraying or cracking. Replace cords that may be damaged, and don't overload electric outlets.

Remember extension cords are intended to be temporary; they are not intended as permanent household wiring.

Don't run cords under carpets or rugs and don't tack or nail cords to walls or floors.

Keep electric appliances and tools away from water. Never reach for or unplug an appliance that has fallen into water; instead, turn the power off at the breaker before you unplug the appliance or remove it from the water.

Never put anything other than an electrical plug in an outlet. Use outlet covers or caps to protect children.

Keep your home's electrical system in good repair. Contact a licensed electrical contractor if you have flickering lights, sparks, non-functioning outlets, or need wiring repairs or upgrades.

### Save the Date for Symphony Village Safety Day—September 14

The Symphony Village CERT has been working with Queen Anne's County Department of Emergency Services to plan a Symphony Village Safety Day for **September 14 from 3 p.m. to 6 p.m.** The plan is to use the Concert Hall for a series of demonstrations and exhibits open to all SV residents. These would include things such as CPR/AED training, fire suppression, home safety, etc. Outside would also be Ambulance tours and Stop the Bleed training. This will be an open house event where people could come and go as desired.

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## SV QUILTERS

MARYKAY KERR

Do you know we have a Quilting Group in Symphony Village? The ladies meet on the first **Tuesday of the month from 10 a.m. to 12 noon** in the Craft Room. If you are interested, please join us at a meeting.

Our recent project was making pillowcases for children and youth to be donated to a local charity for distribution. The upcoming project will be making Holiday stockings that will be donated and filled with items then sent to our military troops.

Occasionally, we take a road trip to a local fabric shop then out to lunch. If you are into needle, thread, and fabric, give us a visit!

## BOCCE

PATTI CIPRIANO

SV Open Bocce meets every **Wednesday at 4 p.m.** at the bocce courts. Playing bocce is easy for all levels and the competitive spirit is to have fun. As the weather continues to improve, it is fun to meet with new and old residents over a casual game of bocce. Let the good times roll!

## LUNCH BUNCH—JOIN US!

BEA TROTTA, MARGE STRANO

**Our Severn Inn Experience**—Our recent Lunch Bunch outing was held at the Severn Inn on **May 12**. The immediate response to the event was very favorable; the food was delicious, the view from our table was beautiful, and the service was especially good.



*View from Severn Inn*

**Looking Forward**—Our next Lunch Bunch is scheduled for **Thursday, June 9** at

12:30 p.m. at the Scossa Restaurant & Lounge located at 8 N. Washington Street in Easton. We look forward to ordering off the menu. The restaurant will accommodate 40 people in the dining room in the front of the restaurant. You will receive an email with additional details within the next week.



Announcements will also be posted on the SV and Nextdoor websites. As usual, you will be able to sign up online after **May 15** by using the Lunch Bunch Sign-up Link. You can also go to the Symphony Village Website, and click on Dashboard. Scroll down to the Lunch Bunch Icon near the bottom of the page. As usual, you can also sign up in the Club Activities Book at the Clubhouse. Please call Bea Trotta at 410-758-0332 (Cell 610-217-4754) or Marge Strano at 410-758-2511 (Cell 609-221-6378) if you have a question or need a ride.

We are always interested in new venues for our outings. If you know of a restaurant in the local area that would work for us, please let us know.

If you do not currently receive our emails and would like to do so, please send a request to have your name added to our email list at [mbestrano@gmail.com](mailto:mbestrano@gmail.com) or [bptrotta@gmail.com](mailto:bptrotta@gmail.com).

**We look forward to seeing you at the Scossa Restaurant and Lounge on June 9.**

## NEIGHBOR-TO-NEIGHBOR

MARGE STRANO



Our next meeting is scheduled for June 29 at 3 p.m. While I realize that our meetings are usually held in the evening, hybrid meetings are best held during the afternoon. We hope that an afternoon meeting with a hybrid Zoom component works out better for everyone. Thank you volunteers for all your work over the last year. We are so fortunate to have such caring, thoughtful, and capable residents in our SV community.

If you are new to the community and do not know your Street Captain, please call Marge Strano at 609-221-6378. You can also find the information on the SV Website on the Neighbor-to-Neighbor page.

**Volunteers Needed**—We are always happy to welcome new volunteers. No special skills are needed—just the ability to provide a warm and friendly approach to neighbors in need. Neighbor-to-Neighbor provides a great opportunity for new and old residents to connect with the community. Our mission statement is:

**“TO PROVIDE SHORT-TERM VOLUNTEER SUPPORT TO OUR NEIGHBORS”**

If you are interested in joining us, please send an email to Marge Strano at [mbestrano@gmail.com](mailto:mbestrano@gmail.com) or call 609-221-6378 to express your interest. You are welcome to attend one of our meetings to get a better understanding of what we do.

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**NEIGHBOR OF NOTE****KATHRYN MARCHI**

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**JOSEPH LICHAA**

Our Neighbor of Note this month is Joseph Lichaa, who took quite a circuitous route to get to Symphony Village. It was an interesting journey and following is his story:

Joseph was born in Cairo, Egypt, to parents of Russian and Turkish descent. His immediate family were all born in Cairo, but his father spoke six languages and his mother, and four siblings spoke both Arabic and French.

At that time, Jewish people were not allowed to become citizens of Egypt, so job opportunities were few. For that reason, Joseph did not attend university; His father suggested he attend a trade school and become an auto mechanic because of job availability. Joseph had already shown a proclivity for this type of work because, at aged eight, he took a large, old-fashioned lock apart and taught himself to put it back together correctly! This ability would lead to many areas of his life in which Joseph was self-taught.

Joseph's father was a wise man and a very strong influence in his life. One lesson eleven-year-old Joseph learned from his father was taught one day during a walk in a garden. His father asked him to pick up a bundle of six sticks. His father explained that one of those sticks could be broken but the six of them together could not be easily broken. It was an apt analogy for a strong family that would stay together and support each other...no jealousy among them. To this day, Joseph and his family remain close.

In 1965, Anwar Sadat allowed the Jews to leave Egypt. Joseph and his family took advantage of that and began their journey to the United States—but not before their suitcases were searched and all valuables, taken. They traveled first to Greece and then to Paris, France where they would wait six or more months for the proper

papers allowing them to move to the United States. Finally arriving in New York, the family made their way to Washington DC and then to Silver Spring, Maryland, where they settled.

Joseph found work at an ESSO gas station pumping gas. His boss, ironically, was a Holocaust survivor. Joseph did not speak English at that time, so this job was a perfect beginning for him in the work force! His next job was as a mechanic at Ridgeway Motor Service and when that business closed, Joseph began working for Pohanka Automobile Service. There he taught himself how to repair Fiats and Oldsmobiles by taking apart similar engines and recalling how each was put together, piece by piece. All was going well until 1967 when Joseph was drafted into the United States Army and sent to Viet Nam. He served for two years and was discharged.

After Viet Nam, Joseph found a job painting offices and other commercial buildings. With his father's encouragement, Joseph decided to go on his own and subsequently opened a paint store. During this time, he also recalled his earlier life in Paris and watching a man in a store front window using an interesting method of painting called faux finishing. The Frenchman noted Joseph's interest in this medium and invited Joseph to work for him while he was in Paris. This was the beginning of Joseph's interest in art and design.

Selling his paint store, Joseph began working as an independent contractor. He was hired by various well-known designers in Washington D.C. and Bethesda, Maryland and designed home interiors using the faux painting method. One of his rooms was featured in *Architectural Digest*. Joseph had developed a sterling reputation by this time.

However, Joseph's creative nature brought him to another field, carpentry. Still an independent contractor, he began renovating homes—bathrooms and kitchens among others.

Backing up a bit, Joseph was a “man without a country” because he had not yet become an American citizen. If you recall, he was also not an Egyptian citizen! In 1971, Joseph applied for citizenship in the United States. During his first interview, it became known that he had served in the Army in Viet Nam. The interviewer was so incensed that he had had to defend a country without being a citizen, she stamped his papers and granted him citizenship then and there!

Fast forward: Enter Zina! In August 1996, Joseph was at a Yacht Club bar in Bethesda. He was supposed to meet his sister there, but she did not show up. At the same time, Zina was stood up by her son in that same bar. Zina and Joseph met that night, and it was love at first sight. They were married a year later and have been together for twenty-five years!

While living in Zina's house in Bethesda instead of Joseph's larger house in Gaithersburg, Maryland, Joseph began a series of renovations that he would work on in every house they lived in. After buying a boat and mooring it in a marina, they both decided that they did not like that lifestyle so in 1999 they bought a house on Bennett Point in Queenstown that had its own waterfront and dock for their boat.

True to his nature, Joseph began a renovation of this house. But this time he had his own architect, Zina! She downloaded 3D Architect on her computer, and both designed the renovation. They added two more bedrooms, two full baths, and a free-standing garage. By this time, Zina's daughter-in-law's parents moved to the house across the street from them. Joseph demolished this house down to the foundation and worked on the renovations for both houses at the same time—with his newly acquired architect and their computer program!

In 2012, Joseph created his first painting, using leftover plaster from a faux painting job and adding pigments to the plaster. Zina recognized his extraordinary talent, but Joseph resisted; he really did not want to paint! She bought him an easel and arranged two weeks of painting lessons with Nancy Tankersley in Easton, Maryland. She insisted that Joseph stop working and just paint. Zina says that is the only time in their life together that Joseph acquiesced to her wishes! Since then, he has produced over 200 paintings, most of which are hung throughout their house.

As most of us in retirement desire a maintenance-free house and a worry-free life, Joseph was no different. In 2015 he and Zina sold their home of seventeen years in Bennett Point and bought a house in Symphony Village.

Not only was it close to their children, but their daughter's in-laws, Jack and Ann Walsh lived there as well. This was a happy family connection for all.

And of course, the Symphony Village house had to be completely renovated! Zina and Joseph brought their skills together once again and completed the job. They are a team to be reckoned with! Visitors are amazed at the designs and additions to this house. And of course, Joseph's two hundred paintings adorn the walls!

The Lichaas are very happy in Symphony Village. They enjoy their newfound friends and neighbors, and the many amenities Symphony Village has to offer. And of course, Joseph's paintings are greatly admired as they are displayed at the Clubhouse during art shows.

Joseph's amazing life, from Cairo, Egypt to Centreville, Maryland has been momentous to be sure. He is a brilliant and multitalented man who has used his skills to the fullest.

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## NEIGHBORHOOD NEWS

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### **INSTRUCTORS WANTED AT INSTITUTE FOR ADULT LEARNING (IAL) FALL 2022 SEMESTER**     **CINDY BOGNER**

The Institute for Adult Learning (IAL) is a non-profit organization whose mission is to provide learning experiences and social events that enrich the lives of the age 50+ community in the Mid-Shore area. During the Spring 2022 Semester (recently concluded), more than 30 courses were offered, including history and current events, brain and body health, local environment and science, and art and culinary classes. All classes were held during the day, Monday through Friday, and range from a single session to eight sessions at the Kennard Center in Centreville.

The membership fee of \$90 per person per semester entitles participants to sign up for an unlimited number of courses. Members are also invited to participate in monthly happy hours and various field trips throughout the semester.

IAL is now developing the schedule for the **Fall 2022** semester (**mid-September to Mid-December 2022**). If you have a special area of interest or a passion on a certain topic and would be willing to share your interest in a friendly setting of fellow lifelong learners, please consider submitting a Course Proposal by mid-June 2022.

For more information about IAL or to complete a Course Proposal Form for the **Fall 2022** Semester, visit the new IAL website at [www.instituteforadultlearning.org](http://www.instituteforadultlearning.org). Also, if you have additional questions, please feel free to contact Cindy Bogner (703-655-6505) or Steve Quigley (410-758-6775). Both Cindy and Steve are on the IAL Council and Symphony Village residents.

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### **QUEEN ANNE'S CHORALE**

Queen Anne's Chorale will be performing **Saturday, June 4, at 7 p.m.** and **Sunday, June 5, at 3 p.m.** at Centreville United Methodist Church, located at 608 Church Hill Road in Centreville.



Please come and enjoy a few all-time favorites "From Stage and Screen." Songs from great entertainment such as 'LaLa Land,' "Les Miserables," "The Sound of Music," and others will be featured. We are delighted that renowned soloist Thomas Beard will be performing with us.

**Tickets are \$20 and are available from fellow SV residents who sing with the chorale. Those residents are Gaye Baker, John Parham, Kathryn Marchi, Eleanor Strietman, and Jan Withers. You can also get tickets at the door.**

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## CENTREVILLE HAPPENINGS

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### CENTREVILLE AREA HAPPENINGS PLUS

CHARLOTTE GODFREY

**Kent Island Farmer's Market:** Thursdays year-round, 3–6 p.m., Cult Classic Brewery, 1169 Shopping Center Rd., Stevensville.

**Chestertown Farmers' and Artisans' Market:** Saturdays 8 a.m.–noon, Fountain Park, High Street.

**St. Michaels Farmer's Market:** Saturday mornings 8:30 a.m.–11:30 a.m., 204 South Talbot Street.  
<https://stmichaelsfarmersmarket.org/>

**Tilghman Little Big Market:** local farmers, bakers, artists and more. Held last Sunday of month 8:30 a.m.–12 noon through September (May 29, June 26, August 28, and September 25). Located at Tilghman Wharf parking lot, 6129 Tilghman Island Road. TilghmanLBM@gmail.com

**Easton's Farmer's Market:** Saturdays, 8 a.m.–1 p.m., Public Parking Lot. marie@avalonfoundation.

#### Queen Annes's County Library:

- Trojan Horse Papercraft Grab and Go Kit at CEN and KI branches, **Monday, May 16, 9 a.m.**
- Tales and Travels CEN branch Tuesday, **May 17, 2:30 p.m.**
- Community Conversation: Immigration, **Tuesday, May 17**, CEN branch at 6 p.m.
- Crime and Cuppa CEN Branch Saturday, **May 21, 10 a.m.**
- Outdoor Yoga Monday at KI Branch, **Monday, May 23, 10 a.m.**
- Woven Necklace at CEN Branch **Tuesday, May 24, 5 p.m.**

**The Adkins Arboretum:** (410-634-2847), <https://www.adkinsarboretum.org/>

- Kit-Keung Kan, Chinese ink and watercolor paintings and calligraphy exhibit **May 3 through July 1.** A reception **Saturday, June 4 from 2–4 p.m.**
- RE-VISION, site specific sculpture and poetry by Howard and Mary McCoy on view through **September 30.** Reception **Saturday, June 4, 2–4 p.m.**
- Two bus trips: **Monday, June 13**, the Philadelphia Flower Show and **Thursday, September 29**, Light: Bruce Munro at Longwood Gardens.
- Soup 'N Walk: Beavers, Tuckahoe Creek & Beyond, **Saturday, May 21, 11 a.m.–1:30 p.m.** registration required.

#### Easton Airport Events- [www.eastonairport.com](http://www.eastonairport.com)

- The Cruise-In—Unique and classic cars, **Sunday, May 15, 12 noon–4 p.m.**, hosted by the Easton Airport and the Chesapeake Classic Car Club.
- Walk & Talk—on-site tour of the airport, **Thursday, May 16**, pre-register online [www.eastonairport.com/walk-talk](http://www.eastonairport.com/walk-talk)
- Airport Open House Thursday walking tour, **May 26, 10–12 noon**

**The Avalon Theatre in Easton celebrates 100 years in 2022** (410-822-7299)

- Disney's *Newsies Jr.*, **Friday and Saturday, May 20 and 21, 7 p.m.**; **Sunday, May 22, 2 p.m.**
- The Met: Live in HD, *Lucia Di Lammermoor*, **Saturday, May 21, 1 p.m.**
- The Met: Live in HD *Hamlet*, **Saturday, June 4, 1 p.m.**

**American Legion Jeff Davis Post 18, Centreville** (410-758-3584)

- **Friday night dinners 5–7 p.m.**
- 2nd annual Lewis Class Shoot at the Point at Pintail, **Sunday, May 15, 8 a.m.–2 p.m.**

- Car, Truck, and Bike Cruise Night, **Wednesday, May 18, 5–8 p.m.**
- Eclipse—The Ultimate Journey Tribute, Cult Classic Brewing Co., Stevensville, [tickets-simpletix.com](https://tickets-simpletix.com)
- DrinkMaryland: Centreville—A Maryland Makers Event, Centreville Historic District, **Saturday, June 18, 12 noon–5 p.m.**
- Pour Up the Shore, Sudlersville Volunteer Fire Company, Greensboro, **Saturday, May 21, 2 p.m.**  
Tickets: [www.pouruptheshore.com](http://www.pouruptheshore.com)
- Craft, Yard, and Plant Sale, **Saturday, May 21, 10 a.m.**, Dominic’s Farm, Queenstown
- Outback Steakhouse Charity Clay Classic, **Saturday June 4, 9 a.m.** at the Point at Pintail, Queenstown.

**Chesapeake Forum: An Academy for Lifelong Learning**, [www.chesapeakeforum.org/new-courses/](http://www.chesapeakeforum.org/new-courses/)

Hybrid Courses: You may attend in person at Easton Peachblossom Rd. YMCA or zoom

- Making Italian Bread, **Wednesday, May 25, 1–2:30 p.m.**, \$10, in person
- John Stuart Mills on Liberty, **10–11:30 a.m., Thursdays 5/26, 6/2, and 6/9, \$30**, zoom
- “Financial Concerns When You Are 55 or Better”, **10–11:30 a.m., Wednesdays, 6/1, 6/8, and 6/15, \$30**, zoom.
- International Economic Perspectives, **1–2:30 p.m., Wednesdays 6/1, 6/8, and 6/15, \$30**, Hybrid
- In Search of Butterflies, **10–12 noon, Thursday, June 23, \$10**, in person

**Chesapeake Chamber Music Festival:** Six-concert series featuring renowned musicians at the Ebenezer Theater in Easton **Friday, June 10–June 18**. Info and tickets: Call 410-819-0380 or go to the website: [www.chesapeakemusic.org/](http://www.chesapeakemusic.org/). See p. 53 in May *Attraction Magazine*

- **Friday, June 10, 7:30 p.m.** Opening Extravaganza
- **Saturday, June 11, 7:30 p.m.** From Bach to Brahms
- **Sunday, June 12, 5:30 p.m.** Artful Dialogues
- **Thursday, June 16, 5:30 p.m.** Mozart and More
- **Friday, June 17, 7:30 p.m.** Chamber competition winners
- **Saturday, June 18, Festival Finale**
- **Wednesdays, June 8 and June 15, 10 a.m.** free open rehearsals

**National Music Festival: Sunday, June 5–June 18.** More than 30 concerts and over 200 free open rehearsals in Chestertown and around Kent County. Buy passes at [national-music.us/product/festival-pass](https://national-music.us/product/festival-pass). See article p. 51 in May *Attraction Magazine*.

**Moonlight Paddle:** The Chesapeake Bay Maritime Museum is offering a kayak paddle under the full moon, **Sunday, May 15, 7–9 p.m.**, Oak Creek Landing, Back Creek, Newcomb. 410-745-2916

**Free Tours of L.D.S. in D.C. (Church of Jesus Christ of Latter-day Saints)**, open from **10 a.m.–9 p.m. daily (except Sundays) through Saturday, June 11**. A bus trip from Kent Island is scheduled on June 11, call Scott at 410-991-9703 if you’re interested.

**Birds and Birding on the Eastern Shore: Thursday, May 19, 2:30–4 p.m.**, in person at the Easton Peachblossom Rd. YMCA, zoom or recording.

State of the Rivers Event: **Thursday, May 19, 5:30–7 p.m.** Meet the Miles/Wye Riverkeeper Elle Bassett and Chester Riverkeeper Annie Richards. Chesapeake Bay Environmental Center, Grasonville. Info: <https://www.shorerivers.org/events> or [ffarley@shorerivers.org](mailto:ffarley@shorerivers.org).

**Oxford Fine Arts Show:** Annual three-day show at the Oxford Community Center in Oxford. Begins **Friday, May 20, 6 p.m.** Preview Party Gala Reception where you can meet the artists and buy art. Exhibit is open to the public from **10 a.m.–4 p.m., Saturday and Sunday, May 21–22**. Info: [www.oxfordcc.org](http://www.oxfordcc.org) or call 410-226-5904.

**Easton Choral Arts Concert “Look to the Day”:** Thursday, May 19, 7:30 p.m. and Sunday, May 22 at 4 p.m. at Christ Church, Easton. 410-200-0498

**Historic Easton Walking Tours: 11 a.m. and noon, Friday, May 20.** Provided by Talbot Historical Society, 30 So. Washington St., Call 410-822-0773 for reservations.

**Disney’s *Beauty and the Beast*,** class of 2022 musical, **Friday, May 20, 7 p.m.,** Kent School’s M.V. “Mike” Williams Gymnasium, free.

**Kent Island Day: Saturday, May 21, 10 a.m.,** on Main Street, Stevensville. Featuring historic events, music, food, costumes, activities, and a parade at 10:30 a.m. [www.kentislandheritagesociety.org](http://www.kentislandheritagesociety.org).

**Caroline County Pride Festival: Saturday, May 28 at 3 p.m.** in downtown Denton. [www.carolinecountypridefestival.com](http://www.carolinecountypridefestival.com)

**Chestertown Tea Party Festival:** parade, raft race, strolling musicians, crafts, **Friday, May 27–Sunday, May 29.** All festival events take place along the Chester River and in the historic district of 18<sup>th</sup> century Chestertown. [www.chestertwonteparty.org](http://www.chestertwonteparty.org)

**Strawberry Festival:** Ridgely Lions Club 41<sup>st</sup> Annual, **Sunday, May 29,** at Martin Sutton Park, Ridgely, Maryland, Parade begins at noon. [www.ridgelylions.org](http://www.ridgelylions.org)

**Strawberry Festival, Craft and Book Sale:** St. Luke’s United Methodist Church, 304 Talbot St., St. Michaels, **Saturday, June 4, 9 a.m.–5 p.m.** 420-745-2534.

**Secret Gardens Tour of Oxford:** Tour of eight Oxford gardens (varying themes, strategies, visions) **Saturday, June 4, rain, or shine, from 10 a.m.–3 p.m.** Information: call Luann 410-829-0976, [Treasureroxfordgardenclub@gmail.com](mailto:Treasureroxfordgardenclub@gmail.com)

**Spring 2022 Birding Events on Delmarva:** [delmarvabirding.com](http://delmarvabirding.com)  
Pelican Tours of Smith Island, **June 15, 16, 17, 22, 23, and 24.** Email: [dmvbirds@gmail.com](mailto:dmvbirds@gmail.com)

**Philip Dutton and the Alligators Concert: Thursday, June 16, 7–9 p.m.** at the Chesapeake Heritage and Visitor Center. Additional info: [queenannescountyarts.com](http://queenannescountyarts.com) or call 410 758-2520. Concert is free.

**Academy Art Museum Exhibits:** in Easton. The New Photography III Exhibit through July 10; Adrienne Elise Tarver: *Manifesting Paradise* through July 24; and Brian Collier *Dream Walking* exhibit from June 11–July 24.

**Working Portraits/waterman.1 Marc Castelli Exhibit:** The Cross Street Gallery, **Thursday, May 26–Sunday, June 12.** See article in May *Attraction Magazine*, p. 56. Call 410-708-4512

If you know of any events you’d like to share, please email them to me at [godfreycb@me.com](mailto:godfreycb@me.com)

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## **CENTREVILLE FARMERS’ MARKET RETURNS WEEKLY ON LAWYERS ROW STARTING MAY 15**

**CONTACT:** Carol D’Agostino, (410) 758-1180, ext. 17; [mainstreet@townofcentreville.org](mailto:mainstreet@townofcentreville.org)

As the days become longer and warmer the desire to seek out farm-fresh vegetables and fruits and becomes as much of a need as it does a natural tendency. Sure, you can always turn to your local grocery store in a pinch, there’s nothing like the taste of strawberries that were picked that morning. This basic premise is at the heart of farmers’ markets where customers purchase produce, meats, and value-added products like cheese and honey, and know exactly where it came from.

The Centreville Farmers’ Market continues its tradition and commitment to offering farm-fresh products to local shoppers as it opens its 2022 season on **Sunday, May 15 for a 23-week season.** The season will extend to October 9 but will officially cap off the season with a special holiday market on November 13. The market will be open every **Sunday from 9 a.m. to Noon** on Lawyers Row, which will be closed to traffic.



- A Shore Thing Cakery: breads, muffins, pretzels, crackers, brownies, and cookies.
- Beneventi Botanicals: herbal truffles, gran-free dog treats, lotions, balms, and assorted bath products
- Carrie Sue's Cupcakes: cupcakes and baked goods
- Chesapeake Shoppe: handcrafted jewelry and other crafted goods
- Craft Bakery & Cafe & Night Kitchen Coffee: sourdough breads, bagels, croissants, Danish, scones, cookies, coffee and coffee beans, lemonade, and iced tea
- Dogwood Lane Dairy: 14 different varieties of handcrafted cheese and peach, strawberry, and apple jam
- Enoch Farms: pork, ham, scrapple, and sausage
- Fat and Happy Farms: microgreens, seasonal produce, herbs, and native perennial flowers
- Little Cake Empire: cinnamon buns, bagels, and bread
- Harris Farms: vegetables, fruits, and cut flowers
- Nine Chicks and One Hen: eggs
- Rosy Side Farm: vegetables and cut flowers.

For more information about the Centreville Farmers' Market or to request a vendor application or to inquire about food truck or musician openings, contact Hannah Combs, Farmers' Market Operations Manager at [centrevillefarmersmkt@gmail.com](mailto:centrevillefarmersmkt@gmail.com) or (443) 239-9169.

### **Harris Farms**

Harris Farms of Preston will be returning to the Centreville Farmers' Market for the 2022 season. Opening day offerings include asparagus and cut flowers in addition to a limited supply of the season's first strawberries. You won't want to miss it!

### **Fat & Happy Farms**

Microgreens are a vitamin enriched superfood available at the Centreville Farmers' Market thanks to Fat and Happy Farms of Grasonville. Stop by their stand at the market and try some. Chances are you'll get to meet Blake Jackson, left, and his brother Dylan, right, who pitch in to help their parents Brien and Jessica Jackson.

### **Enoch Farms**

Scrapple lovers won't want to miss the opportunity to purchase locally made scrapple as well as a wide assortment of pork products from Enoch Farms of Denton, who will be returning to the Centreville Farmers' Market. The market is open every Sunday from 9 a.m. to Noon on Lawyers Row starting **May 15 and going to October 9.**

## **SYMPHONY VILLAGE CONTACTS**

**Rebecca Wagner**, General Manager  
[gm@symphonyvillagehoa.com](mailto:gm@symphonyvillagehoa.com)

**Julia Neph**, Assistant General Manager  
[agm@symphonyvillagehoa.com](mailto:agm@symphonyvillagehoa.com)

**Nick Oliver**, Maintenance Technician  
[maintenance@symphonyvillagehoa.com](mailto:maintenance@symphonyvillagehoa.com)

**Board of Directors group email:**  
[Board@symphonyvillagehoa.com](mailto:Board@symphonyvillagehoa.com)

**Location:**  
100 Symphony Way  
Centreville MD 21617

**Telephone Numbers:**  
Office: 410-758-8500  
Fax: 410-758-8509

Bulk Pickup & Yard Waste: 410-758-1180  
Trash Removal & Recycling: 410-742-0099

Disclaimer: Symphony Village and its constituents do not validate, endorse, or support any of the vendors or products presented and, as such, SV Village HOA assumes no liabilities.