



SUDDEN VALLEY COMMUNITY ASSOCIATION

SUDDEN VALLEY VIEWS

February 2025

WWW.SUDDENVALLEY.COM

Sudden Valley hit by snow



Sudden Valley's Maxx Robinson submitted several snow photographs from out at the Welcome Center and Lake Louise. More photographs on page 8.

SVCA Board approves annual financial audit

Directors also allocate CRRRF money for golf maintenance equipment

By Bill Helm
Editor

SUDDEN VALLEY — The Sudden Valley Board of Directors approved more than \$55K in capital requests at its Jan. 23 meeting.

Connected to its financial report, the board approved a financial audit for 2024 at a cost of \$37,500. Larson Gross Assurance will perform the audit.

Next, the board approved a \$17,843.20 capital request to buy a heavy-duty three- to five-yard capacity golf course dump trailer for maintenance.

SVCA Golf Course Superintendent Greg Wadden wrote in a Jan. 23 memo to the board that the golf course currently “does not have a Turfcare-specific flotation tire dump trailer that allows for quick, efficient use throughout the golf course.”

Wadden explained that the turfcare trucks, meaning the Turfcare Gators and Pro-gators SVCA owns “are limited to transporting small loads throughout the golf course.” He said that access to a turf care-specific trailer allows quicker, more efficient use of labor and equipment resources by moving more materials in bulk rather than multiple small loads throughout the course.

The \$16,400 cost of the trailer, plus tax, will come from CRRRF money — Capital Repair and Replacement Reserve Fund.

On Jan. 9, the SVCA board approved close to \$58K of CRRRF money to buy a new Wiedenmann Terra Spike XF 6 aerator.

This piece of equipment will replace the Ryan renovaire Fairway Aerator that SVCA has had since the 1980s and is a “key part of our maintenance fleet,” Wadden wrote to the SVCA board on Jan. 1 in his role of Turfcare superintendent.

Wadden explained in his letter that the aerator is used throughout the season “ensuring our fairways are maintained to a firm draining surface throughout the year.”

“Proper draining fairways through deep tine aerating, plays a key role in our shoulder seasons [spring/fall and winter],” Wadden wrote in his memo.

See **SVCA Board** on 11

Help guide your Long Range Planning Committee

Greetings to Sudden Valley owners from your Long Range Planning Committee, also known as LRPC.

The committee is ready and eager to kick off 2025 and we need your help.

Our goal is to fulfill Article III of our articles of incorporation, specifically 1) “for the benefit of all lot owner’s and condominium owners;” 2) “to maintain roads, parks, reserve areas, community beach areas and recreational areas;” and 3) “to

engage in social and community activities, including the development, construction, maintenance and operation of any other community facilities.”

Our by-laws direct the LRPC to conduct annual surveys of members to guide the committee.

This is where we need your help.

There are many areas needing attention and we can’t accomplish them all at once. We need your help in understanding

where your priorities fall. So the primary goal of this article is to ask for your input: share with us what you feel is most important to you.

We considered a questionnaire, but there are many potential pitfalls in the writing of questions for questionnaires.

It takes time and money to have that done professionally, and the committee feels that time is of the essence.

So we ask an open question to avoid bias that can occur in the questionnaire process itself. So quite simply, send us your thoughts on what the LRPC needs to address in the next three-, five- and 10-year plans.

As we anticipate many responses, please keep your comments as succinct as possible, as we will read and review each and every one of them.

Thank you for your assistance in giving guidance to the LRPC. We appreciate it very much. Please send your comments to longrangeplanning@suddenvalley.com.

PRST STD
US Postage Paid
Lynden, WA
Permit #20

*****ECRWSS**

RESIDENTIAL CUSTOMER

Marina renewals are here for 2025

Sudden Valley marina slip occupants must complete their renewal paperwork by Feb. 28 to secure their spots for the upcoming season.

Renewal packets have already been mailed, but forms can also be accessed online at SuddenValley.com/marina by selecting the "Marina Renewal Form" button.

Before making payment, all boaters must submit:

- A signed moorage agreement
- A valid boat and trailer registration
- Proof of current insurance
- A recent photo of the vessel and trailer

Paperwork can be submitted in person at the SVCA Community Center or mailed to SVCA, 4 Clubhouse Circle, Bellingham, WA, 98229.

Kayak rack renters should note that their renewal paperwork will be available starting Feb. 14, with a due date of April 1.

Additionally, the waitlist for marina slips has been posted online for those awaiting availability. Visit the website to check your status.

Want to join the waitlist? There is an online application on the marina page of the website.



Community center makeover

On Jan. 21-22, the Sudden Valley Community Center got a makeover. Rec staff, along with Sudden Valley Maintenance, refreshed the recreation facilities with a new coat of paint. We hope you enjoy the new look. (SVCA photos)



Hjelmseth Construction

Building homes and a honest reputation in Sudden Valley since 1993

Specializing in

New Construction Remodeling



360-319-6098
Hjelmseth@comcast.net

Building
On Your
Dreams

Contractor #HJELMC*035C8

UNLOCK THE RETIREMENT YOU DESERVE!

Turn your home into a source of income with a reverse mortgage

- 62 years or older?
- Own your own home?

Get your FREE, no obligation consultation!

Michael Myers NMLS: 488763

Reverse Mortgage Specialist
Mount Vernon, WA

(360) 649-1640

mmyers@mutualmortgage.com
www.reverseinwa.com

Common Uses:

- Pay off current mortgage(s) and credit cards
- Make home repairs/improvements to age in place
- Create growing line of credit for possible healthcare needs
- Enjoy! Buy an RV or take that trip you always talked about!

Scan the barcode for more info!



Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. Mutual of Omaha Mortgage, Inc., NMLS ID 1025894. Licensed by the Dept of Financial Protection & Innovation under the CA Residential Mortgage Lending Act, License 4131356. OR Mortgage Lending License ML- 5208. WA Consumer Loan Company License CL-1025894. These materials are not from, or approved by HUD or FHA. Subject to credit approval. nmlsconsumeraccess.org Expires 01/2028 #1568171662 Equal Housing Lender

Expedia Cruises

Air, Land & Sea Vacations

(360) 761- 4320 for more info

Presents TIME TO TRAVEL SHOW

Bellingham Cruise Terminal
February 15th 10:00 am - 2:00 pm

Schedule of Seminars

- 10:00 - African Safari
- 10:30 - Expedition Cruises
- 11:00 - Luxury Cruises
- 11:30 - Ocean Cruises
- 12:00 - All Inclusives
- 12:30 - Theme Parks
- 1:00 - Land Tours
- 1:30 - River Cruising

Sponsored by: Viking, Princess, Holland America, MSC, Norwegian Cruises, Royal Caribbean, Celebrity, Ama Waterways

VIEWS

SUBMISSIONS

SV Views
 P.O. Box 153
 Lynden, WA 98264
 Fax to: (360) 354-4445
 Email: bill@lyndentribune.com

POLICY

The Sudden Valley Views welcomes letters to the editor submitted by members of the Association. Topical submissions of current news interest may be accepted up to six times per calendar year. Letters of up to 550 words are allowed. The editor may edit for style and libel.

DEADLINES

The deadline for editorial submissions (including letters to the editor) for the upcoming issue is the 23rd of each month. Editorial items may be submitted to: bill@lyndentribune.com. For advertising information and deadlines, please contact Mitze Kester at mitze@lyndentribune.com or call 360.354.4444.

COMPLIANCE CORNER

What you need to know about excessive lighting



By Allen Helvajian
 SVCA Architectural Control Committee

of months: excessive lighting. It is considered excessive because often the light bulbs are not shielded from view, which is a violation of the lighting policy 14.6.4, specifically Appendix F, Section 1.

Provided below is an excerpt from the policy.

- 14.6.4 Exterior Lighting: The purpose of exterior lighting is to make safe movement possible and to enhance aesthetic qualities of the structure and its surroundings.

Though there are many needs for exterior lighting in our community, obtrusive aspects of lighting can extend well beyond the boundaries of the area in which the lighting is installed and intended for use.

These obtrusive aspects can be effectively controlled or eliminated with carefully considered attention to design, installation and use. All existing and proposed exterior lighting must conform to Appendix F, Section 1.

(a) Lights activated by motion detectors shall be adjusted where possible to minimize inadvertent or constant activation by normal adjacent activities.

(b) Mercury vapor lights will be approved only where deemed appropriate and require specific approval by the Committee.

See **Lighting** on 8



Submitting letters to the editor

The *Sudden Valley Views* encourages letters to the editor.

However, submissions must refrain from attacking individuals without providing supporting documentation or a rational and legally defensible justification.

Letters should be emailed to bill@lyndentribune.com and should not exceed 550 words.

Your letter must include your full name, complete address and telephone number.

Your address and telephone number will not be printed in the newspaper, but will be used for verification by newspaper staff.

Neither unsigned letters nor letters containing personal attacks of a libelous nature will be published.

The *Sudden Valley Views* reserves the right to edit or refuse any letter.

All columns and letters on the opinion page are the views of the authors and do not necessarily reflect the views of the *Sudden Valley Views* newspaper.

Submitting articles of interest to the editor

SVCA members are encouraged to submit articles of interest for inclusion in the Views. Member submitted articles should focus on areas of interest to the Sudden Valley community.

Opinions, complaints, and politicking belong in the Letters to the Editor, and will not run as a member feature article.

Articles promoting a vendor's services, or advertisements disguised as articles, will not be accepted.

The Views has a separate mechanism for advertising a business, and that is where such information should be kept.

However, to provide fair and equal access, consecutive submissions by a member will not be permitted.

In other words, members who have already had an article published may not submit an article for the following issue.



SUDDEN VALLEY VIEWS
 Sudden Valley Community Association
 4 Clubhouse Circle, Bellingham, WA 98229
 www.suddenvalley.com

Administration Offices / Member Services are
 in the Welcome Center, just inside the Gate 2 entrance

Hours: 8 a.m. - 4:30 p.m. for remote assistance (phone or email)
 9 a.m. - 4 p.m. for in-person assistance, Monday through Friday

Administration Offices/ Member Services: 360-734-6430

General Manager: Michael Bennett, mbennett@suddenvalley.com, Ext. 321

Accounting Manager: Joel Heverling, CPA, acctmgr@suddenvalley.com, Ext. 212

Accounts Receivable: Gil Martinez, ar@suddenvalley.com, Ext. 214

Accounts Payable: Davey Higashi, ap@suddenvalley.com, Ext. 215

Collections Specialist: Angie Huggins, acctclerk@suddenvalley.com, Ext. 243

Recreation Center Front Desk: 360-366-8450

Director of Golf: Kevin LeDuc, kleduc@suddenvalley.com, Ext. 331

BOARD OF DIRECTORS

President: Keith McLean; Vice President: Taimi Van De Polder; Secretary: Linda Bradley; Treasurer: Rick Asai; Members: Rob Gibbs, Tom Henning, Ray Meador, Stu Mitchell, Laurie Robinson, Daniel Rodriguez, Andrew Tischleder.

SUDDEN VALLEY VIEWS is the official publication of the Sudden Valley Community Association. Published monthly, it has a circulation of 4,074.

Publisher: Sudden Valley Community Association

Executive Editor: Lynden Tribune and Print Company

Layout and design: Bill Helm, 360-354-4444; bill@lyndentribune.com

Reporter: TBD, 360-354-4444, ext. 23; email@lyndentribune.com

Advertising Manager: Mitze Kester 360-354-4444; mitze@lyndentribune.com

The Views is published monthly for a subscription price of \$24 per year by the Sudden Valley Community Association.

POSTMASTER: Please send address changes (Form No. 3579) to Sudden Valley Community Association, 4 Clubhouse Circle, Bellingham, WA 98229.

The acceptance of an ad in the Views does not constitute approval of the Sudden Valley Community Association. Comments expressed in the Views are not necessarily the opinions of the SVCA, its officers or Board of Directors, but are solely those of the writers. No non-advertising portion of the Views is subject to pre-publication review by anyone but the editor.

Around the Valley in January 2025

Administration

Activity Summary

• Finalized and mailed Marina Slip renewal forms on Jan. 14.

• GM assimilation and integration into the GM role continues. Attended Introductory meetings with Lake Whatcom Water, Bill Helm (Views editor), former GM (Mitch Waterman), Teamsters Union Business Representative Derek Mansur, Insurance Brokerage, Hub International, Unilect Election Services, Parliamentary Paul McClintock.

• Continuing to support a very high volume of new construction and exterior alteration projects.

• Planned and implemented Board Orientation on Jan. 9. Presenters included Corporate Legal Counsel (CSD Law - Richard Davis), Hub International Insurance (Andrew Rutherford), and Parliamentarian Paul McClintock.

• GM and Allen met with Pacific Security (Mark Lann) and discussed current post orders, procedures, and initiatives to integrate applicable Security officer roles and tasks with Allen's Compliance role.

• GM will be meeting with Christ the King pastor and administrative staff next week.

• Met with Christine Perkins (Whatcom County Library System's Executive Director) and attended the Friends of the Library recognition event on Jan. 10.

Successes

• Diane B. continues training and assimilation into the office manager position in the Administration Office.

• Allen Helvajian continues to assume increased ACC and Compliance tasks, with detailed training from Diane.

Planned Work

• Support upcoming events.
• 2025 Marina Fees, assessments, and other fee receipts begin in January.

• Continue 2025 website updates.

Accounting

Activity Summary

• Completed routine work

to maintain monthly financial schedule; November financials completed.

• Performed the initial stages of year-end closing procedures.

• Reconfigured the accounting system for 2025 periods and all new charge codes.

• Began procedures for preparing prior year accounting records for the annual audit (2024 Audit Engagement letter is on the Jan. 23, 2025, agenda).

Successes

• SVCA's collection rate continues to meet or exceed last year's performance.

Planned Work

• Begin to close out 2024 and set up for 2025.

Maintenance

Activity Summary

• Completed roadside clearing of brush piles from windstorms

• Took down and stored Christmas decorations at Rec Center

• Removed damaged fence and gate at Welcome Center

• Cleared drain in women's restroom at the Marina

• Repaired heater in women's restroom at the Marina

• Cleaned parking area and exterior at the Welcome Center

• Cleaned exterior of Clubhouse

• Filled void on shoulder near 2 Marigold Drive

• Swept Marina entrance and repaired gravel parking area

• Repaired gravel shoulder at Gate 5 Entrance

• Repaired potholes at Gate 13 Entrance

• Installed new strobe lights on OP-24, OP-26, and OP-28

• Replaced stop sign on Sparrow Court

• Repaired gravel shoulder on Glacier Ridge Drive

• Refurbished ditch that was damaged on Hillside Place due to fallen tree

• Cleaned up Gate 1 Entrance

• Installed new skid plate on SP-6

• Repaired hydraulic leak and serviced backhoe

• Installed new wiring and breaker for hot water heater re-

placement in Dance Barn

• Removed graffiti from Welcome Center entrance

• Built and installed six more trash can containers

• Installed new eye wash stations at Area Z

• Had dumpster installed at Rec Center for winter season

• Replaced drive belt on OP-26

• Resolved connectivity issues with cameras at Tennis Courts and Area Z

Successes

• Roadside branch clearing is complete

• Maintenance staff completed First Aid/AED training

Planned Work

• Repair fence at Turf Care (waiting on contractor)

• Replace batteries and pads on AEDs at Maintenance (parts on order)

• Snowplow training

• Install brine tank on tractor

• Repair water heater at Dance Barn

• Continue the trash can container project

• Painting at the Rec Center

Recreation

Activity Summary

• Onboarded Nakell into the Assistant Recreation Manager position.

• Trained Nakell to take over all event rentals & manage the facility's calendars for rentals and events.

• Onboarded a new part-time seasonal staff member.

Two staff members departed after their seasonal contracts ended, and two returned for an additional eight-month term.

We are currently at 2 FTEs & 5 seasonal employees.

• Reorganized the Holiday Closet in the dance barn.

• Signed a contract with a new fitness instructor, Ariel Szilagyi.

We now have three contracted fitness instructors (2 strength & fitness and one yoga).

• Re-organized our bulletin boards and added a new one.

• Continued cleaning of facilities.

• Archived 2024 Event rentals binder.

• Created a new Kayak Renewal form and Marina Waitlist form.

Successes

• The change to four-hour shifts for PT employees is working very well.

• Nakell has been a tremendous help in the Assistant Recreation Manager role.

Planned Work

• Develop content for the Views.

• Complete interviews and hiring for seasonal recreation staff.

• Marina Renewals

• Kayak Renewals

• Filling the last remaining Area-Z spots

• Establishing a new Waitlist procedure to include form & fee

• Painting the Community Center 01/22 and 01/23

• All Rec Staff training and work evening on 01/23

• Evaluating Lifeguard and Water Aerobics Instructor Job Descriptions which will be posted March 1.

Golf

Activity Summary

• Inactivated GHIN handicap service to members who have not renewed for 2025.

• Applied Free Rounds to Social and Associate members who have paid for 2025.

• Completed registration and promotional material for the 2025 PGA Jr. League.

• Updated our website with current 2025 information.

• Created flyers for Golf Club events and scheduled email distributions.

• Planned out itinerary for attending the National PGA Show at the end of January.

• Have daily meetings with Greg on course conditions and preparation for events and future projects.

Successes

• Weather is cooperating for the start of the year.

Planned Work

• Prepare for our next two winter series events, Feb. 1 and Feb. 8.

• Meet with the Golf Club to

approve the 2025 budget.

• Work with Darren on staffing plans for the upcoming season.

• Coordinated annual golf cart maintenance with Greg and Bill.

Turf Care

Activity Summary

Winter maintenance practices continue:

Successes

• Equipment repair and maintenance continues.

• Meeting daily with Kevin to update course conditions and long-term strategies for the golf course.

• The bridge on the #10 scour hole was repaired per the engineer's request. Loose boards on the Driving range bridge were repaired/replaced.

• Lime application is completed for all putting greens.

• The mulching of the clubhouse surrounding gardens is well underway.

• Blackberry mowing is well underway throughout the golf course.

• Sod repairs underway to putting green.

• Sprinkler head-clearing is ongoing.

• Pull willow stump at #15 fairway.

• Sod cut chipping green left-over turf.

• Sod cut garden around #17 pump house to prepare for mulch installation.

Planned/Ongoing Work

• Turf equipment preventative maintenance is ongoing.

• Planning sod nursery and chipping green rebuild for the 2025 budget year.

• #9 Green repairs are ready to start.

• Extensive tree limbing surrounding #9 green.

• Drainage work on #12 fairway/approach to wrap up.

• Large garden cleanup around the clubhouse/10 tee.

• Preparing temporary greens in anticipation of cooler frost delay starts on the course.

• Extensive pruning project on Willow trees throughout the course to start.

SALES • SERVICE • INSTALLATION

BARRON
HEATING AIR CONDITIONING

VISIT OUR WARM SHOWROOM

FURNACES • HEAT PUMPS • BOILERS
RADIANT FLOOR HEATING
AIR CONDITIONING • DUCT CLEANING
WOOD, GAS & PELLET STOVES
SPAS AND ACCESSORIES

360-676-1131

5100 Pacific Highway

Ferndale, WA



MJD CONSTRUCTION

RESIDENTIAL AND COMMERCIAL
LIC #MJ060CL807BP

SANTIAGO CORREA
360-770-8117

Sudden Valley Local!

INTERIOR/EXTERIOR PAINTING
LANDSCAPING | STONE
TILE INSTALLATION
DRYWALL/TAPING
SIDING | FENCE | ROOFING

MJDCONSTRUCTION1@HOTMAIL.COM



CLEANING WITH CARE BY MICHELE

Residential, Commercial, Apartments

Michele Hurley

360-306-7078 • Cleaningwithcarebymichele@gmail.com

Licensed, Bonded & Insured

**Wednesday mornings twice each month
Volunteer salmon habitat restoration**

See restoration history and help the NSEA Stream Team maintain older sites that need love. Meet at NSEA's campus by 8 a.m. at 3057 E. Bakerview Road, Bellingham. From there, group leaders will shuttle everyone to the site. Expect to be back to NSEA at noon. All materials and tools will be provided, just bring weather-appropriate clothes, sturdy shoes and a water bottle. Events take place twice a month on Wednesdays from 8 a.m. until noon: Feb. 5, Feb. 19, March 12, March 26, April 9, April 23, May 7, May 21, June 4, June 18, July 2 and July 16. More information: agarritano@n-sea.org.

CUPID
LOVE
HEART
VALENTINE
SWEET
BOW
ARROW
KISS



Do you know any kids who should be featured in Kids Views? Anyone interested in contributing to Kids Views should send their submissions to Taimi Van de Polder at bodvandepolder@suddenvalley.com. Please include names and ages of anyone in the photograph, and a brief description of what's happening in the photograph would be great. Thank you.

AA Right- Steve Kure

Lock Service & Tree Service

- Lock-Outs: Car and Home \$60
- Car Transponder Keys Cloned (Bladed Type) \$60
- Post Office Locks Replaced \$65
- Take Down & Limbing

*Prices valid for Sudden Valley residents only
(360) 733-0648

Serving Sudden Valley for 40 years. Cont. # AARIG**066BD

GARDENING GREEN

5-part Sustainable Landscaping Course

Saturdays 10am - Noon
February 22nd - March 22nd

South Whatcom Fire Authority • Station 21
4518 Cable Street, Bellingham, WA

To learn more and register:
<https://extension.wsu.edu/whatcom/nr/gardening-green>
or call (360) 778-5812

Course is FREE! • \$42 Soil Test

Persons with disabilities who require alternative means for communication or program information or reasonable accommodation should contact program leader two weeks prior to event.

Happy New Year!

Despite a challenging real estate market in 2024
RE/MAX WHATCOM COUNTY
is honored to be Sudden Valley's

#1 REAL ESTATE BROKERAGE!

THINKING OF SELLING in 2025?

CARMEN ANDREW GREG PAUL SYDNEY WEITZEL CORBY WORLINE

Reach out to your local team of experts today!

360-647-5050

www.nwhomes.net | 1937 Lake Whatcom Blvd, Bellingham, WA 98229

Sudden Valley brushes up on a new club



Sudden Valley Arts Group now known as Art in the Barn Club

By Maxx Robinson
SVCA Staff

If you've walked through the Community Center, you may have noticed the vast number of artworks lining the lobby walls. These works are the products of Sudden Valley residents, whose creativity and passion for art not only brings life to the lobby, but also deserve display.

Now, with the formation of the Art in the Barn club, more residents than ever have the opportunity to display their art for all to see.

Previously known as the Sudden Valley Arts Group (SVAG), the Art in the Barn Club is a free club that is open to all Sudden Valley residents. Members specialize in various artistic mediums, ranging from watercolor to photography, and even ceramics.

Regular meetings will be held every other month, starting in March. Anyone can attend these meetings no matter their skill level or prior experience.

"We've had several people come when they had just started painting and were looking for a



Previously known as the Sudden Valley Arts Group (SVAG), the Art in the Barn Club is a free club that is open to all Sudden Valley residents. During their meetings, members hang up new art provided by club members. Art is displayed in both the Community Center lobby, pictured and in the Golf Clubhouse outside of El Agave. (SVCA photo)

place to be more involved," said Victoria Tenpas, a member of the Art in the Barn club. The club currently has around 20-30 members who were previously a part of SVAG.

During their meetings, members hang up new art provided by club members. Art is displayed in both the Community Center lobby and in the Golf Clubhouse outside of El Agave. Every couple

of months, the art is switched out to change the scenery and to give new pieces the spotlight. Any piece on display can be purchased by contacting the artist. Artists provide their contact information below each piece of art, so don't be shy if something catches your eye.

During the two-month display period, the club has two featured artists. Each featured artist has an entire wall to display their pieces, one being the wall on the right when entering the Community Center, and the other being the full display in front of El Agave. Right now, the featured artists are Mycah Higley (Community Center) and Peggy Sullivan (El Agave).

In addition to the regular meetings to display art, the Art in the Barn Club has social meetings where artists can discuss their art and gather feedback, with the first meeting being held on Feb. 8 from 11 a.m. until 1 p.m. in the Community Center. The club also plans to hold art classes, although these are not yet scheduled. In the past, they've taught classes on alcohol ink, painting on silk, watercolor and more.

For more information, visit SuddenValley.com and visit our Recreation page. In addition, the Sudden Valley eBlast is a great way to keep up to date with club and class schedules. A QR code sign-up for the eBlast is present in every issue of The Views.

Sudden Valley Golf Club

2025 Memberships Are On Sale Now!

Sudden Valley Golf Club Golf Program Information

360-734-6435

or Toll Free 855-506-2219

www.suddenvalleygolfcourse.com

Full Member Privileges

- Unlimited Golf • Unlimited Range Balls • Preferred Tee Times •
- Handicap Service • Locker Service • Golf Tournaments •
- Limited Reciprocal Privileges at Area Private Clubs •
- Golf Shop Discount • Social Events •

No matter how often you play, there is a membership that is right for you!

Full Membership Rates

Property Owners	Annual	Monthly	Non-Property Owners	Annual	Monthly
Single	\$2,300	\$195	Single	\$2,500	\$210
Couple	\$3,450	\$290	Couple	\$3,800	\$320
Family of 3+	\$3,650	\$310	Family of 3+	\$4,000	\$340
Young Family (children 15 or younger)			Young Family (children 15 or younger)		
After Noon Play	\$1,625	\$140	After Noon Play	\$1,800	\$155
Senior Limited (62 & up, M-F)	\$1,675	\$145	Senior Limited (62 & up, M-F)	\$1,850	\$160
Intermediate (Ages 18 - 28)	\$1,150	\$100	Intermediate (Ages 18 - 28)	\$1,250	\$110
Junior (17 and Younger)	\$350	\$37	Junior (17 and Younger)	\$380	\$42

Associate Membership: Associate members receive three complimentary rounds of golf, 50% off all green fees, 50% off range balls, handicap service, a locker, preferred tee times, and may play in all Golf Club tournaments and participate in all social events. **Cost: \$550 / year - \$48 / mo.**

Social Membership: Social members receive two complimentary rounds of golf, 25% off all green fees, a locker, preferred tee times and may play in all Golf Club tournaments and participate in all social events. **Cost: \$145 / year (\$155 / year with GHIN Handicap Service)**




Thinking About a Reverse Mortgage Loan?

- **No mandatory monthly payments** to age 150*
- Supplement **cash flow**
- **Refinance** your debt
- Pay for **in-home health care**
- Home **renovations/improvements**
- **Preserve retirement assets** **
- Increase **available cash reserves**
- **Preserve equity** and **retain title**
- **Purchase** a more appropriate home

Call Now
360-685-6850

Or scan



*Borrower must live in the home, maintain it, and pay property-related charges, like taxes and insurance (and HOA fees, if applicable).
**This advertisement does not constitute financial advice. Please consult a financial advisor regarding your specific



Copyright©2024 Fairway Independent Mortgage Corporation ("Fairway") NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. Fairway is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency. Reverse mortgage borrowers are required to attend counseling sessions with a HUD-approved agency. The youngest borrower must be at least 62 years old. Monthly reverse mortgage advances may affect eligibility for some other programs. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply.

Stop at El Agave's hall of paintings

**MEMBER
FEATURE**

Member-submitted article

By Peggy Sullivan
SVCA Member Submission

Winter at its best is a drive in through Sudden Valley's gate 2, down the corridor of Western Red Cedar and Douglas Fir.

Nestled amidst the trees, El Agave Restaurant is not only known for its warmth and great meals overlooking the golf course, but also shares space with the art gallery provided by local Sudden Valley artists.

Currently this hall hosts the exhibit of Winter Animals, by Peggy Sullivan, author/illustrator of Montana Cats, A Tale of Winter.

If you stop at the hall of paintings, you will be met by winter animals from her newest children's book.

Sullivan is known for illustrating and writing stories that feature lessons learned from cats.

This newest book won awards from Chanticleer International Book Reviews and Story Monsters.

For this book, Sullivan partnered with Montana State Park rangers to identify winter animals found in Flathead County where Sullivan's daughter Ann lives with her family, including two cats.

Thus her stories have run full circle from the original book, Midnight and Moonlight, where daughter Ann's love of cats started them being a cat family.

Now her Montana cats, Jayki and Numi love to slip outside to observe the diversity of nature and return to snuggle in a cozy spot and dream about spring when bears wake up, bluebirds return, and flowers bloom.

The illustrations were sketched with artist pencils, scanned, and uploaded to be painted digitally.

"I love nothing more than to capture cats in the act of doing what cats do in my artwork," said Sullivan, who was active in Valley Arts Group and now the new Art in the Barn Club.

Sullivan's books can be found at Village Books, Hamann's Gallery and Gifts, Whatcom Art Market, and visitor's centers at Lone Pine State Park and Flathead Lake State Park.

A retired mental health therapist, Sullivan also authored two books to share her knowledge of attaining happiness, Twelve Secrets of Happily Ever After Couples, A Love Prescription" and "Blissfully Single, a Single's Guide to Happiness." She is also available for presentations on "Finding Happiness" and "Stress Reduction Techniques." She posts weekly on her My Happy Place Blog on her website www.peggysullivan-books.com.

Sullivan is currently working on new poems for this year's World Peace Poetry Postcard Project.

Several of her favorite peace poems are sold in origami cards at Whatcom Art Market and Art and Happiness.

Sullivan, Seattle born and raised, relocated to Omak Washington on an apple orchard.

After completing her M.Ed., counseling and guidance degree at Heritage University, she worked as Okanogan County's



Sudden Valley's El Agave is currently host to the exhibit of Winter Animals, by Peggy Sullivan, author/illustrator of Montana Cats, A Tale of Winter. Clockwise from above: Flying Squirrel, Porcupine and Bald Eagle.

Sign Up for e-Blasts

Sudden Valley News and Events
Delivered Right to Your Inbox
Every Friday



Scan me!

(You can unsubscribe at any time)

2025 New Homes Are Under Construction - Contact Greg Paul For Details!

Great Time to Consider a New Home!

- High Energy Efficiency
- Heating & Cooling
- Soaring Ceilings
- New Appliances



GREG PAUL

- The Top Producer in Unit Sales in Sudden Valley
- Experienced Negotiation Skills
- Strong Online Presence
- Knowledgeable in the Amenities, Services, Regulations & Structure of Sudden Valley



RE/MAX
WHATCOM COUNTY, INC.

360-739-7354
www.DiscoverSuddenValley.com

GregPaul@Remax.net



John Maurer, NMLS 487494

- Down payment grant up to 3% program
- USDA zero-down mortgages
- Renovation loans • New construction
- Sudden Valley resident
- 30+ years lending experience



(360) 223-9297
John.Maurer@movement.com

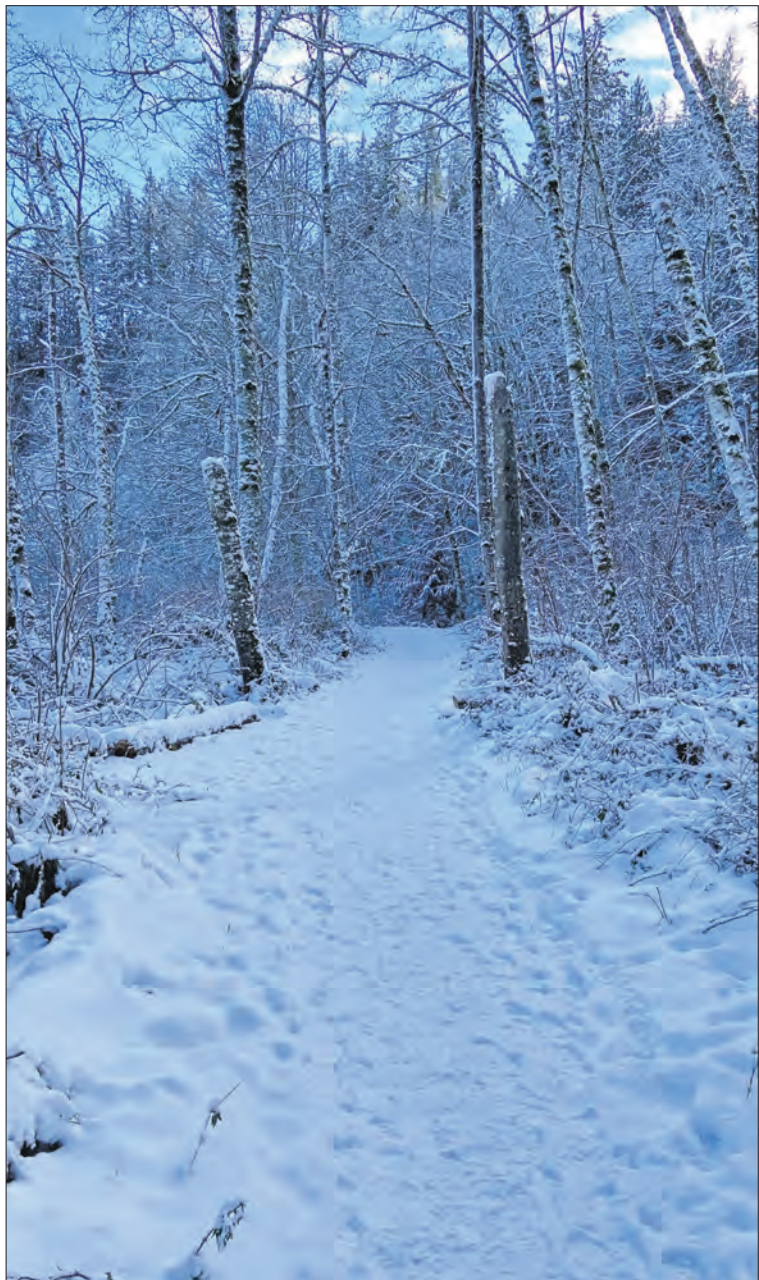


MOVEMENTMORTGAGE

Frozen over and snowy in Sudden Valley



The Welcome Center and Lake Louise after the recent snowfall. Parts of Lake Louise were even frozen over. (Maxx Robinson/SVCA photos)

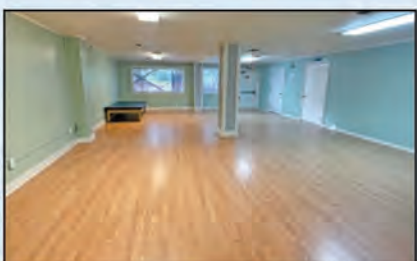


Rent a space at the SVCA Community Center for your next meeting or event!



Dance Barn (up to 300 people)

- Tables and chairs provided.
- Large stage for presentations or performances.
- Kitchen space for food preparation & serving.



Multi-purpose Room A (up to 40 people)

- Tables and chairs provided.
- Direct room access to the outdoor playground for birthday parties.

For more information, visit suddenvalley.com/rentals

Lighting: What's to know

Continued from 3

(c) Exterior lighting found to be objectionable to neighboring residences or commercial interests may be appealed to the Committee for review.

If lighting projects are not completed within six months of approval, applicant shall resubmit the request to the Committee.

Many residents either have installed or are wondering about café or bistro lights. These are also sometimes called Edison Lamps.

Some of you may wonder whether these are approved for use within Sudden Valley. In short, the answer is no.

The string of lights are not approved for use within Sudden

Valley given that the bulbs are not shielded from view, and they exceed the need to provide safe movement.

If you have a concern about the type, magnitude or brightness, or number of outdoor lights, please contact Security so that it can be recorded and documented.

The incident reports will be investigated and if necessary, a citation may be mailed to the homeowner.

A reminder to all who have renters, be they short or long term, that the actions of the renter are the responsibility of the homeowner.

If you have a compliance related question, please send your emails to ACCAdmin@suddenvalley.com.

FINANCIALS

Sudden Valley Community Association
Operations - By Department
November 1, 2024 to November 30, 2024
CURRENT MONTH

Whole \$

UNAUDITED

Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	18,450	18,221	-	7,099	126,061	(89,886)	(107,611)	(64,566)
Accounting	902	(331)	28,294	(125)	8,167	(2,955)	(35,559)	(3,411)
Administration	656	591	31,857	4,274	7,702	4,880	(38,903)	9,745
Common Costs	3,194	(65)	-	-	34,207	(8,998)	(31,013)	(9,063)
Facilities	6,323	2,177	3,769	458	4,106	4,996	(1,552)	7,631
Maintenance	-	-	35,860	(1,093)	18,458	(1,355)	(54,318)	(2,448)
Subtotal	29,525	20,593	99,780	10,613	198,701	(93,318)	(268,956)	(62,112)
Golf	30,905	(4,565)	53,087	5,255	15,810	4,064	(37,992)	4,754
Marina	-	-	-	-	881	207	(881)	207
Rec/ Pools/ Parks	1,377	1,065	10,635	1,787	3,863	(1,708)	(13,121)	1,144
Subtotal	32,282	(3,500)	63,722	7,042	20,554	2,563	(51,994)	6,105
Subtotal Operations before Ops Dues	61,807	17,093	163,502	17,655	219,255	(90,755)	(320,950)	(56,007)
Ops Dues Earned	222,528	-	-	-	-	-	222,528	-
Curr Yr Bad Debts Activity	(10,623)	-	-	-	-	-	(10,623)	-
Net Ops Dues	211,905	622	-	-	-	-	211,905	622
Net Operations	273,712	17,715	163,502	17,655	219,255	(90,755)	(109,045)	(55,385)
Net BOD Approved UDR Activity for Operations								
Firewise	-	-	-	-	-	-	-	-
Hazardous Tree Removal	-	-	-	-	-	-	-	-
GM Recruiting Search	-	-	-	-	-	-	-	-
Legal Expenses - Past Due Account Collections	-	-	-	-	1,273	-	(1,273)	-
Net Operations with Board Approved UDR	273,712	17,715	163,502	17,655	220,528	(90,755)	(110,318)	(55,385)
Other Operating Activity								
UDR Activity	2,645	-	-	-	291	-	2,354	-
AR Accrual - Prior Year Reversal	-	-	-	-	-	-	-	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	667	-	-	-	-	-	667	-
Vacation Liability Accrual	-	-	-	-	4,301	-	(4,301)	-
Total Other Operating Activity	3,312	-	-	-	4,592	-	(1,280)	-
Grand Total Operations Activity	277,024	17,715	163,502	17,655	225,120	(90,755)	(111,598)	(55,385)

* Excludes Depreciation

B / (W) = Better / (Worse) Than Budget

**March 7
Sugar's Big Top**

Sugar will return to the Mount Baker Theatre with their all-new show: Sugar's Big Top. Show is at 7:30 p.m. March 7. After Sugar Does Broadway, Sugar finds herself in an unexpected dreamland. It's a little bit circus, a little bit creepy and a whole lotta fun. Sugar and her performers are bringing another one of their signature shows to Bellingham. Mount Baker Theatre is at 104 North Commercial St., Bellingham. More information at Sugar.Outreach@gmail.com.

and is hosted by Wander Brewing. Learn more and register at whatcomdrc.org/wander-to-wander. General

registration: \$20. Day-of registration: \$25. Kids 10 and younger are free.



Fidalggo Electric

Service Calls, EV Charging, Lighting, Backup Generator Systems

Troubleshooting Panel Upgrades
30 Years Experience • Licensed, Bonded, Insured
360-202-4262 www.fidalggoelectric.com

New 2025 Marina & RV Storage Fees

Marina Fees

Annual Wet Moorage	Member	Non-Member
Select Slip	\$1952.00	N/A
Premium Slip	\$1769.00	N/A
Standard Slip	\$1630.00	N/A

Annual Wet/Dry Moorage	Member	Non-Member
Select Slip	\$2155.00	N/A
Premium Slip	\$1971.00	N/A
Standard Slip	\$1832.00	N/A

Annual Dry Moorage	\$600.00	N/A
Annual Kayak Storage	\$140.00	N/A
Seasonal Boat Launch Access	\$100.00	\$400.00
Daily Boat Launch Access	\$25.00	\$50.00
One-Time Waitlist Fee - Wet*	\$100.00	N/A
One-Time Waitlist Fee - Dry*	\$100.00	N/A

*50% applied to payment when contract is signed; forfeit 100% if member declines appropriate slip when offered.

Area Z Fees

RV Storage	Member	Non-Member
Annual Secured Storage	\$750.00	N/A
Quarterly Secured Storage	\$187.50	N/A
One-Time Waitlist Fee*	\$100.00	N/A

*50% applied to payment when contract is signed; forfeit 100% if member declines appropriate spot when offered.



**April 26
39th annual Tulip Run**

The 39th annual Skagit Valley Tulip Run on Saturday, April 26 at the True North Bakery/Port of Skagit, 15426 Airport Drive B, Burlington. Combines fitness, community spirit and the vibrant charm of tulip season into one experience. Start Times: two-mile and 5K at 9 a.m., 10K at 9:15 a.m. Register today at runsignup.com/Race/WA/Burlington/TulipRunTheValley. Day-of registration available on-site.

**June 7
Wander to Wander 1K**

Wander to Wander 1K is Saturday, June 7. Race starts at 11 a.m. Arrive at 10:30 a.m. This Bellingham-based fun run benefits the Whatcom Dispute Resolution Center



Dental Care for the Whole Family

**Dentistry For All Ages
Welcoming New Patients**

Robert Chaddock DDS

(360) 734-9928

Most insurances accepted

www.chaddockdentist.com

Children deserve a wonderful dental experience. We encourage parents to bring their children in for a visit any time after the age of one.

Your child will love it here!

Dr. Chaddock is a western Washington native. He attended WWU and is a 2003 doctoral Graduate of the University of Washington School of Dentistry.



FINANCIALS

**Sudden Valley Community Association
Reserve Cash Balance & Activity
11 Months Actual, 1 Months Projected**

UNAUDITED

	Capital Reserve Funds						Operating Reserve Funds			
	CRRRF	Roads	CRRRF Capital Reserve Holding Cash	Board Density Reduction	Mailbox	Mitigation Assignment of Savings*	Total Capital Reserve Funds	Emergency Ops	UDR	Total Operating Reserve Funds
Net Available Cash 12/31/2023	3,627,018	2,034,275	222,019	87,688	126,445	151,528	\$ 6,248,973	362,252	306,265	\$ 668,517
Dues Received	1,224,041	1,265,683			22,784		2,512,507		87,631	87,631
Storm Water Mitigation Plan Fee		2,500					2,500			
Investment Income	24,417	16,573	879	188	540	142	42,739	1,449	1,238	2,687
Sale of Assets	1,368						1,368			
Board Approved Transfer- Marina Dock Replacement	105,600									
Board Approved Transfer- Other Transfers	40,000						40,000			
Mitigation Release		86,923				(86,923)				
2024 Expenditures	(1,848,087)	(1,397,553)	(3,350)				(3,248,989)		(107,794)	(107,794)
Net Available Cash at 11/30/2024	3,174,357	2,008,401	219,549	87,876	149,769	64,747	\$ 5,704,699	363,701	287,340	\$ 651,041
1 Month Outlook										
Outlook - 2024 Dues (95% collections)	107,035	110,089			1,987		\$ 219,111			\$ -
Outlook - Prior Year Collections	1,658	1,705			31		3,394		3,273	3,273
CRRRF Loan Payments for year 2024	(27,753)						(27,753)			
Obligated Expenses/Holdings	(944,154)	(167,540)	(219,549)			(64,747)	(1,395,989)		(34,476)	(34,476)
Net Usable Cash Balance 12/31/2024	2,311,143	1,952,656	-	87,876	151,787	-	\$ 4,503,461	363,701	256,137	\$ 619,837
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
Net Usable Cash 12/31/2024, After Recommendation	\$ 1,711,143	\$ 1,452,656	\$ -	\$ 87,876	\$ 151,787	\$ -	\$ 3,403,461	\$ 363,701	\$ 256,137	\$ 619,837
Net Current Year Cash Increase (Decrease)	(1,315,875)	(81,619)	(222,019)	188	25,342	(151,528)	\$ (1,745,512)	1,449	(50,128)	\$ (48,680)

*Note, when mitigation period has ended, unspent funds will be returned to the source account, Roads and CRRRF.

**Sudden Valley Community Association
Balance Sheet
November 30, 2024 and December 31, 2023**

	Unaudited** Nov 30, 2024	See Note** Dec 31, 2023	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 728,937	\$ 678,244	\$ 50,693
Building Completion Deposit Fund	749,910	506,408	243,502
Member Receivables - Operations*		43,965	(43,965)
Other Receivables	16,605	16,560	45
Prepaid Expenses	101,889	70,215	31,674
Operating Lease RDU Assets	6,380	10,631	(4,251)
Inventory	6,378	5,659	720
Total Current Assets	1,610,089	1,331,702	278,388
Current Liabilities			
Accounts Payable	(126,181)	(226,676)	100,495
Accrued Vacation Liability	(85,813)	(64,195)	(21,618)
Accrued Payroll		(64,114)	64,114
Prepaid Assessments	(182,178)	(224,404)	42,226
Building Completion Deposits	(749,910)	(506,408)	(243,502)
Other Refundable Deposits	(9,756)	(5,896)	(3,860)
Operating Lease Liability	(6,380)	(10,631)	4,251
Prepaid Golf Memberships	(48,600)	(112,089)	63,489
Total Current Liabilities	(1,206,894)	(1,214,413)	5,515
Deferred Lease Revenue Liabilities			
Deferred Library Lease Revenue	(36,667)	-	(36,667)
Total Deferred Lease Revenue Liabilities	(36,667)	-	(36,667)
Operating Reserve Funds			
Emergency Operating Cash	363,701	362,252	1,449
Undesignated Reserves Cash	287,340	306,265	(18,925)
Total Operating Reserve Funds	651,041	668,517	(17,476)
Net Operating Assets	\$ 1,015,565	\$ 785,806	\$ 229,760
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,174,357	3,627,018	(452,661)
Roads Reserve Cash Fund	2,008,401	2,034,275	(25,874)
Board Density Reduction Cash Fund	87,876	87,688	188
Mailbox Cash Fund	149,769	126,445	23,324
CRRRF Capital Reserve Holding Cash	219,549	222,019	(2,470)
Mitigation Assignment of Savings Cash	49,812	49,688	124
LWVSD Assignment of Savings Cash	14,935	101,840	(86,905)
Member Receivables - Capital**	-	16,112	(16,112)
Total Capital Current Assets	5,704,699	6,265,085	(560,386)
Capital Fixed Assets			
Fixed Assets	17,080,459	15,373,162	1,707,297
Finance RDU Assets	65,145	186,468	(121,323)
Lots Held for Sale	216,456	216,456	-
Total Capital Assets	17,382,060	15,746,082	1,635,978
Long Term Liabilities			
CRRRF Loan 2022	(1,575,459)	(1,799,425)	223,965
Finance Leases	(49,506)	(106,596)	57,090
Total Long Term Liabilities	(1,624,965)	(1,906,021)	281,056
NET ASSETS	\$ 22,493,491	\$ 20,890,952	\$ 1,602,539
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	356,734	463,238	(106,505)
Net Income: Rec Special Assmt		(180,468)	180,468
Transfers Out From Operations to Capital	(145,600)	(12,799)	(132,801)
Current Year Net Income: Capital**	1,249,155	1,471,336	(222,181)
Transfers Into Capital From Operations	145,600	32,799	112,801
Retained Earnings**	5,232,892	4,950,121	282,771
Capital**	15,654,710	14,186,724	1,467,986
TOTAL MEMBER EQUITY	\$ 22,493,491	\$ 20,890,952	\$ 1,602,539

* The Association's internal policy is to write off any member receivables that are 30 days past due as bad debts for internal financial statement purposes. As per SVCA policy, Management continues to pursue collection of these receivables via all avenues allowed by Washington State laws. In addition, the Association records and bills finance charges on receivables that are thirty days past due at 1% per month. At November 30, 2024, and December 31, 2023, the balances of receivables written off were \$781,380 and \$523,674, respectively.

** Beginning with the 2020 year end audited financial statements, Accounting Standards Codification (ASC) 606 requires issued audited financial statements to reclassify unspent capital dues revenue, including related capital transfer fee collections, as a contract liability balance (unearned revenue), which is then reversed out in future years when capital dues/capital transfer fee collections are actually expended on capital related expenditures. This particular accounting standard change is only incorporated into the issued audited financial statements and is not factored into SVCA's internal monthly statements as it would obscure the reality of monthly capital dues/capital transfer fee revenues collected for internal monthly presentation purposes. See SVCA's 2020 through 2023 audited financial statements (2023 represents the most recently issued audited statements), which fully incorporate ASC 606 and comply with Generally Accepted Accounting Principles (GAAP).

**Sudden Valley Community Association
Income Statement Summary**

UNAUDITED

	Current Month - November 2024			Year to Date - 11 Months Ending 11/30/2024			
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll %	Capital Reserves**
REVENUE							
Current Year Dues & Assessments Income							
Dues & Assessments Income	222,528		230,678	2,450,060			2,540,055
Bad Debt Reserve	(10,623)		(1,860)	(55,706)			(38,765)
Net Current Year Assessment Income	211,905	622	228,818	2,394,354	70,237	97.7%	2,501,290
Bad Debt Recoveries - Prior Years			407				25,286
Golf Income	30,905	(4,565)	-	1,393,260	130,520		-
Marina Income			-	240,977	47,257		-
Rec Center & Pools Income	482	482	-	32,911	11,011		-
Legal & Collections Income			-				-
Other Income	1,434	(3,260)	-	136,703	52,996		-
Rental Income - Other	895	583	-	13,059	5,077		-
Area Z Rental Income	692	692	-	20,399	(3,601)		-
Lease Income	5,632	1,486	-	60,736	15,130		-
New Home Construction Fees	21,000	21,000	-	228,150	153,150		2,500
Capital Gain (Loss) on Sale of Assets			-				1,368
Investment Income	767	675	3,095	8,329	7,320		42,739
Total Revenue	273,712	17,715	232,318	4,528,878	489,097		2,573,183
EXPENSES							
Salaries & Benefits	163,502	17,655	-	2,089,361	149,001		-
Contracted & Professional Services	21,108	(9,494)	-	269,251	(115,722)		-
CC&R's / Mandates	41,269	(713)	-	499,257	(92,971)		-
Maintenance & Landscaping	13,814	17,864	-	390,026	24,193		-
Utilities	10,858	(507)	-	186,540	(5,269)		-
Administrative	11,578	(4,445)	-	165,854	(16,407)		-
Regulatory Compliance	104,374	(91,517)	-	303,295	(128,464)		-
Insurance Premiums	16,254	(2,023)	-	173,681	(17,134)		-
Other Expenses		84	-		917		-
Depreciation Expense			108,715				1,245,687
Interest Expense			5,534				62,229
Total Expenses	382,757	(73,100)	114,253	4,077,265	(201,876)		1,307,916
Net Income (Loss)	(109,045)	(55,385)	118,065	451,613	287,221		1,265,267
Net UDR Activity for Operations							
Firewise				(5,734)			
Hazardous Tree Removal				(35,000)			
GM Recruiting Search				(24,495)			
Legal Expenses - Past Due Account Collections	(1,273)			(3,213)			
Net Income (Loss) with Board Approved UDR	(110,318)	(55,385)	118,065	363,171	287,221		1,265,267
Other Activity							
Net Other UDR Activity*	2,354			55,832			
AR Accrual - Prior Year Reversal				(43,955)			(16,112)
AR Accrual - Current Year							
Lease Income- Library Prepaid Recognized	667			3,333			
Vacation Liability Accrual	(4,301)			(21,617)			
Total Other Activity	(1,280)			(6,437)			(16,112)
Grand Total Activity	(111,598)	(55,385)	118,065	356,734	287,221		1,249,155

*Prior year recoveries for operations are deposited into the Undesignated Reserve Account (UDR).

**Refer to the last footnote on the Balance Sheet (prior page) for a discussion of Accounting Standards Codification (ASC) 606 and capital dues revenue collections.

SIMPLE 1 SOLUTIONS LLC
CALL / TEXT US TODAY FOR FREE ESTIMATES:
(360) 261-4409

-LANDSCAPING -YARD CLEANUPS
-WINDOW CLEANING -GUTTERS
-PRESSURE WASHING -JUNK HAULS

YEAR-ROUND SERVICES Simple1now.com

Are you without insurance?
Call to see if you qualify for a special enrollment.

Group of Health Insurance Services, LLC
Your Local Health Insurance Consultants
360-527-2334 • cmillerkw@gmail.com • www.hicllc.net

Specializing in:
• Group and Individual Medical Insurance
• Medicare Health Plans
• Washington Healthplanfinder Registered
• Dental • Vision

Christina Miller
Licensed Agent

Paintings: El Agave
Continued from 7

juvenile court services manager until the retirement that brought her to Bellingham where she had a private mental health practice in Fairhaven's Terminal Building for 10 years. She has lived in Sudden Valley for 13 years and loves living so close to nature, its supportive art community and playing ping pong at the Dance Barn.



CLASSIFIEDS

To place a classified ad, please email mitze@lyndentribune.com or call (360) 354-4444.

Deadline: 20th of each month
Monthly Rates: \$15 per column inch

Bellingham HOMEWORKS
Bathroom and Kitchen Remodels
Licensed & Bonded • Contractor # BELLIHW780C8
Call: 360-988-3012

LAWN MOWING & LANDSCAPING
Lawn Mowing, Hedge Trimming, Tree Trimming, Tree Removal/Limbing, Yard Cleanups, Hardscape Work, Excavation Work. Year-Round Maintenance Work!
CALL or TEXT 360-318-5426

GOOD NEIGHBOR GARDENING
February = Plant/Prune Dormant Trees, Shrubs! I Do- Planting; Pruning; Design/Redesign; Clean-Ups; Curb Appeal and Maintenance For Your Home, Second Home, Rental Check me out on FACEBOOK
Contact Terry 360-671-7369

PRESSURE WASHING & DUMP RUNS
Pressure Washing of Decks, Rock Work, Driveways, Roofs, Gutters, Sidewalks, Houses
Dump Runs/Haul Away of Household & Yard Debris
Call now to set up an appointment!
360-312-8409

Full Service Painting Interiors/Exteriors
Pressure Washing Driveways & Sidewalks
www.soundpaintingcompany.com
360-778-3323
Cont. # SOUNDPC033DJ

ELITE LANDSCAPE & MINI-EXCAVATION LLC
Landscape Clean Ups • Mowing • Pruning • Excavator Work Weeding • Landscape Installation • Tree Work • Mulch Gravel • Dirt • Dump Runs • Pressure Washing • More!
360-296-4824 *ELITELM817BB
www.EliteLandscapeExcavation.com

MINISPLIT/HEAT PUMP CLEANING SERVICES
Ensure a healthy indoor environment with our expert mini split cleaning services tailored to your specific needs.
(360) 821-2321 | Minisplitworx.com

kristenwynaert@icloud.com
Kristen Wynaert, Owner
(360) 559-7992
Move out cleans
Move in cleans
New construction cleans
Residential cleans
KRISTEN CLEANS LLC

VACANT LOTS WANTED!
I continually have buyers looking for quality vacant lots in Sudden Valley. Contact me for a market evaluation.
 RE/MAX®
WHATCOM COUNTY, INC.
Greg Paul
360-739-7354
GregPaul@Remax.net

FINANCIALS

Sudden Valley Community Association
Operations - By Department
January 1, 2024 to November 30, 2024
YEAR TO DATE Whole \$

UNAUDITED Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	291,156	213,635	-	81,230	567,713	(226,717)	(276,557)	68,148
Accounting	24,924	(15,343)	324,459	(2,107)	86,735	(19,153)	(386,270)	(36,603)
Administration	6,224	4,139	400,923	12,594	123,726	(24,161)	(518,425)	(7,428)
Common Costs	43,745	7,903	-	-	450,295	(109,989)	(406,550)	(102,086)
Facilities	81,135	11,529	43,085	5,121	131,938	54,945	(93,888)	71,595
Maintenance	-	-	350,151	14,419	83,543	34,067	(433,694)	48,486
Subtotal	447,184	221,863	1,118,618	111,257	1,443,950	(291,008)	(2,115,384)	42,112
Golf	1,393,260	130,520	731,043	40,200	402,096	(49,784)	260,121	120,936
Marina	248,110	50,390	-	-	13,432	2,965	234,678	53,355
Rec/ Pools/ Parks	45,970	16,088	239,700	(2,456)	128,426	(13,051)	(322,156)	581
Subtotal	1,687,340	196,998	970,743	37,744	543,954	(59,870)	172,643	174,872
Subtotal Operations before Ops Dues	2,134,524	418,861	2,089,361	149,001	1,987,904	(350,878)	(1,942,741)	216,984
Ops Dues Earned	2,450,060	-	-	-	-	-	2,450,060	-
Curr Yr Bad Debts Activity	(55,706)	-	-	-	-	-	(55,706)	-
Net Ops Dues	2,394,354	70,237	-	-	-	-	2,394,354	70,237
Net Operations	4,528,878	489,098	2,089,361	149,001	1,987,904	(350,878)	451,613	287,221
Net BOD Approved UDR Activity for Operations	-	-	-	-	-	-	-	-
Firewise	-	-	-	-	5,734	-	(5,734)	-
Hazardous Tree Removal	-	-	-	-	55,000	-	(55,000)	-
GM Recruiting Search	-	-	-	-	24,495	-	(24,495)	-
Legal Expenses - Past Due Account Collections	-	-	-	-	3,213	-	(3,213)	-
Net Operations with Board Approved UDR	4,528,878	489,098	2,089,361	149,001	2,076,346	(350,878)	363,171	287,221
Other Operating Activity	-	-	-	-	-	-	-	-
UDR Activity	75,717	-	-	-	19,885	-	55,832	-
AR Accrual - Prior Year Reversal	(43,985)	-	-	-	-	-	(43,985)	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	3,333	-	-	-	-	-	3,333	-
Vacation Liability Accrual	-	-	-	-	21,617	-	(21,617)	-
Total Other Operating Activity	35,065	-	-	-	41,502	-	(6,437)	-
Grand Total Operations Activity	4,563,943	489,098	2,089,361	149,001	2,117,848	(350,878)	356,734	287,221

* Excludes Depreciation
B / (W) = Better / (Worse) Than Budget

SVCA Board: Approves annual financial audit

Continued from 1

“Many golf clubs are judged, reviewed or commented on social media on how well they play, firm and dry or wet and soggy, which leads to either an increase or a decrease in revenues. The continued practice of deep tine aerating will continue to improve playing conditions at Sudden Valley, thus improving profitability long term.”

Also, Laurie Robinson stepped down as the board's treasurer but she will remain on the board. On Jan. 23, the board voted Rick Asai as the new treasurer. The Sudden Valley Community Association's Board of Directors meets at 7 p.m. the second and fourth Thursdays of each month in Multipurpose Room A. The board will meet on Feb. 13 and again on Feb. 27. Agendas, minutes and recordings are available at suddenvalley.com.

YOUR ONE STOP SHOP FOR ALL OF YOUR GOLF CART NEEDS!

- ☑ WE DELIVER!
- ☑ WE TAKE TRADE-INS!
- ☑ WE PAY CASH FOR CARTS!

Rentals and Repair Services also available.

CHUCKANUT GOLF CARTS

To request a quote, view used inventory and to check out our line-up of new Legion and Icon EVs, please visit: www.chuckanutgolfcarts.com or call (360) 201-9774

For more information go to WWW.SUDDENVALLEY.COM

The following are the Sudden Valley Community Association's various boards and committees. To learn more about each, visit: <https://suddenvalley.com/committee-information>

- Board of Directors
- Architectural Control Committee (ACC)
- Document Review Committee
- Finance Committee
- Long-Range Planning Committee
- Nominations & Elections Committee

KEEP INFORMED

• Appeals Committee

Looking for Sudden Valley news and updates? Learn more through the following outlets:

Online: SuddenValley.com

This website is updated regularly with news, SVCA staff reports, and announcements as well as current meeting minutes, rules and regulations, and much more.

Social Media: Facebook & YouTube

Find the Sudden Valley Community Association on YouTube, where SVCA meetings of the Board of Directors and Committees are regularly posted, and Facebook for weekly announcements.

E-Mail: Sudden Valley Community Association e-Blast

Sign up for our e-blast to receive community

event and other important updates delivered directly to your inbox.

Print Media: The Sudden Valley Views

Published each month and delivered by mail to property owners. Also available for pick up in various community locations including the administration building, community center, and at the market. Please contact us if you wish to start or stop mail delivery.

Gate Signs

Meetings and events are also posted one-to-two weeks before they occur.

SVCA Drop-In Sports

Join other community residents at drop-in sports:

- CoEd Tennis – Tuesday at 5:45 p.m.
- CoEd Soccer, Ages 30+ – Thursdays at 5:45 p.m.

- CoEd Soccer, Ages 8+ – Fridays at 5:45 p.m.
- CoEd Soccer, All Ages – Saturday at 10 a.m.
- CoEd Pickleball – Saturdays at 9:45 a.m. Call 360-734-6430 for more information.

SUDDEN VALLEY Pet of the MONTH



Sedona

This month's pet of the month is Sedona, submitted by Jason Golonka.

Hi, this is Sedona! I love to hike, run, play and meet other dogs! My favorite hike is Oyster Dome. I live at 2 Marigold and my owner takes me trail running on Lookout Mountain, which I love! Hope to see you all at the dog parks of Sudden Valley!

Do you have a pet of the month?

If you think that your pet is ready for prime time, please send a high resolution photo with your pet's name, your name, and a brief description to office@suddenvalley.com

THE SUDDEN VALLEY Pet of the MONTH IS SPONSORED BY:



Locally Owned Since 1993

326 36th St, Sehome Village, Bellingham

Free local delivery with orders of \$15+!

(360) 738-3663

www.petstopinfo.net

Mon.-Sat. 9am-8pm, Sun. 9am-6pm

20% OFF
Entire Purchase
With Coupon

One coupon per customer.
Coupon cannot be combined with any other discounts. Expires 6/30/25.

SVCA acronyms

- | | |
|--|---|
| ACC – Architectural Control Committee | Sewer District |
| AGM – Annual General Meeting | MOU – Memorandum of Understanding |
| BOD – Board of Directors | MPR – Multi-Purpose Room |
| BMP - Best Management Practices | N&E – Nominations and Elections |
| CC&Rs – Covenants, Conditions & Restrictions | NPDES- National Pollutant Discharge Elimination System |
| CIP – Capital Improvement Plan | OPS – Operations |
| CRRRF – Capital Repair and Replacement Reserve Fund | PSE - Puget Sound Energy |
| CTK – Christ the King Church | PUD – Planned Unit Development |
| DNR - Washington State Department of Natural Resources | RCW - Revised Code of Washington |
| DOE - Washington State Department of Ecology | REC – Parks & Recreation Department |
| DRC – Document Review Committee | RFP – Request for Proposals |
| EIS - Emergency Information System | RFQ – Request for Qualifications |
| FTE – Full Time Employees | ROW - Right-of-Way |
| GIS - Geographic Information System | SGM – Special General Meeting |
| GM – Sudden Valley's General Manager | SOP – Standard Operating Procedure |
| GMA – Growth Management Act | SVCA – Sudden Valley Community Association |
| HOA – Homeowner's Association | UDR – Undesignated Reserves |
| LAMIRD - Limited Areas of More Intensive Rural Development | WCLS - Whatcom County Library System |
| LRPC – Long Range Planning Committee | WCOG - Whatcom Council of Governments |
| LWPG – Lake Whatcom Policy Group | WCSO – Whatcom County Sheriff's Office |
| LWWSO - Lake Whatcom Water & Sewer District | WDFW - Washington State Department of Fish and Wildlife |
| | WTA - Whatcom Transportation Authority |
| | WUCIOA – RCW 64.90 – The WA Uniform Common Interest Ownership Act |



1200 Lakeway Drive, Unit #2
Bellingham, WA 98229

360-733-3700

www.sunmarkproperties.com
email: sunmarkproperties@msn.com

TRUST YOUR LOCAL SALES OFFICE!



Jackie Ryan
Designated Broker



Vadim Kotsyuba
Broker



Azam Nader
Broker

SUDDEN VALLEY RENTAL LISTINGS

No smoking of any kind, no drugs. Applicants must have good credit. Call for application. Application fee - \$35 single, \$45 married.

45 years established Chiropractic Office Space for lease

May 1st 4 offices plus bathroom, kitchenette, and a reception area. Fully remodeled at: 1200 Lakeway Drive, Unit #3, Bellingham. Call Azam: 360-441-2900

FEATURED HOMES & LOTS

- | | |
|---|---|
| 512 14th St, Bellingham.....\$1,998,000 | 5487 Wood Duck Ln, Blaine.....\$357,500 |
| 1108 Night Hawk Wy, Everson.....\$630,000 | 20 Sparrow Ct., Bellingham.....\$89,000 |



512 14th St., Bellingham Incredible Islands and Bellingham Bay view home. This beautiful 1930 Craftsman, in a prime location on South Hill, has been extensively renovated retaining its charm for today's modern lifestyle. All three floors are carefully updated with all solid wood trim, hardwood floors. Cozy, sun-drenched living room w/gas fireplace & new double pane windows. New KitchenAid appliances, abundant storage & counter space in kitchen. 3 bdrm, 3.5 ba incl. new master bath. Private deck off living room. New siding w/all new cedar trims wraparound the doors and windows. New plumbing, new electrical and roof. 2-car garage and finished office/art studio in the fully fenced yard. **\$1,998,000**



OWNER FINANCING

Build your dream home on this fabulous million dollar view home overlooking Drayton Harbor, while also enjoying the views of Semiahmoo Resort, White Rock, B.C., and coastal mountains. This lot, located in a gated community, has an unobstructed water view and abuts a community nature trail. Includes tree survey map. Just minutes from the US/Canadian Border. Priced to sell. **\$357,500**



NEW PRICE

One level 3 bed, 2 ba home. Quartz countertops throughout, kitchen w/custom cabinets, stainless appliances, data wiring & plumbing fixtures throughout. Huge utility room w/extra cabinetry. Primary bdrm vault & bathroom w/tile shower & lg walk-in closet. Upgraded fireplace, high efficiency HP for heat/AC, wired for EV! Massive backyard w/covered porch. **\$619,000**

Are you looking for Stress-free Property Management? Let us handle your rental with our 38 years of experience!