Carderock Springs Citizens Association

Minutes: Annual Meeting May 1, 2022

Held in Person and Via Zoom

Board Members present: Jack Orrick, Tom Deyo, Ashish Goel, Gary Ratner, Sue Eastman, Katalin Roth

Community members present: Firooz Gidfar, Dianne Stephens, Lisa Wilcox Deyo, Margie Orrick, Yan Lu, Anne Goel, Robert Stern, Jeffrey Bean, Kimberly Carlins Young, Maya Husar, Ashkan Malayeri, Katherine and Stefan LoBuglio, Malcolm Stevenson, Robin Nietert and others

Meeting was called to order by Jack Orrick.

Year in Review - Jack started the meeting by describing the year in review. He explained that during the last 12 months our Board meetings have been virtual, but the Newcomers event last fall was in person. This is our first hybrid annual meeting.

The Association had a very interesting meeting with the representatives of the State Highway Department and Accelerate Maryland Partners on Thursday night regarding the current plans for the widening of the Beltway. Apparently, the fly-over ramps that would take traffic to and from the managed lanes being added to the center of the Beltway have been redesigned. They will now be at the River Road overpass. They would therefore have much less impact on the Carderock Springs community – something we have advocated for consistently. Noise barriers will run from Persimmon Tree Road to near River Road on both sides of the Beltway and will be 23 feet high. That is the minimum we had asked for; we have asked to review design of these noise barriers to insure that they are in context with the natural focus of the community and hopefully will be consulted as design proceeds.

CSCA has also been involved with Quiet Skies coalition. That has reduced flights directly over Carderock Springs. We have rehabbed and installed new entrance signs at the Persimmon Tree Lane and River Road entrances to the neighborhood and renovated knob signs in the neighborhood. We have also printed and distributed a new Directory of neighborhood residents. Jack is pleased to announce that our block captains program to welcome newcomers has been reinstated. Our newest initiative is the Carderock Springs Village which Katalin Roth, Maja Husar, Sue Eastman and other community members have been involved with.

Appreciations - Jack said that he had a number of people to thank for work done for the community over the past year: first to three individuals who are leaving our Board - Tom Deyo has been our Vice President for past 4 years Gary Ratner has been the Secretary for the last year and will be involved with a new initiative *re* preserving trees and C.S. covenants; and Petra Jacobs who has been At Large representative and has been our primary liaison to Montgomery County Quiet Skies and the Beltway widening initiative along with Roman Roman, Nicole Ferran and Katherine Stifel; Ken Hinga, Charles Holmes, Sue Eastman, Barbara Wolanin and Tom Deyo re the sign renovation project; Diane Karlik, who chairs our Environmental Committee and is also a liaison to Montgomery County Quiet Skies; Kimberly Carlins Young, our Events Committee Chair; Karen Ringo, who chairs welcoming committee and block coordinators; Margie Orrick, who does our Newsletter every month; Arienne Mahieu who coordinates our newsletter distribution; Scott Wilets, Douglas Soe-Lin, Katherine Stifel and Sandy Silverman, the

members of the Architectural Review Committee, along with Sue Eastman, Board Liaison to the ARC; and Nancy Everett, who has been the sole member of the Tree Committee – hopefully there will be more members after Gary's initiative.

Treasurer's Report - Ashish Goel gave the Treasurer's Report for 2021. We collected dues from 367 households, the highest in 5 years – some of our outreach is working. Put an additional $4,100 into our Contingency Fund as a reserve to enable us to enforce our covenants. The Reserve is to cover at least some of the cost of litigation and be a deterrent to breaches. Some of our largest expenditures were for the 2021 Newcomers' Dinner. Looking forward, the Board approved the 2022 budget earlier this year, including budgeting $3,500 for the Newcomers event. Ashish also mentioned several other relatively large expected expenditures. We already have 341 households which have paid dues for this year. Ashish expects that will increase to at least 360 households by the end of the year.

Plans for the Upcoming Year – Jack reported that there will be a Wine and Cheese Tasting on May 20th. Jack noted he's participated in this kind of event before and it was great; he encouraged people to sign up if they haven't done so already. The Newcomers event will return to being in-person in the Fall. We'll have a Fall Annual Meeting, including a special neighborhood guest, who's already been invited. Our Social Events Chair, Kimberly Carlins Young, is looking for ideas for social events for this year. Please think of ideas and let her know.

Election of Officers and Board - Maja Husar and Ashkan Malayeri are nominated to share being Secretary; Ashish Goel, Treasurer; Bill Draper, Membership Secretary; Sue Eastman, Katalin Roth and Meaghan Curry, Board Members At-large; and Jack Orrick to again be President. The vote was called. All votes were "ayes", so the whole slate was elected. There was a big round of applause. This was the end of the business meeting.

Speaker – Jack introduced as our speaker Carderock resident Robin Nietert, Director of the Women's Microfinance Initiative in Kenya, Uganda and Tanzania. Jack explained that Robin's program provides a tremendous service by bringing economic stability to a large number of women in villages in East Africa.

Robin described how the program was founded in 2008 by women who had been successful and wanted to do something for other women. They started by providing loans of $100 to each of 40 women. The program has now made 70,000 loans and has 50 East African women on its staff. While the program started providing training to women meeting out in the open and under tents, it now has built 15 buildings, including a headquarters building, a teaching center and wireless internet.

In villages in that part of the world, there are few employers, so there are few "jobs". As a result, each family needs to have its own business. These include, for example, growing onions and carrots, hair dressing and tailoring, and catering for weddings, funerals and other large gatherings. The micro-loans enable each borrower to create and develop the business in which she is interested.

The loan recipients do all the work of the program themselves, including handling all the funds that the program lends to individual women. Having trust among all the participants is essential to the program's success. One of the key lessons the founders have taught is that the borrowers need to put their agreements in writing, so that they will be reliable.

Some of the beneficial results of the program are less domestic violence committed by the husbands on their wives and increased recognition by the women of the need for healthcare, as well as their ability to

pay for it. The speaker showed many interesting photos of the women and the businesses they're able to conduct with the loans.

After Robin's engaging presentation, there were questions and answers.

Respectfully submitted,

Gershon (Gary) Ratner, Secretary