

# LAHA News

## President's Letter

**Sandi Rozman, Board President,**  
 #63 Somerset, 938-6712  
 sandi@simplyretailinc.com



This past year surely has been a learning experience for me. My first year as the board's president has opened my eyes to the complexity of operating a large neighborhood association and its property management. It's a daily volunteer role!

them and into your garage is very smooth.

Homeowners Jim Juen and Judy Hamel are the volunteers who planted and will keep up the front entrance of the complex. As you drive in, I'm sure you've noticed the new flowers, plants and other items and probably remarked at how fabulous it looks. Thank you Jim and Judy. You did a wonderful job and we all appreciate your efforts.

We have had a very busy summer at Amhurst. Our National Night Out & Amhurst Summerfest was a smashing success. We had a tremendous turnout and everyone seemed to enjoy visiting with his or her neighbors. We were lucky enough to have the owner of Kimm's Café serving us The Original Maid-Rite sandwiches. They went over very big and we managed to eat 30 pounds of meat. I want to thank all the homeowners who brought goodies from their kitchens to share. It was an enjoyable evening and a good way to get to know our neighbors and newcomers to our community.

The Finance Committee, chaired by Phoebe Walling, has been very involved this fall. They have had several meetings and reported to the board some of their thoughts for going forward with a new reserve study. The committee has developed criteria on how to prioritize the capital replacement items listed in the draft reserve plan. This study will be presented at the annual meeting.

The roofing project took most of the summer, and I've heard many compliments from homeowners. Hopefully, roof leaks are a thing of the past. We are very pleased with the workmanship and the sleek look this new roofing material gives to our homes. Our roofing costs came in less than we expected, consequently making our loan less than anticipated. Our loan will be paid off December 2007 rather than mid-year 2008.

We are always in need of volunteers to help the Board, the Finance Committee and John Dizon to keep things running smoothly. We want our community to continue to look nice and with everyone's help it will. Your help is also needed in attending the Association's Annual Meeting scheduled for December 8<sup>th</sup>. Annual Meeting information will be mailed to all homeowners shortly.

We have two resurfaced parking lots, Somerset and Clifton, and they look very nice. Driving on

Lohman's  
 Amhurst  
 Homeowners'  
 Association

ANNUAL  
 MEETING

Monday,  
 December 8

City of St.  
 Louis Park  
 City Hall  
 7:00 PM

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## FLUSHING MONEY DOWN THE DRAIN

Water and sewer is the Association's third largest expense

The majority of high water bills are caused by leaking toilets. Many times, a homeowner will not be aware that they have a leaking toilet. Toilets can leak up to 1,200 gallons of metered water each year.

And, the sewer bill is based on water use. The more water use (or waste), the higher the sewer bill.

We publish this plea often. Help us save money. Look for those leaking toilets. They are lurking around many

bathroom doors. Even if you tested last year, please test again. If we find just a few toilets that are leaking, we save dollars.

Use these test strips to help you determine if your toilet is leaking and costing all of us money.

Place one of the test strips (they may be cut in half for use) in the tank of each one of your toilets at night.

In the morning, check the color of the bowl water. If the dye is in the bowl, your valve is leaking and needs to be replaced.

John Dizon, CMCA, Association Manager  
952-933-9747, 952-933-9747 fax  
jodizon@msn.com

If you have a leak, please have it repaired right away.

Your cooperation is greatly appreciated. Let us know if you need any assistance.



## GOVERNING DOCUMENTS REVISITED

I thought I would take excerpts from our new governing documents and try to avoid the "legalese" language so that we are all aware of how some rules and regulations are necessary. With our annual meeting just around the corner, let's begin with the subject of voting rights and board member elections/responsibilities.

Our by-laws for Amhurst define membership as being an owner of the residential unit. Being an owner qualifies one to be a "voting member" at any meeting and to elect board members of the Lohman's Amhurst Homeowners' Association (LAHA). Voting may from time to time include voting by written proxy, by written ballot or in person. One vote per household is allowed. A homeowner must be current in their monthly dues to vote.

Our LAHA annual meeting is the time when we elect members for open board positions. We have five board members and terms are for three years and are staggered so that not all board members are elected at the same time. This ensures continuity of agendas and that some history is carried forward to the new board. A board member who is not standing for re-election chairs the nominating function and seeks new members from current homeowners. Nominations may also be made at the an-

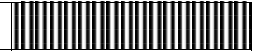
nual meeting prior to the elections. All nominees must agree prior to having their name submitted and must be a homeowner.

We will have two open board positions to fill at our annual meeting on December 1, 2003, meeting. We need volunteers to step forward and run for these openings. Board meetings are held the third Monday evening of each month and typically last less than two hours. Special meetings may be called if necessary.

Please contact me if you want to contribute to our association by joining the board. Your expertise and interest will be appreciated.

Ruth LeVine  
2003 Nominating Chair





**ANNUAL MEETING DECEMBER 8TH**

**John Dizon, CMCA, Association Manager**  
 952-933-9747, 952-933-9747 fax  
 jodizon@msn.com

Your attendance at the Association's Annual Meeting would be greatly appreciated. This is an opportunity for you to review the operation of your Association and to review and discuss issues pertinent to your home and your investment. This year's meeting will be held at 7:00 PM at the City of St. Louis Park offices at 5005 Minnetonka Blvd just east of Highway 100. The meeting will be held in the city council chambers on the main floor. Parking is available in the rear of the building. All homeowners will receive an agenda and other material a few weeks before the meeting. A copy of your dues account statement will also be enclosed in this mailing.

Business to come before the membership will include the presentation of next year's budget and the presentation of the updated Reserve Plan. This plan shows planned capital improve-

ments over the next 15 years. Members of the Finance Committee will be in attendance to offer an overview of this study and how this plan was developed and how it will assist in the near future financial planning process. Other business includes the election of two board members. Both Ruth LeVine and Irving Adams' terms expire at the end of the year.

The board nominating committee will be offering two nominees for election. Any homeowner (with their dues account paid in full) may be nominated from the floor of the annual meeting. That nominee must be in attendance or have given their consent for nomination. Board members are elected to a three year term. At the first board meeting after the Annual Meeting, the board elects its officers.

**RECENT REAL ESTATE ACTIVITY**  
**JAN-OCT 23, 2003**  
**ACTIVE-PENDING-SOLD**

**Ruth LeVine, Board Secretary**  
 #62 Park Lane, 952-935-9433  
 rilevine@cbburnet.com

**Active Listings:**

ÿ Two 2 bedroom/2 story with average list price of \$165,450

**Pending Sales:**

ÿ Five 2 bedroom/2 story with average list price of \$169,000

**Sold (Closed):**

- ÿ Three 3 bedroom/2 story with average sale price of \$173,960
- ÿ Twenty-one 2 bedroom/2 story with average sale price of \$168,700
- ÿ One 2 bedroom/one-level with sale price of \$172,500
- ÿ 36 average days on the market before sale.

- ÿ The above numbers only include MLS listed homes (no for sale by owner numbers included).
- ÿ The fall market has softened in home sales and listings are staying on the market longer. As the stock market improves, interest rates begin climbing. However, interest rates remain very reasonable and homes in Amhurst are still a great value.



**CAR DETAILING**  
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 Very Reasonable Prices  
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**ROSIE'S FIREWOOD**  
 Delivering to Amhurst  
 For Over 15 Years.  
 DELIVERED & STACKED  
 1-320-632-9377



## MINNESOTA'S HOMELAND SECURITY AND EMERGENCY MANAGEMENT WINTER HAZARD AWARENESS WEEK

Reprinted from Minnesota Homeland Security and Emergency Management Web Site  
[www.hsem.state.mn.us](http://www.hsem.state.mn.us)

Check this web site for further information **The underlined items below are web site links.**

Topics for today include basic information about winter weather and how to prepare for the winter season in Minnesota. Specific subjects include:

- ... Winter Weather: information about the dangers and how to prepare for them. (See below)
- ... NOAA Weather Radio Map - a map of weather radio towers and frequencies around Minnesota and western Wisconsin. (This is a link to the National Weather Service - Twin Cities web site.)
- ... NOAA Weather Radio Information
- ... Wind Chills - a chart for calculating wind chill factors. (This is a link to the National Weather Service - Twin Cities web site.)
- ... National Weather Service (NWS) Minnesota County Responsibility - a map of Minnesota counties and the NWS office that has responsibility of them. (This is a link to the National Weather Service - Twin Cities web site.)

### Winter Weather Information

#### Facts

- ... Winter storms can be accompanied by strong winds creating blizzard conditions with blinding, wind-driven snow, severe drifting and dangerous wind chill. These strong winds can knock down trees, utility poles, and power lines.
- ... Winter storms can be accompanied by heavy snow which can immobilize a region and paralyze a city, stranding commuters, stopping the flow of supplies, and disrupting emergency and medical services. Accumulations of snow can collapse buildings and knock down trees and power lines. In rural areas, homes and farms may be isolated for days. The aftermath of a winter storm can impact a region for days, weeks, and even months.
- ... Winter storms can be accompanied by heavy accumulations of ice, which can bring down trees, electrical wires and telephone poles. Communications and power can be lost for days. Even small accumulations of ice can cause extreme hazards to motorists and pedestrians.
- ... Extreme cold often accompanies a winter storm or is left in its wake. Prolonged exposure to the cold can cause frostbite or hypothermia and become life-threatening.
- ... The National Weather Service (NWS) issues a **winter storm watch** when severe winter conditions such as heavy snow and/or ice are possible within the next 12 to 48 hours.
- ... The NWS issues a **winter storm warning** when severe winter weather conditions are occurring or expected within a few hours.
- ... A **blizzard warning** is issued when considerable falling and/or blowing snow, frequent visibilities less than one-quarter mile, and frequent wind speeds of at least 35 mph are expected.
- ... A **ground-blizzard warning** is issued when visibilities are reduced to less than one-quarter mile due to existing snow cover being blown about. The sky might be clear, but strong winds cause near-zero visibility in blowing snow.

*(Continued on page 5)*



(Continued from page 4)

- ... **Wind chill** is the cooling effect upon exposed skin, produced by the combination of temperature and wind.
- ... **Advisories** are issued by the NWS for conditions that warrant increased public awareness, but the weather is not severe enough to merit a warning.

**Before A Winter Storm Strikes**

- ... Be able to differentiate between a winter storm watch and a winter storm warning.
- ... Keep ahead of winter storms by listening for the latest weather statements, watches and warnings. You can maintain a direct link to the NWS by purchasing a National Oceanic and Atmospheric Administration (NOAA) weather radio.
- ... Familiarize yourself with the new wind chill index.
- ... Keep your car "winterized" with fresh antifreeze. Use snow tires.
- ... Keep a winter survival kit in your car.
- ... "Winterize" your home by installing storm windows, adequate insulation and caulking, and by weather stripping doors and windows.
- ... Stock extra batteries for radios and flashlights.
- ... Consider a safe alternate heat source and a supply of fuel.

**During A Winter Storm**

- ... Listen to NOAA weather radio, local radio or television for the latest weather reports and emergency information.
- ... If you plan to be outside, dress in layered clothing and avoid over-exertion.
- ... Wear a hat; most body heat is lost through the top of the head.
- ... If your vehicle becomes stranded, stay with it until help arrives. Do not try to walk for help during a blizzard.

Low Interest Financing Available

**Linda Dingbaum, Board Treasurer,**  
**#31 White Oak, 952-933-0466**  
**Linda\_Dingbaum@cargill.com**

Community Revitalization Resources has financing programs available to assist homeowners in improving their home and/or making it more energy efficient. There are two financing programs available through this organization:

**6 Home Energy Loan Program**

- , Amount available: \$1,000-\$10,000
- , Fixed interest rate of 5.25% (subject to change)
- , No maximum annual household income limit
- , Property must be occupied by the borrower as their primary residence
- , Up to 49% of the residence may be used for business

**6 Home Improvement Loan Program**

- , Amount available: \$500-\$25,000
- , Fixed interest rate of 5.25% (subject to change)
- , Gross annual household income limited to \$75,000 or less
- , Property must be occupied by the borrower as their primary residence
- , Up to 49% of the residence may be used for business

**For more information on these and other programs, please contact:**

**Community Revitalization Resources**  
**(612) 335-5884      www.mncee.org**




**RUTH LeVINE**  
 REALTOR®

(952) 924-6212 BUSINESS  
 (952) 920-3864 FAX  
 (612) 812-1022 CELL  
 RILeVine@cbburnet.com

5036 FRANCE AVE  
 EDINA, MN 55410

Would you like your business card published, free of charge, in the next newsletter? What a great way to let other residents know of your service or business. Send the Association your card!  
*For residents only, please.*



**Fall  
Maintenance**

*Steve Wichterman of  
American Screen, Inc.*

**612-432-6949**

Now that fall is here let me help you maintain your independence and help you safeguard your home with two fantastic maintenance offers.

First, for just \$195, the package below will be completed. Normally this package costs \$25 per service. With the Package Deal, you save \$55! And there are another 13 services that you can choose from to customize your own Package Deal.

*Package Deal*

- 6 Clean air conditioner compressor screen
- 6 Lubricate garage door chain and wheels
- 6 Tighten garage door hinges/handles
- 6 Tighten and lubricate door locks and hinges
- 6 Clean dryer duct at appliance
- 6 Replace plastic dryer duct w/fire safe metal duct (plus parts)
- 6 Replace washer hoses w/non-bursting hoses (plus parts)
- 6 Clean and check smoke detectors
- 6 Check fire extinguisher, replace if necessary (plus parts)
- 6 Clean underneath appliance and around refrigerator coils

*A La Carte Deal*

The second maintenance offer is American Screen's *A La Carte Deal*. Some of the services include installing burglar prevention bars on your patio door, replacing toilet seats or toilet flappers, cleaning drains with a hand snake, placing appliances on rollers for easy cleaning and traffic area carpet cleaning just to name six of 20 fantastic services. Each service from the *A La Carte Deal* is individually priced.

*All the things around the house that you  
should do, American Screen will!*

**Please Save This Flyer**

*Just call to get  
the complete  
listing of all of  
our services.*

**612-432-6949**

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## THE 'STUFF COLUMN

BY JOHN O. DIZON  
Association Manager

### Emergency Plan

The emergency plan is completed. The piece that will assist each resident in the case of an emergency will be published in the next issue of the FACT SHEET and distributed in January to all homes.

### Parking Lot Lighting

Keep your outside garage light on to offer more light in the parking lots. The cost is minimal and the resulting added light is appreciated by all.

### We Tow!

To get ready for the winter months, we always need to reiterate that we must tow vehicles that are not compliant with our winter parking rules. Why? To keep the lots clean as possible. Please make sure you understand these rules to avoid a costly and hassle-filled tow.



### Fire Safety

Are you concerned about fire safety? There are a number of things you can do to reduce the risk of fire at Amhurst. Make sure your dryer vents are cleaned periodically as well as your chimney. Are your smoke detectors functioning? If you have fires in your fire place, do

you have a spark screen on the fire place? Do you leave your dryer, coffee maker and other appliances on when you leave your home? Make sure these appliances are turned off when you leave. If you are a smoker, do you practice *safe smoking*? (I think that is an oxymoron.). Do you have a working fire extinguisher? Does your dryer have foil or plastic ducts at the back of the dryer? If so, have them replaced immediately with metal dryer ductwork. This is very important. Practicing proper safety habits is good for you as well as all your neighbors. (see related article pg. 3)



### Automated Pickup

Did you read the flyer from our garbage hauler, BFI? Our new pickup process is now automated. All garbage must be contained in the rolling bins. Place bin at least 3 feet out from garage with handle facing in. You may not put other items out unless you have made prior arrangements no less than 24 hours in advance with BFI by calling Corey at 952-941-5174. You can easily reduce the amount of garbage placed in your bin by being a thorough recycler. The more you recycle the less you will need to dump in the big rolling bins.



### Misdirected Aggression

I had a boss that suffered from this but that is not why this column is bringing up this topic. A neighbor had to put one of his two house cats down because of a loose, aggressive cat. The house cat became very aggressive against its litter mate because it could not defend its territory and itself when this wayward cat repeatedly came to the home's window and showed extremely aggressive behavior.

I have received many written and verbal complaints about this roaming black cat. Many of you have experienced this rowdy intruder. We have tried to trap it with a 'humane' trap but no luck.

But, I have trapped 17 raccoons in the last three weeks. I think they all will like their new home at Big Willow Park. Do you own a cat? Please keep your pet indoors or contained outside.



### Welcome New Owners

<b>Donald &amp; Darcy Kjome</b>	40 Clifton
<b>Lisa Abrams</b>	131 Amhurst
<b>Nicole Martinson</b>	72 Clifton
<b>Judy &amp; Bob Worrell</b>	20 Amhurst
<b>Terry &amp; Pam Wilson</b>	40 Amhurst
<b>Kristin Wilson</b>	32 White Oak
<b>Stephanie Nelson</b>	73 Clifton
<b>Kristine McCoy</b>	32 Clifton
<b>Pat &amp; Shirley Muller</b>	71 Rockwell

# WINTER PARKING LOT RULES

**THIS MATERIAL EXCERPTED FROM THE ASSOCIATION'S 2003 FACT SHEET.**

In any season and under any weather conditions, the following parking policies exist: **Vehicles may be towed immediately, without notice, under the following conditions: blocking garages, blocking fire lanes at the back of the parking lots, blocking fire hydrants, and parking in the traffic lanes running parallel to the garage doors.**

Vehicles may be towed, after notice placed on windshield or other 'on vehicle' location, under the following conditions: expired license plates, inoperable vehicles, boats, trailers, buses, campers, and trucks over 9,000 pounds gross weight. Towing will occur 14 days after notice has been posted (once) on the vehicle. **Repeat offense of the above can cause towing without notice!**

**WINTER RULES:** 'Snow Birds' (vehicles buried in snow and not moved), inoperable and unlicensed vehicles will be aggressively towed. Please move your vehicle immediately to a plowed parking stall. After a large snow fall - 8 inches or more - a sign will be posted at the bulletin boards and at the entrance of the

complex notifying you that the parking lots will be closed. When the parking lots are closed for a day, all vehicles will be towed on the day of closure unless removed prior to the time specified. The foregoing sign will be your only notice.

After any snow fall, but when the lots are not declared vacated, you **MUST** move your vehicles to a plowed parking space or a garage within 48 hours of the cessation of the snow fall. Then the contractor can make a second visit and clean up the space you previously occupied. **If you fail to move your car as outlined above within 48 hours, your car may be towed at your expense.** You will not receive any additional notice of pending towing. Make arrangements with neighbors or friends to move your vehicle if you are unable to do so for whatever reason.

A recent tow cost a homeowner over \$130. If you find your vehicle missing, it is suggested you contact either the Police (your vehicle might have been stolen) or All Hours Towing at 952-546-7211. They are located at 3635 Hampshire Ave. in St. Louis Park.

**Turn Your Outside Water Off For The Winter Months. Instructions in the 2003 FACT SHEET and at our Web Site.**

**SPECIAL THANKS TO THIS YEAR'S 'TRIM DAY' TRIMMERS!**  
**Linda Vant Hull**  
**David Bros**  
**Robert Olyphant**  
**Sandi Rozman**  
**Irving Adams**

*IN MEMORIAM*  
Shirley Shink, of #93 Park Lane.  
passed away unexpectedly in early August. Shirley is survived by her husband, Jerry and their three children Linda, Bradley and Larry, as well as many other family and friends.



## REVERSE MORTGAGES FOR OLDER AMERICANS

*Produced in cooperation with the American Association of Retired Persons and the National Center on Home Equity Conversion*

If you are age 62 or older and are "house-rich, cash-poor," a reverse mortgage (RM) may be an option to help increase your income. However, because your home is such a valuable asset, you may want to consult with your family, attorney, or financial advisor before applying for an RM. Knowing your rights and responsibilities as a borrower may help to minimize your financial risks and avoid any threat of foreclosure or loss of your home.

This brochure explains how RMs work. It describes similarities and differences among the three RM plans available today: FHA-insured; lender-insured; and uninsured. It also discusses the benefits and drawbacks of each plan. Each plan differs slightly, so be careful to choose the plan that best meets your financial needs. Organizations and government agencies that offer additional information about RMs are listed at the end of this brochure.

### How Reverse Mortgages Work

A reverse mortgage is a type of home equity loan that allows you to convert some of the equity in your home into cash while you retain home ownership. RMs work much like traditional mortgages, only in reverse. Rather than making a payment to your lender each month, the lender pays you. Unlike conventional home equity loans, most RMs do not require any repayment of principal, interest, or servicing fees for as long as you live in your home. Funds obtained from an RM may be used for any purpose, including meeting housing expenses such as taxes, insurance, fuel, and maintenance costs.



### Requirements and Responsibilities of the Borrower

To qualify for an RM, you must own your home. The RM funds may be paid to you in a lump sum, in monthly advances, through a line-of-credit, or in a combination of the three, depending on the type of RM and the lender. The amount you are eligible to borrow generally is based on your age, the equity in your home, and the interest rate the lender is charging.

Because you retain title to your home with an RM, you also remain responsible for taxes, repairs, and maintenance. Depending on the plan you select, your RM becomes due with interest either when you permanently move, sell your home, die, or reach the end of the pre-selected loan term. The lender does not take title to your home when you die, but your heirs must pay off the loan. The debt is usually repaid by refinancing the loan into a forward mortgage (if the heirs are eligible) or by using the proceeds from the sale of your home.

### For More Information

If you are interested in obtaining a current list of lenders participating in the FHA-insured program, sponsored by the Department of Housing and Urban Development (HUD), or additional information on reverse mortgages and other home equity conversion plans, write to: AARP Home Equity Information Center, American Association of Retired Persons, 601 E Street, N.W. Washington, D.C. 20049 . [www.ftc.gov/bcp/conline/pubs/homes/rms.htm](http://www.ftc.gov/bcp/conline/pubs/homes/rms.htm) For local assistance: [www.seniorhousingdirectory.com/](http://www.seniorhousingdirectory.com/)

## FINANCE COMMITTEE REPORT

Phoebe Walling, Finance Committee, Interim Chair,  
#30 Clifton Court, 952-935-8398,  
Phoebe.Walling@rbcdain.com

The Finance Committee has made significant progress over the last few months. There are three new members on the committee and we have been scrutinizing the 2004 budget as well as the long-range reserve budget.

In order to better understand the financial challenges facing the board, we participated in a “walk-around” with John Dizon. John explained the items that will need repairs or replacement in the near future. It was amazing how many things were not obvious to those of us who walk through the neighborhood regularly. We all look at our surroundings differently now!

John and James Shelton spent an afternoon digging into the reserve software the association uses to estimate future repairs, their costs, and the date the repairs will be needed. They even spent over an hour and a half on the phone with the company who developed the software. Both of them now have a much better understanding of the software and how to best utilize it.

I never really understood the meaning of “reserve expenses” until joining the committee. Our budgets, which you will receive before the annual meeting in December, consist of operational and reserve expenses. Operational expenses occur every year and are fairly easy to predict (water, garbage collection, landscape maintenance, snow removal, etc.). Reserve expenses only occur occasionally and are large enough to affect our budgets and therefore the size of our monthly dues (roof replacements, parking lot resurfacing, retaining wall replacements, etc.).

In order to decide which repairs and replacements should be done first, the committee devised a method for prioritizing them. The criteria we will be using to prioritize future replacements are, in order of priority: 1) Safety Concerns, 2) Structural Integrity of Homes, 3) Required Replacement/Removal, 4) Aesthetic/Curb Appeal, and, 5) Wish List.

The committee has focused on the budget for 2004 in conjunction with looking at the big reserve expenses facing us in the next few years. Our goal for 2004 is to solicit homeowner opinions on the larger expenses anticipated in 2005 and later. Based on their feedback, we will make a recommendation to the board regarding which replacements should be made, when they should be made, and what we should do if our dues will not cover the estimated costs of those repairs.

The Finance Committee is an excellent chance for homeowners to provide input into the decisions that affect our dues and the condition of our neighborhood (or curb appeal). Meetings are usually once a month and no more than an hour. If we have more members on the committee, we will be able to represent homeowner opinions even better. Please consider joining us as we begin scrutinizing the repairs we face in the near future and deciding how to best fund them. Contact me at 952-935-8398 if you are interested.

Committee members are: Mark Erickson (#53 White Oak), Jim Juen (#12 White Oak), Jason McNutt (#23 White Oak), Bob Olyphant (23 Newport), Chandler & James Shelton (#31 Clifton), Linda Vant Hull (#20 White Oak), Bruce & Judy Woullet (#51 Rockwell). Many thanks to all of these people for volunteering their time and their knowledge to our association.