OLCA NEWS

The official newsletter of Queens Lake Community Association

Making living better for residents since 1952 by offering Boat Dockage, Ramp, Swimming, Tennis, Clubhouse, Queens Lake, Princess Pond & Queen Creek

Queens Lake





April/May 2018

.....A beautiful neighborhood nestled in a wooded area with lush greenery, lake for boating and fishing, family and adult pool, marina, club house, adult and children social events, and tennis courts. An active group of neighbors with book clubs, widows group, lending library and newsletter. These are some of the many qualities that made me fall in love with Queens Lake and what many pay for in a gated community; however, we get to enjoy these amenities at a fraction of the cost! Our country club setting is the envy of many and these amenities bring value to each of our homes

If you are not a member yet, I encourage you to join!! You can become a deeded member for the cost of an annual membership; there is no initial investment or stock purchase necessary.

534 homes in Queens Lake 378 active members: 271 deeded. 107 traditional 71% of the homes in QL are in active membership. Why not you?? What are you missing?

For questions about membership, call (757-229-0973), drop by the office or contact me directly at <u>suzqdent@aol.com</u>. Info also available on Queenslake.net and our Facebook page Queens Lake Community.

Suzanne Maggio Membership Director

Queens Lake Community Association, Inc. 234 East Queens Drive Williamsburg, VA 23185 PRESORTED STANDARD U.S. POSTAGE PAID Permit Number 562

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Facebook: Queens Lake Eagles
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Bookkeeper: Lana Olson
Dockmaster: Chris Kolloff -cbkolloff@gmail.com, 642-7019
Newsletter Layout & Design: Cherrie Begley
The QL Board of Directors meets the second Tuesday of each
month at 7:00 PM in the clubhouse. All members in good
standing are welcome to attend. Books and records of the
Queens Lake Community Association, including minutes of all
Board meetings, are open to members for review.
The next newsletter deadline is May 15, 2018. Inquiries,
articles and ads should be submitted to the QLCA office by
email QLCA@widomaker.com or to Cherrie Begley at office
229-0973 or H: 253-0357.
Queens Lake residents and non-residents - Clubhouse
ACBL Duplicate Bridge - Mondays at the Clubhouse
11:30-3:30-\$8.00 per person. Contact Diane Morton 532-3523
Mini Bridge Lesson - Thursdays 10:30 at the Clubhouse

Mini Bridge Lesson - Thursdays 10:30 at the Clubhouse Game 11:30 - \$8.00-Separate 99er & stratified pair games. Contact Cathy Hildebrand - childebrand1@me.com Yoga -Thursdays - 6-7:15 pm -\$10.00 a class or \$40 for 5 classes. Classes do not have to be consecutive.-Teacher - Mary K-Joyner Mindfulness Meditation - Thursdays - 7:30-8:30-Mary McGovern donation to help cover rental-maryjmcgovern@cox.net Kid's Singing Group- Wednesdays & Thursdays - 4:30-5:20- call Amber Massett for cost - 804-937-1905

CALENDAR OF EVENTS

April 10 - Board Meeting - 7pm- Clubhouse April 14-Pool Landscaping Day April 14-Marina Cleanup/Work Day- 9am April 27-Swim Team Sign Up 5:30-Clubhouse April 29-Paint on Rocks 2 - 3:30 - Clubhouse May 4 - Cuatro deMayo 7pm - clubhouse May 5-Pool Clean up May 8 - Board Meeting May 13-Creek paddle begins-2nd Saturdays thru September May 20 - Clubhouse Clean Up - 11 am May 22 - Ladies Luncheon - 12 noon - Clubhouse May 26-Pool Opens May 28-Marina Day 11 to 2 June 2 - Cocktail Party - pool side 6:30 June 9-Oyster Gardening- 9 to 11 Clubhouse June 30-QL Day and Marina Events September 7 through 9 Pool Bonus Weekend Oct 19- Seafood Fest - Clubhouse Oct 27 - Trunk or Treat - Field Nov 10 - Arts and Craft Show - 9 to 3 - Clubhouse Dec 9 - Christmas Brunch - 11am - Clubhouse ______

Ladies Luncheon



Join us May 22 - 12 noon \$1 per person-RSVP by May 21

Bring a Tasty Dish to Share

QLCA Office 229-0973/qlca@widomaker.com Cherrie Begley 253-0357, Lana Olson 220-0138 or Joan Swanson 253-2811

SUPPORT GROUP

The Queens Lake Widower / Widows Support Group continues to meet monthly. At the March meeting members made plans for upcoming meetings that include museum visits, boat rides on the bay, a painting class and, of course, restaurants - lots of restaurants! If you are a Queens Lake widow or widower who would like to participate, call Sheila Myers at 220-0965 or Leah Duckworth at 220-9366.

January 9, 2018 Board Briefs

Full minutes of all meetings are available for review by members in good standing at the office.

Special Committee Update: The special committee that was appointed by the board at the October meeting has met with the Marina's Strategic Planning group twice and continues to work with that group.

Changes to the Bylaws that will effect what Board Members do was discussed.

Lake stickers are ready.

I-64 Taskforce continues to meet.

Clubhouse 2017 year ended well. We were under budget and made more in rentals than projected.

Beautification members finished planting daffodil bulbs.

Website charge for dues should be up and running by the end of the month.

Marina will upgrade the wiring on B/C dock in early spring.

The 2017 year ended up in a very positive way.

Tennis will have a page where we can invite other members to play and coordinate leagues and activities.

Christmas Tree Sale – We had another successful Christmas Tree sale.

February 13, 2018 Board Meeting Minutes

Gravel- Contractor has left some gravel and has leveled it in the field.

York County wants a small area of land on Kings Court for drainage easement.

Spillway is old and in need of repairs but there is no concern for a structural failure.

Clubhouse planned events for 2018. Had electrical work done and will have concrete area installed for trash cans.

QL Day committee has met.

Beautification had tree cut down behind clubhouse.

Charge for dues will be ready soon on our website.

West Side Asphalt will be redone when weather permits.

Sewer letters will arrive this week with a hookup deadline of June 2018.



Daffodils are becoming the Queens Lake flower. They are brightening the clubhouse, neighborhood gardens, Lakeshead Dr. and the entrances to QL. This is a good time to plan where to plant more this fall.

TENNIS

Submitted by Carlos Tricoche: Director

Tennis \$35.00 a year per family call 229-0973

Thanks, Chris and Leisa Eckols, and Burt James for helping get the courts cleaned up. Thanks to them we now have a new net in court 1 and really nice clean courts to enjoy. We are looking for tennis/ pickleball players from East and West to form doubles teams for the QL Day tournament. This year's QL Day theme is West Side Story, lets team up as the Jets and the Sharks for some friendly competition. Please call me 757.636.5510 with your team players names.

• We are now accepting Tennis Limited Membership, please spread the news and call the office to join. The annual fee for the limited membership (non-resident) is \$50.00.

• Tennis members please visit:

https://www.facebook.com/groups/312504335940080/ to invite other members to play.

• Come and play Tennis or Pickleball with your neighbors, for an hour or as long as you want every Saturday at 1 PM. I'm not a coach but will give you some tips and practice. In case you didn't know court three is ready and marked for Pickleball. Bring a beverage to share and have fun.

• Looking for a volunteer with carpentry skills to help us replace the tennis backboard in the activity court.

• The gate latches are fixed, they are a bit hard to open but will get loose with time and use.

• I am usually at the courts Saturdays and Sundays around 1 pm playing singles, we need two more players for doubles if you are interested. All the courts are open so bring your neighbors to double the fun.

Pickleball Tip: "Increase your percentages on the return of serve by using a soft floating return to the backcourt."

Committee Members: Burt James, Peter Schwetzer, Elizabeth Duncan



Sympathy to the Families of Wanda Carter Wagih Dafashy

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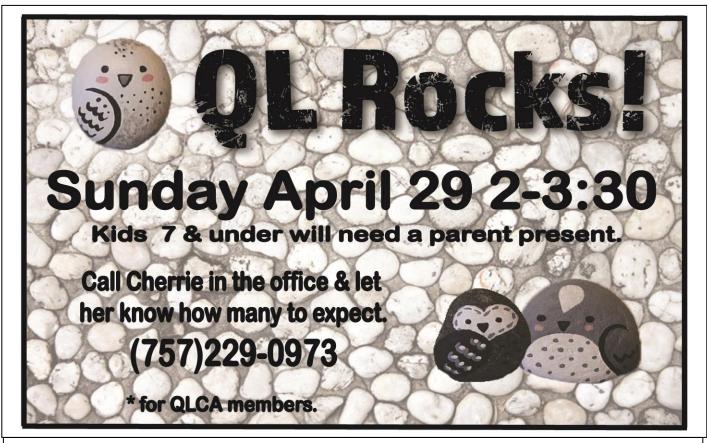
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Mention ad for free sidewalk cleaning up to 75 sq ft



Community Affairs

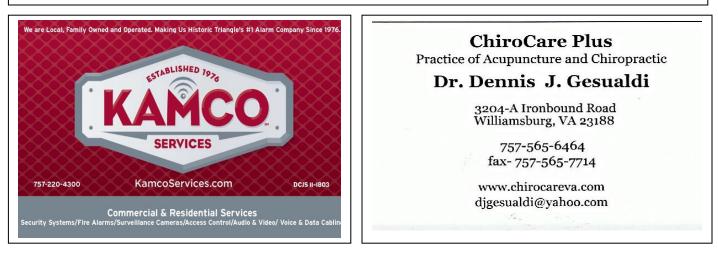
Submitted By Ashley Hargrove: Director

The West side is currently wrapping up the sewer project. The hookup letters have gone out and the deadline is June. York County is working with VDOT regarding the re-paving of West Queens. A bad mixture of asphalt and weather are to blame for the poor road surface. This project is weather dependent and will begin once spring is really here! The same idea for the manhole/water mains along Nottingham that are sinking. The county is working with Aqua Virginia to repair these once the weather is stable. The I-64 committee is meeting regularly and working with VDOT, Shirley Construction regarding the widening project that is expected to begin Summer of 2018. Some of our members walked the creek line behind Little John to find a good place to possibly install a silt fence before the project begins. We also picked up a lot of trash that washes into our waterway from I 64 and are planning another one on March 25. Aqua Virginia has requested a rate increase and information is available on the SCC Website. There will be a hearing in Richmond on April 24 at 10 a.m.

Committee Members: Ashley Hargrove, Ward Bourn, Mike Indovina, Dave Malmquist, Renny Parziale.

Community Affairs QL I-64 Task Force:

Jack Dooley, Cindy Beacham, Lee Dexter, Doug Ellis, Chris Hager, Frances Holt, Milt Holt, Dave Malmquist, Lynn Maltinsky, Richard McCluney, Renny Parziale, Gary Davis, Brittani Baldwin, Sally McConnell, Bringier McConnell, Bruce Keener, Ashley Hargrove







Fun Friday











Lake

Submitted by Lynn Maltinsky: Director

Lake – Once again Queens Lake is nearly crystal clear with turbidity levels at 4+ feet. This is a great time to explore the lake and get views that will disappear as the weather gets warmer and the water clouds. The results of the latest mapping survey of Queens Lake show that a little over 30% of the bottom surface has a new crop curleyleaf pondweed. At the time of publishing of this newsletter the exact treatment method has not been determined but prior to any treatment the community will be notified by email and Face Book of any precautions we need to follow, and detailed herbicide product information will be posted on the Queens Lake website. **Spillway – Dam** The spillway was inspected by TAM Consultants in January and a full report was issued February 5th. "In general, the dam and spillway are in Fair Condition. There are some areas that would benefit from repairs, but there is no obvious movement or signs of distress that would indicate structural failure." The Lake Committee is currently requesting bids for the suggested repairs and the full TAM'S report is available on the Queens Lake website.

Boat Access Areas New 2018 (orange) parking passes are available at the office for QLCA members that park at the boat access areas. All water craft used on Queens Lake must be registered with QLCA and display the 3-digit registration along with the current year dues sticker on each vessel. The committee will be checking all watercraft in the access areas in April and any unregistered vessels will be removed and auctioned off in May. If you need assistance with boat stickers or would like to donate an unused boat for the auction please contact, maltinsky@cox.net. Also, please lock your boats, it is the best deterrent from un-welcome spring quests. Pedestrian Bridge If you are a QLCA member and would like to fish off the pedestrian bridge please stop by the office and get a fishing pass. These bright pink passes will help identify QLCA members. No Trespassing signs have been posted at the bridge and access areas and violators can be reported to the York County Sherriff.

I-64 Taskforce Two runs of HD slit fence have been installed at the head waters of Queens Lake in anticipation of increased sediment flow from Phase III of the I-64 expansion. Thanks to all the volunteers that participated with the installation and the litter pickup of many bags of garbage.

Committee members: Rick Toth, Richard McCluney, Bruce Keener, Craig Marcuson, John Blommel, John Hilburger, Sally McConnell, Carlos Tricoche

Playground

Submitted by Mary Louise Gerdes: Director

The committee continues to keep the trash cleaned up from the playground and the parking lot grate clear and free flowing.

Committee Members: Lana Olson, Bob Gaschen

MARINA

Submitted by Chris Ferguson: Director

5 spigots and 4 drain cocks were damaged during the freeze events associated with the harsh winter. B/C dock water is on for the season. A-dock water remains cut off. B/C dock electrical repairs remain an open item.

The marina committee has grown a relationship with 2 local professors/scientists from TNCC and W&M who are beginning work on a sedimentation study of the creek. Their work has the potential to benefit the marina and I-64 groups. Their contact information has been shared with the I-64 task force.

Strategic Planning Subcommittee has moved its meeting from 3/13/18 to 3/20/18 to accommodate the Board meeting. The meetings are regularly scheduled for the 2nd Tuesday of each month and the subcommittee is entertaining a switch to the 3rd Tuesday to avoid future conflict. Bringier has shared detailed notes from the most recent meeting and these can be made available to any community member upon request. Highlights include:

- A facility "wish list" of items to serve both the community as a whole and boaters has been developed and continues to evolve.
- Carlton Abbott and Doug Mettler have come aboard to assist in strategic planning.
- Preliminary drawings are in the works.

At least one marina event/activity is planned for each month through September. All residents (not just boaters) are encouraged to participate in these events. Anyone interested in organizing or hosting an event at the facility is encouraged to contact Chris Ferguson or attend the next Marina Committee meeting (Date TBD). Upcoming events:

- <u>March 24th at 12 noon</u>: Burn your Socks (and tie some knots). Celebration of spring! Burn some old socks and donate a new pair to charity while we play some cornhole.
- <u>April 14th at 9am</u>: Marina workday. All hands on Deck!
- <u>May 13th at 10am</u>: Recurring Creek paddles begin. Every Second Saturday through September
- May 28th from 11am-2pm: Marina Day
- <u>June 9th from 9-11am</u>: Chesapeake Bay Foundation Oyster Roundup. Get involved with oyster gardening.
- June 30th: QL day activities at the Marina*

*At the last Marina committee meeting we discussed working more collaboratively with QL day planners to provide structured activities for kids at the marina during QL day.

On March 13th the QLCA Board of Directors received and accepted items 1 & 2 of the Special Committee's report on the boathouse. In turn, the Marina Committee will move forward in the most timely of matters with their recommendation to create an RFP (request for proposals) for the removal of the structure

- http://queenslake.net/_documents/marina/
- Boathouse_Report.pdf
- http://queenslake.net/_documents/marina/
- Special_Com_Report.pdf

Committee Members: Bryan Edmonds, Chris Kolloff, Chris Eckols, Danny Sumerlin, John Robinson, Carlos Tricoche, Luther Blair, Bringier McConnell, Van Dobson, Craig Marcuson





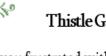




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DEER PROOFING YOUR YARD

It's that time of year when our beautiful Queens Lake landscapes look more like open buffets for deer. Their favorites, including hostas, day lilies and roses, are quickly decimated. While there are no completely deer-proof plants (they'll eat anything if hungry enough), we can certainly make our yards less welcoming at mealtime.

Start with deer-resistant plants and trees. You can find a full list online but here are some suggestions:

American Holly	Ferns
Marigold	Anise shrub
Barberry	Forsythia
Peony	Lenten Rose
River Birch	Fountain Grass
Sweet Gum	Yews
Boxwood	Ginkgo
Verbena	Pepper Bush
Butterfly Bush	Japanese Flowering Cherry
Wisteria	Vinca
Daffodils	Lambs Ear
Yucca	Ajuga

Deer are repelled by strong scents in many herbs such as rosemary, sage, lavender and mint.

Fences will also keep deer away from your garden. Keep in mind that deer can jump 6 to 8 feet.

Repellents can be applied to small areas. Rotate repellent types as deer become used to them after a few applications. Must be re-applied after rain.

Swim team

Swim Team Sign Up April 27 - 5:30 - Clubhouse

Swim team sign up will be entirely online this year in accordance with VPSU regulations. Mark Downey is completing work on the swim team's website and a link will be added to the website soon. The swim team will be welcoming new coordinators for the 2018 season. The Eagles thank Marie Homer and Mark Downey for their many years of coordinating the swim team.

New Swim Team Coordinators

Nancy Jo Hubbard	Felicia Brown-Anderson
757-784-0204	757-254-8422
njchrishub@verizon.net	fxbrow72@gmail.com

Once the 2018 calendar is completed it will be on our website. Swim Team website (in progress) <u>qleagles.swimtopia.com</u>

Committee Members: Nancy Hubbard, Felicia Brown-Anderson, Mark Downey, Marie Homer, Kate Helwig, Ted Lynch, Tom Rooks, Andy McNeil, Chris Homer





2018 Board & Officers: Front Row: Cherrie Begley-Corp Sec/Office Manager, Laura Nanartowich-Beautification/Maintenance, Bob Gaschen-President/Pool, Ashley Hargrove-Community Affairs, Back Row: Lynn Maltinsky-Vice Prsident/Lake, Lana Olson-Corp Treasurer/Bookkeeper, Carlos Tricoche-Tennis, Suzanne Maggio-Membership, Emily Edmonds-Clubhouse. Absent: Leah Duckworth-Communication, Gordon Angles-Finance, Mary Louise Gerdes-Playground, Chris Ferguson-Marina.

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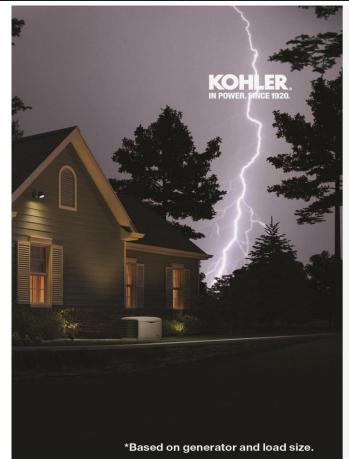
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Beautification/Maintenance

Submitted by Laura Nanartowich: Director

Spring clean-up is underway in Queens Lake! The county's free debris pick-up was a great incentive to prune and prepare as the growth season approaches. The Beautification Committee has been cleaning and pruning the common areas and the sign beds. Special thanks to Judy McCormack for sprucing up around the clubhouse and Ed Nanartowich (and his chain saw) for pruning trees on the field. We continue to kill and remove ivy on the trees. Limbs and branches from a recently dropped tree will be removed from the hill behind the clubhouse. Additionally, the crepe myrtles on the Little John islands are being pruned.

Thanks again to all those who planted daffodil bulbs last fall! Queens Lake is alive with color.

Committee Members: Judy McCormack, Susan Sims, Cherrie Begley, Jean Lien, Carolyn Campbell, Roslyn Fernow, Libbey Oliver, Julie Dooley, Marian Taliaferro, Matt Hogg

A reminder to please pick up after your dog along our streets and the field. Thank you

Communications

Submitted by Leah Duckworth: Director

The Communications Committee has been busy on several different endeavors. After a lot of work and several setbacks, the website was finally successfully migrated from Word Press to Blue Host. Thank you so much, Bob Gaschen. Although the lead-up to the migration hit several snags that required phone calls, work-arounds, and time – especially time, the migration itself went smoothly when the time came for the website to be transferred from our previous host to our new home. Despite not being operation until several days past the deadline for payment of this year's dues, 7 QLCA member families used the new version of the website to pay their dues.

The Communications Committee also oversaw the writing, printing, and distribution of the newsletter which is funded entirely by ads sold by the newsletter committee. Thank you, Cherrie Begley, Jean Lien and Phil Lien.

Committee Members: Cherrie Begley, Jean Lien, Phil Lien, Shelia Myers **Website Members**: Claudia Smith, Bob Gaschen, Leah Duckworth, Mike Crawford, Kate Roessler Cherrie Begley. **Facebook:** Heather Walters, Suzanne Maggio, Emily Edmonds

Queens Lake Market Update

Active Homes (Per MLS data as of 3/15/18)

102 Huntingdon	5 Bedrooms	3 Baths	2598 sg ft	\$339,000	
117 Sherwood	4 Bedrooms	2.5 Baths	2687 sq ft	\$395,000	
139 Little John	4 Bedrooms	2 Baths	2856 sq ft	\$400,000	
109 Montague	4 Bedrooms	3 Baths	2852 sq ft	\$410,000	
118 Maid Marion	3 Bedrooms	3.5 Baths	3573 sg ft	\$498,000	
125 Will Scarlet	4 Bedrooms	3 Baths	2973 sg ft	\$637,000	Lakefront
201 West Queens	4 Bedrooms	2.5 Baths	2817 sq ft	\$598,000	Lakefront
171 West Queens	5 Bedrooms	3.5 Baths	5312 sg ft	\$765,000	Lakefront
115 Holcomb	4 Bedrooms	5 Baths	6089 <u>sq ft</u>	\$799,000	
UNDER CONTRACT	There are 7 home	es under conti	ract in price range of \$29	9 000 - \$600 0	00

UNDER CONTRACTThere are 7 homes under contract in price range of \$299,000 - \$600,000.SOLD5 Homes have sold so far in 2018 with a price range of \$160,000 - \$679,000.LANDTwo lots on Queens Creek with a total of 4.2 acres, combined asking price is \$550,000.

Please think of me whenever you or someone you know is considering buying or selling a home.



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□ QLCA Member			(Limited Member) N	on Residen	t	
Applicant's Name:						
Address:		I	Iome Phone:			_
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Emergency Contact:	Name	Phone	#	Relation	-	
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(must i	be 18 or older)	(both m	ust be adults)	(three o	or more of ar	ıy age)
ON-RESIDENT (LIMITED):	□Adult Singl	e \$295	□Adult Couple	\$345	□Family	<u>\$395</u>
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e undersigned hereby agrees to the assumpti				on the ottoch	d application and	the quardia
On behalf of themselves, members of thei ecutors, and administrators of any and all of the cent Queens Lake Community Association faci	m in the relation to the part	ticipation by ar	y of them at the Queens La	ke Communit	y Association pool	, pool area,
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health care is necessary and appropriate i all health care, emergency and other relate	n the discretion of the healt	h care provide	. The undersigned hereby	agrees to be	totally jointly and	severally li
obligated party. Should the Queens Lake Community Association.						
ite:Applica	nt's Signature:					
re you a NEW POOL MEMBEI						





CLUBHOUSE

Submitted by Emily Edmonds: Director

Social Events that were In March: Fun Friday was a great turn out, Adult Easter Egg Hunt/Potluck was on the 23rd and the Kids Easter Egg Hunt on the 24th. Ladies Night was postponed and will be re-scheduled. Check the newsletter calendar for events coming.

The Clubhouse was power washed last month to get the green growth off the exterior of the building, Cherrie did some paint touch-ups on the interior and 4 new card tables were purchased. Electrical work was completed by Dynamo Electric to fix issues with breakers and open circuit boxes.

The walkway on the back of the Clubhouse to the garbage cans is not ideal for taking out trash and other large items. It gets very muddy and is not solid footing. We will replace the uneven rock path with aggregate in April.

Committee Members: Cherrie Begley, Susan Adams, Ann Brown-Hailey, Judy Angles, Joan Swanson, Renny Parziale, Suzanne Maggio, Lana Olson, Heather Walters, Stephanie Moser, Bryan Edmonds

Finance

Submitted by Gordon Angles: Director

The Finance Committee had the Capital Replacement Study completed in 2017. This Study is completed every five years. The Finance Committee works with the various facilities in preparing the annual budgets and reviews the performance vs budgets during the year. The Committee reviews the cash flow and makes recommendations pertaining to the investment of reserve funds not required in the immediate future.

The committee last met on February 26 to review year to date performance. The Marina has exceeded the budgeted revenue for the year and the Clubhouse has outperformed the expected revenue year to date. Overall the expenses are in line with the budget.

Committee members: Bob Evans, Beth Parziale, Lana Olson, John Kueser, Bob Gaschen and Ted Lynch.

------DOOI

POOL Submitted by Bob Gaschen: Director

2018 calendar – Dates for the 2018 season are beginning to solidify. Once the swim team home and away meets have been set the calendar will be added to the website. **Repair and Maintenance** – The committee is working on acquiring quotes for a new diving station and tile repair work.

Upcoming events: Committee Meeting (4/9), Landscaping Day (4/14), Pool Cleanup (5/5), Committee Meeting (5/7), Pool Opens (5/26)

Committee Members: Mark Downey, Marie Homer, Kate Helwig, Ted Lynch, Jessie Moser, Chris Homer, Tom Rooks, Andy McNeil, Mary Louise Gerdes

Membership

Submitted by Suzanne Maggio: Director

The membership committee has welcomed 22 new neighbors in 2017 and 2018 is off to a busy start already. There are a lot of homes on the market or under contract right now, so many more folks to welcome into Queens Lake. If you are new here and need more information, please reach out to me or any of the committee members.

We enjoy meeting new folks, welcoming them to the neighborhood and delivering a small gift or a smile. This committee is the first and only connection many have with new neighbors. We always welcome new members, so if you are interested, please contact me. We'd be happy to have you!

We are in the process of planning the Annual Membership Social set for Saturday June 2nd. All members are welcome and those considering membership are encouraged to attend. This is always a nice pool side party. Please contact me directly if interested. Hope to see you there!

The committee has created *standardized wording* for member events and you will be seeing this on future notices and invites. We are hoping this will clarify to many, the member events that your annual dues are providing.

We welcome new members so if you are interested in attending an upcoming event and potentially joining QLCA, please contact me directly and I will get you on the list.

Committee Members: Rebecca Cho, Brittani Baldwin, Julie Dooley, Marty Taylor, Emily Edmonds, Leah Duckworth, Kate Helwig, Stacy Harris

WELCOME NEW MEMBERS

Edmond & Keisha Bady 306 Nottingham Road 378-2737/Keisha.bady@gmail.com

Lewis "Watson" Felts * Lauren Ramsey 263 East Queens Drive 804-238-1446/532-7678 watsonfelts@gmail.com

Charles Hretz Sr. & Kimberly Schultz-Hretz 122 Horseshoe Drive

> Charles & Barbara Timko 129 Hunter Lane 378-3120/908-313-5505 barb.timko@gmail.com

Reminder: Our Dues are \$425 and a \$5.00 a month late fee will be charged after Jan. 31st.

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COMMITMENT PEACE OF MIND



JOHN SADLER, Esq. President

GLENN VERITY, CFP° Senior Wealth Management Advisor

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