



Twin Farms Swim & Tennis Club

P.O. Box 4114

Silver Spring, MD 20914

www.TwinFarmsClub.com

January 19, 2021

Dear Members:

This time last year we were planning for a normal season. Little did we know! While it was not the season we planned for, 2020 at the Farm brought a little bit of “normal” for the kids and a sense of community for all. Thanks to the work of our many volunteers and our staff’s work to enforce the many safety procedures, we were able to keep everyone safe and still have a fun summer. While no one knows yet what the state of the world will be this summer, it does seem like things will be better than last year and we are planning for the 2021 season, hopefully with more of the usual festivities than last year.

While we kept the doors open, Twin Farms was in no way immune to the financial devastation that has impacted so many in this pandemic. Unlike businesses that can cut back staff or inventory in hard times, our expenses are largely fixed. We have to put a certain number of guards in the chair at all times, the same guards who also have to administer required COVID protocols such as keeping detailed records for contact tracing as well as constant disinfecting. We have to pay for insurance, water, electric, trash, and on and on. Mercifully, we did not have any major system failures this year, but with a pool that is over sixty years old, major repairs are inevitable and unpredictable. Indeed, last year the county inspector noted that we must repair our fence back to 6 feet all around or we will not pass this year. In addition, the 25-year-old office and bathhouse roof leaks, and a major

leak in the pump room is adding \$1,500 to our summer water bill. While most years require repairs and maintenance, any hope of 2021 being a low maintenance year has already been abandoned.

Our long-serving Treasurer and Past President, Al Caponiti has managed to keep us afloat through bank loans and cost cutting, but the bottom line is that we need our members to step up with a contribution toward the 2020 COVID based financial deficit. Here is a message from Al:

As 2020 draws to a close, Twin Farms finds itself in its most dire financial situation since 2006. While the COVID impact is the immediate cause of the shortfall, our bank has simultaneously developed an acute and unexpected case of Potter syndrome by denying our request to increase our mortgage. But even worse, our line of credit, which is currently activated at \$20,000, has been extended only until May 29, and must be paid back in full by that date unless we can demonstrate a significantly improved financial position at that time.

Newer members need to know that our land is appraised by the county at over \$800K, while our current mortgage is only \$157K. However, based on whatever criteria their underwriter uses to measure ability to repay, current year's profitability carries by far the most weight and for 2020, we will come in about \$14K short on cash flow, not counting \$13K in depreciation. (This compares to a breakeven on cash flow for 2019.) We must also point out that the Board deferred its final decision to open and operate during 2020 until we were certain the resulting financials would be better than not opening at all. Had we not opened in 2020, our cash losses would have approached \$30K, since mortgage (\$16.3K), taxes (\$3.2K), insurance (\$7K), utilities (\$3K), and some maintenance is always required. Under a no open scenario, an average donation or assessment of \$200 per member would have been needed to close such a gap.

The Board will attempt to find a new lender and/or to find a buyer for the front half of our property, but no assurances can

be given. We must close the 2020 financial gap. We estimate 160 active or COVID inactive members, so an average of only \$100 from ALL members would get us through the current crisis. We request each member to be as generous as possible, since likely not everyone will be in position to help beyond the required amount. We will accept donation checks or credit card either separately or add to your dues payment. (Unfortunately, donations are not tax deductible and full disclosure direct assessments as suggested by the bank are less practical given our various member categories.)

Questions may be directed to Al Caponiti on 301-384-9525 or e-mail at awcaponiti@yahoo.com. We thank you for your assistance in this matter.

We appreciate any and all contributions. These have helped us considerably in surviving these past 15 years, but clearly would not be enough at historic levels to close the 2020 shortfall plus get us through 2021. On January 5, the Board voted to split the difference, assessing each member an extra **\$50 to be added to the 2021 dues** and to request generous donations from all members to enable us to close the remaining gap.

As always, the best way to help us get ready for the season is to please get your dues in and on time. ***Dues are due by April 1 but we are asking everyone to get their dues in early.*** Every year we must pay many of our costs (i.e., mortgage, insurance, utilities, opening the pool, etc.) before the season even starts, so we must and will charge the late fees for late payments. This year, we also have to convince the bank in the April/May timeframe that we are a financially viable enterprise, and also need to defer signing a \$50K+ contract with a pool management company, until we know we will be able to meet the obligation that entails.

To register, please go to <http://www.twinfarmsclub.com> and click on the “Membership Registration” button.

Unlike some pools, we have not historically charged our members “assessments” for capital expenditures and unlike many pools in the area, we did not require members who chose not to join us for the 2020 season to pay an “inactive fee.” We are asking those members, however, to recognize that the payments made by members last year are the reason we can look forward to a 2021 season.

Finally, the best way to keep our pool in top shape and ensure our continued operation for years to come is to bring in new members. Last year we had a number of new members, despite COVID, and particularly new families with young kids who needed some way to get out of the house and enjoy the summer. These are our future Tigers! We would like to ask each member to spread the word to at least one potential new member family. Are you on Twitter and/or Facebook? We will be sending a few blasts this year about the New Member Special. Please “share” them with your Facebook friends to help get the word out. If you are on a community or neighborhood listserv, please share our posts as well as in your school newsletters. We will also send along flyers for you to share with a new family that has moved onto your street over the winter.

Dues for the 2021 Season

Twin Farms Club remains committed to providing members a great value and keeping costs down. We must, however, make up for the shortfall from 2020 and expenses continue to climb.

The 2021 current member rates are as follows:

Family

Bonded: \$585 (\$535 + \$50 one-time 2020 gap closure fee)

Annual: \$685 (\$635 + \$50 one-time 2020 gap closure fee)

Senior

Bonded: \$485 (\$435 + \$50 one-time 2020 gap closure fee)

Annual: \$585 (\$535 + \$50 one-time 2020 gap closure fee)

Single

Bonded: \$485 (\$435 + \$50 one-time 2020 gap closure fee)

Annual: \$585 (\$535 + \$50 one-time 2020 gap closure fee)

These rates apply for timely payments received by April 1, so please get your dues in on time! We do not want to charge late fees, we just want to get dues in on time so the pool will be ready for the season. Please remember to let your friends and neighbors know that the New Member Special rate is \$475. The New Member Special rate has not raised in several years but it remains very competitive with other pools nearby.

A Note to our Annual and August Members

In addition to “owning” and voting privileges to directly guide Twin Farms, bonded members also pay a lower seasonal dues rate. This is why most Twin Farms’ members are bonded members. As bonded members, you will save hundreds to

thousands of dollars over the years. As a way to encourage our annual members to consider becoming bond holders, our bond amount will continue to remain the same low bond it has been since 2008, which is \$350. We hope you will decide to make the switch. If you have questions about becoming a bonded member, please contact us at twinfarmsclub@gmail.com.

Membership Definition

Membership shall be extended to all persons in a household who qualify as dependents of the dues paying member under Federal Income Tax rules. Membership may also be extended to not more than two non-dependent family members living permanently in the same household. Additional persons with legal residence in the household may use the Club's facilities by paying normal guest fees or, upon written explanation to and permission from the Board of Directors, by paying a season guest fee for each such person. For summer 2021, the season guest fee will be \$130. Since 2011 we have also offered a "single" membership category, which applies only to single person households with no dependents as defined under Federal Income Tax rules.

Safety

At Twin Farms, safety is always our top priority. On behalf of each of us, and for the good of the Twin Farms' community, it must be the single most important job aspect of our pool management and lifeguards. We have been very fortunate over the years to have a well-trained and licensed staff in the area of safety, as well as a well-informed membership. As we begin the 2021 season, please familiarize yourself with our health and safety rules. Please also discuss these rules with your children and childcare providers. A detailed copy of the Rules is attached and is always posted at the pool.

Annual Cleanup Days

To help prepare the pool and grounds at Twin Farms, we are scheduling several cleanup days: two or three will be set in April and May. This is a great way for kids to get some community service hours and for new members to meet and get to know other members. Many hands make less work for everyone and we will have a great start to the season! If you would like to help, or for questions, please contact us at twinfarmsclub@gmail.com.

Youth Sports

Planning for this season's swim and dive teams is underway and we will provide details soon. No one knows what will be possible in terms of team competition this

summer, but we will be prepared. The MCSL hosts its first meeting in February and we will provide information as we receive it. Assuming there will be a season, as soon as we have the meet dates and other information, we will post it on the website and send out the information. The teams will plan a meeting before the team seasons begin.

Team Fees

Remember, the more kids on the sports teams, the more fun for everyone! The sports fee will be \$155 for one child, \$255 for two children and a maximum per family sports fee of \$320. Unlike many other clubs, our participation fee covers each athlete whether they are on one or all sports teams. The teams are an amazing value and great fun and we hope your kids will join us. This year you will be able to register your athlete for any of our sports teams with one on-line form. You will still be able to mail your sports fee check if you wish, but you will also have the choice of paying by credit card. Team registration will be active soon and we will send an email to let you know it is open. If you have any questions before the parent meeting, please contact:

Swim: Lisa Caponiti: twinfarmstigers@gmail.com

Dive: To be announced shortly

Thank you and we look forward to a terrific 2021 summer down on the Farm!!

2021 Twin Farms Club's Board of Directors

Chairman	Chris Caponiti	301-873-0807	caponiti@gmail.com
Treasurer	Al Caponiti	301-384-9525	awcaponiti@yahoo.com
Secretary	Mary Lombardo	240-483-1837	maryjcl@me.com
Insurance/Bylaws	Brad Mages	301-775-2716	brad.mages@gmail.com
Maintenance	Steve Hilton	919-609-3123	e.stephen.hilton@gmail.com
Management	Bart Brady	301-943-0300	umpd401@gmail.com
Membership Recruitment	Olesya Rudin	667-240-6880	olesyarudin125@gmail.com
Membership Registration	Donna Mages	301-520-2026	donnamages@outlook.com
Social	Clyde Wheeler	240-305-7095	wheelz86@verizon.net

Twin Farms Club's Annual Dues Notice

The Board of Directors of Twin Farms Club, Inc. met to approve the 2021 operating budget. For the 2021 season, our dues are as follows, in addition to the gap closure fee of \$50:

- \$535 for bonded members and \$635 for annual members.
- A senior citizen discount applies to those age 65 and over by Labor Day 2020. **If you are eligible for this discount, and have not previously done so**, send a copy of your driver's license or alternate form of ID to the P.O. Box address with your payment (unless you paid online). Documents sent for age verification will be destroyed after they are checked. In the case of a married couple, only one of you has to be age 65 to qualify. Please note: this discount is for senior citizen households only and not for younger families who happen to have a senior living with them. The age was changed to 65 this year. If you were previously eligible for the senior rate that eligibility will be honored.
- Single bonded membership (which applies **only** to single person households with no dependents as defined under Federal Income Tax rules) is \$435

For those youths participating in our sports teams, the sports fee will be \$155 for one child, \$255 for two children, not to exceed \$320 per family. This fee covers your child whether they are on one team or both teams.

Per our Bylaws, please send your dues and fees no later than April 1, 2021 to:

Twin Farms Club, Inc.
P.O. Box 4114
Silver Spring, MD 20914

Please make your check **payable to the Twin Farms Club**. PLEASE make sure to send your check to our P.O. Box. The Post Office will not deliver mail to the pool when we are not open and it takes weeks for mail to be returned.

You may also make payments by credit card.

To register, please go to <http://www.twinfarmsclub.com> and click on the "Membership Registration" button.

Even if you send a check, remember to complete the online registration form. If you are having difficulty with the online system, we are happy to help. Email us at twinfarmsclub@gmail.com or call Donna at 301-520-2026.

Voluntary contributions: If you are able, please also consider increasing your dues payment by \$25 or more to help build up our treasury and pay for upcoming major expenses.

Late payment penalties: According to the Bylaws, any bonded member who has not paid their dues by April 1st will be assessed a late payment penalty. The Board will be asking for approval of an amendment to change this which will likely result in late fees starting in May. The late fees will be reflected in the online registration once late fees apply.

Resignation/going inactive: Resignations or requests to become inactive must be sent to the Board in writing (e-mail or letter) also before April 1, 2021. Any member who has not notified the Board of their intentions to resign or become inactive will also be assessed the late fee. The late penalty fee will be charged against any eventual bond refund.

Admittance for Childcare Providers

Twin Farms' childcare provider admittance card is available for members whose nannies and daytime babysitters bring the members' children to the pool.

If you anticipate having a childcare provider such as a nanny or babysitter bring your child to the pool, please complete this form to obtain a childcare provider admittance card. Whenever someone caring for one or more of your children brings the child/children to the pool, the caretaker does not have to pay a guest fee if he/she is not a Twin Farms' member. **The childcare provider admittance card entitles the caretaker to enter Twin Farms free of charge as long as they are responsible for at least one of your children. Their admittance card does not permit them to bring a guest or to come to the pool without one of your children.**

If you would like to give your live-in nanny or au pair the option of coming to the pool by themselves when not watching your kids, you can pay an extra fee of **\$130** for your live-in childcare provider to give them the full privileges of membership.

Those families that request a childcare provider admittance card will receive a card upon payment of their summer dues. If you anticipate the need for a card, please complete the form below and send it in with your dues by April 1, 2021.

Request for Childcare Provider Admittance Card

I/We hereby request a childcare provider admittance card to allow my babysitter/nanny to bring our child/children to the Twin Farms' pool without paying a guest fee. We understand that this card does not entitle the bearer to bring a guest themselves or come to the pool without our child/children. The childcare provider will show the admittance card to the lifeguards at the front desk before entering the pool.

Parent(s) Names: _____

Child/Children's Names: _____

Childcare Provider Name(s): _____

Reminder: The childcare provider must follow all Twin Farms' safety and health rules and be responsible for your child/children while they are present at the pool.

IMPORTANT: Please remind anyone responsible for your children that they must remain inside the baby pool area with your children at all times. Children are not to be left unattended in the baby pool.

Twin Farms Club, Inc.

Health and Safety Rules

Revised February 2015

These rules have been adopted by the Board of Directors and will be enforced to provide you with safe and sanitary facilities. **Parents, please be certain your children understand these rules.**

The pool manager and guards have been given full authority by the Board of Directors to enforce the health and safety rules on all pool property. They may eject any person who fails to observe them, or who otherwise behaves improperly or in an unsafe manner.

1. No person shall use the pool unless it is officially open and guards are on duty.
2. Admission will be refused to anyone having signs of skin, eye, ear or other potentially communicable conditions.
3. Children wearing diapers must wear a cloth diaper with plastic or rubber pants. No paper diapers are allowed in the pool. A fecal incident requires a cleaning and chemical treatment so extensive that it will close the pool for the remainder of the day.
4. Flotation devices are permitted in the pool with the approval of the manager or lifeguards (except for specially designated events). Children using approved flotation devices must be within arms' length of accompanying adult.
5. No food, chewing gum or drinks of any kind are permitted on the deck. No glass bottled drinks are permitted anywhere on pool property. Members and guests are encouraged to eat meals in the pavilion area. Everyone must clean up after themselves.
6. No alcoholic beverages are allowed on premises except as permitted by the Board of Directors on special occasions.
7. Smoking is permitted outside of fenced pool area and not at pool entrance.
8. Profanity is prohibited.
9. Except for chairs already positioned on deck, members and guests are not permitted to move chairs onto the pool deck.

10. Running or rough play of any kind in the pool area is prohibited. Kickboards, other swimming equipment and ball playing, may be allowed at the discretion of the management and guards when the pool is not crowded.
11. A lightning alert is in effect for **30 minutes** after thunder is heard in the pool area. During these 30 minutes the pool and grounds (including the food shelter area, tennis and basketball courts) must be cleared. Shelter must be sought in the pool house or cars.
12. **Children:**
 - A. Parents are responsible for the conduct and behavior of their children.
 - B. Twin Farms Club will not be responsible for children left at the pool without proper supervision. Children must be picked up by pool closing time.
 - C. All children under age 11 (unless they meet the requirements described in 12D) must be accompanied in the pool area by a person 14 years of age or older. They must be under the direct supervision of that individual at all times.
 - D. Member's children age 8 to 10 inclusive may enter the pool area alone if they have passed the basic swimming test (administered by the staff and consisting of swimming two consecutive lengths of the pool using two different strokes and treading water for one minute).
 - E. A member's child who is at least 12 years may bring a guest without adult supervision if that guest is at least 12 years old and has passed the pool test.
 - F. Children under the age of three are permitted in the main pool only if accompanied in the water by a person 14 years of age or older. In crowded conditions, the manager or guards may request that these children, for their own safety, not be allowed in the main pool.
 - G. Children who have not passed their pool test shall not be in water over their heads unless directly supervised by a person 14 years of age or older.
 - H. Age requirement summary:
 - Under 8:** Cannot be at the pool unsupervised.
 - 8-11:** Until the pool test is passed, must be supervised by someone 14 or older. Upon passing pool test, may be left unsupervised. Parents of unsupervised children are responsible for their children's behavior and conduct. Children who do not follow the safety rules or the directions of the manager and guards may not be left unsupervised.

12-14: If they have passed the pool test, they may bring a guest. The guest must pass the pool test to enter the pool.

13. **Diving:**

- A. The diving board may be closed when the pool is crowded.
- B. Do not dive until the preceding diver has reached the ladder.
- C. Dive from the end of the board only. Only one person at a time may be on the diving board.
- D. Do not get out of pool under or near diving board. Use ladder on side wall of the diving board.
- E. The manager and guards have the authority to stop any activity which they consider dangerous.

14. **Pool Slide:**

- A. Only one person at a time may be on the stairs and slide.
- B. Must wait at the bottom of the stairs until preceding person gets to side wall ladder.
- C. Must be seated and feet first when going down the slide.
- D. Only slide when diving well is empty of swimmers.
- E. No horse playing on stairs or slide.
- F. The slide is not open during dive team practice and meets.

15. **Baby Pool:**

- A. Use of the baby pool is limited to children under the age of eight.
- B. **Children in the baby pool must be supervised by a person at least 14 years old.** That supervising person must be physically located within the baby pool area **at all times.**
- C. Dirty diapers should be changed out of the baby pool area and off of the deck.
- D. For the safety of the younger children, older children may be asked to leave the baby pool area.
- E. Adult food is not permitted in the Baby Pool area. Please cleanup all trash from infant and toddler snacks.

F. All toys must be at least the size of an adult fist.

16. **Adult Swim:**

- A. An adult swim is normally called on the hour and lasts 15 minutes.
- B. The manager and guards, at their discretion, may cancel an adult swim.
- C. Children under 15 years of age may not be in the pool during adult swim unless the manager or guards have granted permission.

17. **Lap Lane:**

- A. The lap lanes are for the use of people age 15 or older that are swimming laps.
- B. Children under 15 years of age may swim in the lap lane if granted permission by the manager or guards.
- C. Lap lane use should not exceed 30 minutes at a time, when both lanes are in use.
- D. A lap lane must be shared with another person upon request when both lanes are being utilized.
- E. As needed, lap lanes are shared with swim team members during June-July afternoon practice.

18. **Guests:**

- A. Members must accompany their guests, and pay the appropriate guest fees.
- B. More than six guests per household at any one time require prior approval by the manager or the Board of Directors.
- C. All rules applicable to the members will also apply to guests. This includes the swim test.