



SUDDEN VALLEY COMMUNITY ASSOCIATION

# SUDDEN VALLEY VIEWS

January 2024

WWW.SUDDENVALLEY.COM

## Joshua Bowens resigns from Sudden Valley Board

*Candidates to fill opening on board of directors may submit application by Jan. 22*

By Bill Helm  
Editor

SUDDEN VALLEY — Joshua Bowens has resigned from the Sudden Valley Community Association Board of Directors.

At the board's Dec. 14 meeting, Keith McLean, the board's president, announced Bowens' resignation and directed Nominations and Elections Committee Chair Rob

Gibbs to begin the process of soliciting candidates for the vacancy.

Bowens, who sent his resignation to the board via email on Dec. 7, told the *Sudden Valley Views* the following:

"I don't feel good about the direction this board is taking the community, and the direction I feel they will further take down the road. It's not something I see myself being a part of."

"I honestly just want to put this past me and get on with my life," Bowens said.

Bowens did not offer specifics on the board's direction. However he said that he "did send a follow up email to Keith McLean after I resigned, but that email contains some information from a closed session."

On Dec. 14, the Sudden Valley Board spent two hours and 20 minutes in

closed session. Information presented in closed session is not available to the public, nor the press.

When asked about reasons for Bowens' resignation, McLean told the *Sudden Valley Views* that it "is not our policy to provide a reason for a director's resignation as it can be personal in nature."

Any Sudden Valley member who is interested in serving on Sudden Val-

ley's board of directors should submit a Board Application and Disclosure Statement Form, which is available as a PDF at <http://suddenvalley.com/wp-content/uploads/Candidate-Application-and-Disclosure-Forms.pdf>.

Paper application forms can also be picked up at the Administration Offices at the Welcome



Joshua Bowens

See **Resigns** on 3

## SVCA makes plans to rekey facilities

*Approves additional \$6,500 allocation on \$25K project approved in 2022; project incomplete due to 'staff turnover and other priorities'*

By Bill Helm  
Editor

SUDDEN VALLEY — On June 7, 2022, the Sudden Valley Community Association Board of Directors approved a capital request to spend as much as \$25,000 for A-1 Mobile Lock & Key to replace door locks on SVCA facilities.

Because of "staff turnover and other priorities, this project was delayed and remains incomplete," according to the board's Dec. 14 agenda.

On Dec. 14, the SVCA Board unanimously approved an additional \$6,494 allocation from Capital Repair and Replacement Reserve Fund (CRRRF) to rekey the association's facilities.

The original project consists of replacing 130 key cylinders, providing 11 new keyed doorknobs, and other needed components.

In a Dec. 14 capital request memo from Maintenance & Facilities Manager Mike Brock to the SVCA board, a recent survey identified Accurate Lock & Security as the

vendor who "can complete the project for approximately the same dollar amount that was quoted in 2022."

In his memo, Brock also explained that the 2022 request "did not account for sales tax."

"It is anticipated that an additional 10 padlocks, plus spares, will be needed that were not identified in the survey," Brock wrote.

Following approval, the board also authorized SVCA General Manager Jo Anne Jensen to execute a \$27,150 standard construction contract with Accurate Lock and Security, and that Brock be approved to administer change order funds up to \$4,344.

Also on Dec. 14, the board unanimously approved the general manager to sign a five-year lease with Peak Golf & Utility for 10 new Club Car gas powered golf carts for \$16,320 annually, or \$81,600 over the course of five years.

In a Nov. 8 memo to the board, Brian Kruhlak, SVCA director of golf, wrote that demand "for golf in general and cart golf in particular has risen dramatically over the past three golf seasons."

"There are many days in the summer months when we run out of carts as early as 10:30 a.m.," Kruhlak wrote to the board. "This has occurred over the past two golf seasons and there is no indication that this higher demand for golf cart usage will subside."

In 2021 SVCA replaced its fleet of 50 carts with 50 new Club Car Tempo gas golf

See **SVCA** on 2



## Come see winter visitors at Lake Louise

There are abundant opportunities for bird watching to be found at Lake Louise, especially during the winter months when many migratory bird species come to visit. By walking along the trail, or visiting the Welcome Center deck, you can see a variety of migratory birds. Additionally, the south end of Lake Louise has a bird sanctuary that is close to the trail and allows access to view the ducks and other aquatic birds close up. Not surprisingly, marsh ducks, geese, and swans can frequently be seen on Lake Louise. We have observed Common Mergansers, Hooded Mergansers, Cormorants, Canadian Geese, Buffleheads, and elegant Trumpeter Swans. The importance migratory birds have in maintaining a healthy eco system often go unnoticed. Migratory birds help to control pests, pollinate plants, and often serve as a food source for other wildlife. Western Washington is a stop on the Pacific Flyway, one of the four main corridors in the US for migratory birds. The birds that travel this route often travel to Alaska, The Yukon Territory in Canada, and some fly as far Eastern Russia for the summer. It's not just the waterfowl that make an appearance here. We have seen a variety of kinglets, warblers, hummingbirds, and other small songbirds. Many migratory species don't travel the entire flyway. Instead, some travel the leg of the journey that brings them into temperatures warm enough for their needs. Western Washington is a birders paradise, and we are lucky to live in such proximity to an easy to reach birding spot such as lake Louise. (Sudden Valley photo)

PRST STD  
US Postage Paid  
Lynden, WA  
Permit #20

\*\*\*\*\*ECRWSS\*\*

RESIDENTIAL CUSTOMER

# What does the Architectural Control Committee do?

The founders of Sudden Valley included a provision in the original Articles of Incorporation of the Association to ensure that the beauty of the built environment would be preserved.

That provision has been implemented through the Architectural Control Committee (ACC) and the ACC policies approved by the Board of Directors.

The ACC committee is comprised of volunteers from the community who spend countless hours working to maintain aesthetic standards so that all residents can continue to enjoy the beauty that is Sudden Valley.

The ACC is responsible for reviewing requests to make exterior modifications to properties.

These changes include general landscaping, exterior paint, sheds, adding or replac-

ing your patio, roof, skylight, deck, generator, heat pump, playground equipment, gutters, windows, or anything else that changes the exterior of the property.

The Committee usually meets on the first and the third Thursdays of each month.

Applicable request forms are available at SuddenValley.com under the Commonly Requested Forms tab, in the Architectural Control section.

Printed forms are available at the Welcome Center located at 1850 Lake Whatcom Blvd., which is the first right after entering Gate 2.

To have time to assemble the agenda and time for the ACC to visit properties, the deadline for submitting requests is 12:00 PM (noon), one week before each meeting.

ACC forms include

the Exterior Alteration Request, Fence Request, Variance Request, and the Tree/Vegetation Limbing and Removal Request.

Over the next few months, information about each of these forms will be shared.

This month, we will start with the Exterior Alteration Request.

This form is used for most exterior changes, except for fences, trees, and variances.

Including all the details requested by the form helps the ACC to envision your project.

When the committee members visit your property, this will give them a clearer understanding of the project scope.

If applicable, cordon off the area showing the location of your project.

For example, if you are extending your deck, mark the extended area outline using a rope or

stakes to show the projected size of the new deck.

Please note that like-for-like replacements may be reviewed and approved by the General Manager and bypass review by the ACC.

Examples include projects with the same or similar material and color: roof replacement, deck replacement, patio replacement, gutter replacement, window replacement, retaining wall replacement, foundation replacement, and exterior paint, including repainting with pre-approved Sudden Valley colors.

Next month we will share information about Fence and Variance requests.

Please contact ACC Administration with any questions either via email at [accadmin@suddenvalley.com](mailto:accadmin@suddenvalley.com) or by phone at 360-734-6430, ext. 223.

## Professional tips for filling out the Exterior Alteration Request form:

- Review the Architectural Control Policies regarding your project. The policies are available on the SVCA website under the Resident Resources tab, under the Governing Documents tab, under the Board Resolutions, Rules & Regulations section.
- Fill in all the blanks. ACC Administration can look up the Division and Lot, if needed.
- Check the appropriate boxes in the left column.
- Include photos and illustrations in the empty square box.
- Include a description of your project's purpose, materials (include manufacturer), colors, exact dimensions and details of the plan. Include bids or subcontractor plans, if applicable.
- Email the completed request to [accadmin@suddenvalley.com](mailto:accadmin@suddenvalley.com) or drop it off at the Welcome Center. After hours, drop the request into the outside payment drop box.



**MJD CONSTRUCTION**  
RESIDENTIAL AND COMMERCIAL  
LIC #MJC0CCL807BP  
**SANTIAGO CORREA**  
360-770-8117  
*Sudden Valley Local!*

INTERIOR/EXTERIOR PAINTING  
LANDSCAPING | STONE  
TILE INSTALLATION  
DRYWALL/TAPING  
SIDING | FENCE | ROOFING  
MJDCONSTRUCTION1@HOTMAIL.COM

## SVCA office expands hours

Beginning on Jan. 8, SVCA's Administrative Office will be open from 8:30 a.m. until 4:30 p.m. "By opening 30 minutes earlier and closing 30 minutes later, we hope to make it more convenient for residents who work outside the community to access services," says GM Jo Anne Jensen. Residents can also get in touch with Administration by phone, at 360-734-6430, or via email at [Office@SuddenValley.com](mailto:Office@SuddenValley.com).

# HAPPY NEW YEAR!

AS THE BALL IS DROPPING  
**SO ARE INTEREST RATES!**  
NOW IS THE TIME TO BUY / SELL YOUR HOME!



As interest rates continue to drop, the new year is shaping up to be an excellent time to buy & sell! Thinking of selling this year or next? **BE PREPARED** in advance and contact us **TODAY!**

**SCAN FOR:**

- YOUR CURRENT EQUITY
- WHAT TO DO AND NOT TO DO TO PREP YOUR HOME
- THE BEST CUSTOM STRATEGY FOR YOU





**360-312-5151 | [wesellsuddenvalley.com](http://wesellsuddenvalley.com)**

## SVCA: Makes plans to rekey

Continued from 1

The board's approval will increase the total of golf carts to 60. Conversely, golf cart revenue in 2022 increased from \$163.1K the previous year to \$191.2K. As of the Nov. 8 memo, projected golf cart revenue for 2023 would be \$229.6K

On Dec. 7, the SVCA board appointed Jean Maixner to the document review committee, Ray Meador and Karen Borchert to the Nominations and Elections Committee, and Borchert, Rob Gibbs, Mary Quinn and Heather Goodman to the finance committee.

The Sudden Valley Board of Directors meets at 7 p.m. the second and fourth Thursdays of each month at 4 Clubhouse Circle. Agendas and minutes are available at [suddenvalley.com](http://suddenvalley.com), as are video recordings of past meetings.

-- Contact Bill Helm at [bill@lyntribune.com](mailto:bill@lyntribune.com).

## Home Loans

**Lena Shammel**  
360-920-4339

Sudden Valley Resident  
for 20 Years



Call or Email Today!

- Fast. Free Pre-approvals
- Over 100 5-Star Zillow Reviews
- Zero-Down Options
- Debt Consolidation
- First-time Homebuyer Programs
- VA. USDA. FHA. Conventional. Jumbo
- New Construction and Renovation Loans

EMAIL: [LShammel@EvergreenHomeLoans.com](mailto:LShammel@EvergreenHomeLoans.com)  
NMLS# 1236038

**AROUND THE VALLEY**

# Tree of lights illuminates Community Center green

In December, the Sudden Valley community celebrated the season with SVCA's inaugural Tree Lighting event. The 20-foot tree of lights illuminated the green next to the Community Center with a warm glow, fostering a sense of togetherness among the residents who attended.

While Whatcom County experienced near record rainfall, we are grateful that higher temperatures meant that we did not have to plow or sand the roads.

**Administration Activity Summary**

- Supported Tree Lighting event
- Supported formation of new committees.
- Updated website with 2024 dates and information.
- Onboarded new HelpDesk Specialist.
- Managed through many staff absences due to seasonal colds and flu.

**Successes**

- Made Ice Melt available at the Welcome Center.

**Planned Work**

- Continued work on website.
- Selection of ticketing system software.

**Accounting Activity Summary**

- Continued routine work to maintain monthly financial schedule; October financials completed.
- Began year-end closing procedures.

**Successes**

- On track to close out the year with an operational surplus.

**Planned Work**

- Input approved 2024 budget.
- Establish new 2024 dues billing codes.

**Maintenance Activity Summary**

- SVCA streets were swept.
- Repaired swing at Gate 5 Park.
- The streetlight at Gate 5 entrance was repaired.
- Repaired Mutt Mitt box along Lake Louise Trail and restocked.
- Removed two trees that were leaning over Deer Run Lane.
- Cleaned out the old Admin office and repaired and painted walls.
- Replaced road closed barricade on Southern Court.
- Installed flagpole at Rec Center.
- Installed reflective markers adjacent to road hazards for our snowplow operators.
- Continued drainage improvement work.

**Successes**

- Temporary office is setup and power connected.

**Planned Work**

- Install studded snow tires on OP-24.
- Connect internet to temporary office trailer.
- Move offices and break room out of maintenance building into temporary space.
- Cleanout maintenance building for contractor to start

remodel.

- Remove unsafe sauna from Adult Center, remove decking and assess for water damage.

**Recreation Activity Summary**

- Uploading of waivers into access card system is 25% complete.
- Multiple single day rentals coming up for various events.
- Created a new rental facility application.
- Completed a seven-week observation of the sunshine room and Fitness Center sauna usage, will be expanding usage observation to all Community center rooms starting in January.

**Successes**

- A continued increase in the number of users at the fitness center.

**Planned Work**

- Clean out and organize the Dance Barn media closet.
- Converting an unused room into a staff break room & organized storage room.

**Golf Activity Summary**

- Hosted fourth winter series event with 144 players.
- Secured board approval for the purchase of 10 additional golf carts.
- Addressed drainage concerns on the 9th green.
- Obtained quotes for new range mats to enhance golf facilities.
- Handled issues arising from an attempted theft in the far back storage room.
- Hosted Christmas Balloon

Sale in golf shop.

- Collaborated with the Golf Club Captain to order new plates for golf hallway plaques.
- Ordered and received new netting for back of driving range. Set to be installed in early January.
- Met with Women's Club Captain regarding their 2024 schedule.

**Successes**

- November was another record month of revenue.

**Planned Work**

- Complete the process of moving the deferred revenue from 2023 to 2024 in our POS system.
- Promote upcoming Winter Series event.
- Continue the process of re-booking 2023 outings for 2024.

**Turfcare Activity Summary**

- Extensive work with excavator over the past 4 weeks.
- Blackberry mowing throughout the course.
- Large tree stump removal throughout the course.
- 200-plus feet of improved

drainage between No. 2, No. 3 and No. 5 holes.

- Removal of old driving range netting and steel stakes.
- Loading and shuttling sand for four new forward tee boxes.
- Began construction of four forward gold tee boxes
- Sand trap edging continues through fall/winter.
- Needle tine aerating of putting greens to improve water infiltration and gas exchange.
- Removed and prepped area behind driving range for replacement netting install.
- Rainfall accumulation from November 1 to December 26, 15.37"

**Successes**

- All planned work on track.

**Planned Work**

- Fairway aerating and sand topdressing to continue.
- Final grading of new forward tee boxes and prep for sod install.
- Extensive drainage flushing and repair throughout the course to continue.
- Turf equipment seasonal teardown.



**CLEANING WITH CARE BY MICHELE**  
Residential, Commercial, Apartments  
**Michele Hurley**  
360-306-7078 • [Cleaningwithcarebymichele@gmail.com](mailto:Cleaningwithcarebymichele@gmail.com)  
Licensed, Bonded & Insured

## Resigns: Joshua Bowens leaves Sudden Valley Board

Continued from 1

Center. Please be certain to use the BOARD VACANCY CANDIDATE APPLICATION for submitting for the Board vacancy, if you pick up a paper form from Administration at the Welcome Center. Instructions as to how to submit the application are provided with the application form. No online forms will be accepted. Deadline to submit an appli-

cation for Sudden Valley's board of directors is 4:30 p.m. Monday, Jan. 22. Candidate interviews will take place at the board's Jan. 25 meeting at the Dance Barn. The board is expected to name Bowens' replacement during the meeting.

Email [BODGibbs@suddenvalley.com](mailto:BODGibbs@suddenvalley.com) for more information.

-- Contact Bill Helm at [bill@lyndentribune.com](mailto:bill@lyndentribune.com).

# Sudden Valley Golf Club

## 2024 Memberships Are On Sale Now!

**Sudden Valley Golf Club**  
**Golf Program Information**  
**360-734-6435**  
**or Toll Free 855-506-2219**  
**[www.suddenvalleygolfcourse.com](http://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 •



Property Owners	Annual	Monthly	Non-Property Owners	Annual	Monthly
Single	\$2,200	\$185	Single	\$2,400	\$200
Couple	\$3,300	\$275	Couple	\$3,650	\$305
Family of 3+	\$3,500	\$295	Family of 3+	\$3,850	\$325
Young Family (children 15 or younger)			Young Family (children 15 or younger)		
After Noon Play	\$1,550	\$130	After Noon Play	\$1,700	\$145
Senior Limited (62 & up, M-F)	\$1,600	\$135	Senior Limited (62 & up, M-F)	\$1,760	\$150
Intermediate (Ages 18 - 28)	\$1,100	\$95	Intermediate (Ages 18 - 28)	\$1,200	\$105
Junior (17 and Younger)	\$325	\$35	Junior (17 and Younger)	\$360	\$40

**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: \$525 / year - \$45 / 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: \$135 / year (\$145 / year with GHIN Handicap Service)**

**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

# 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.

## Submitting articles of interest

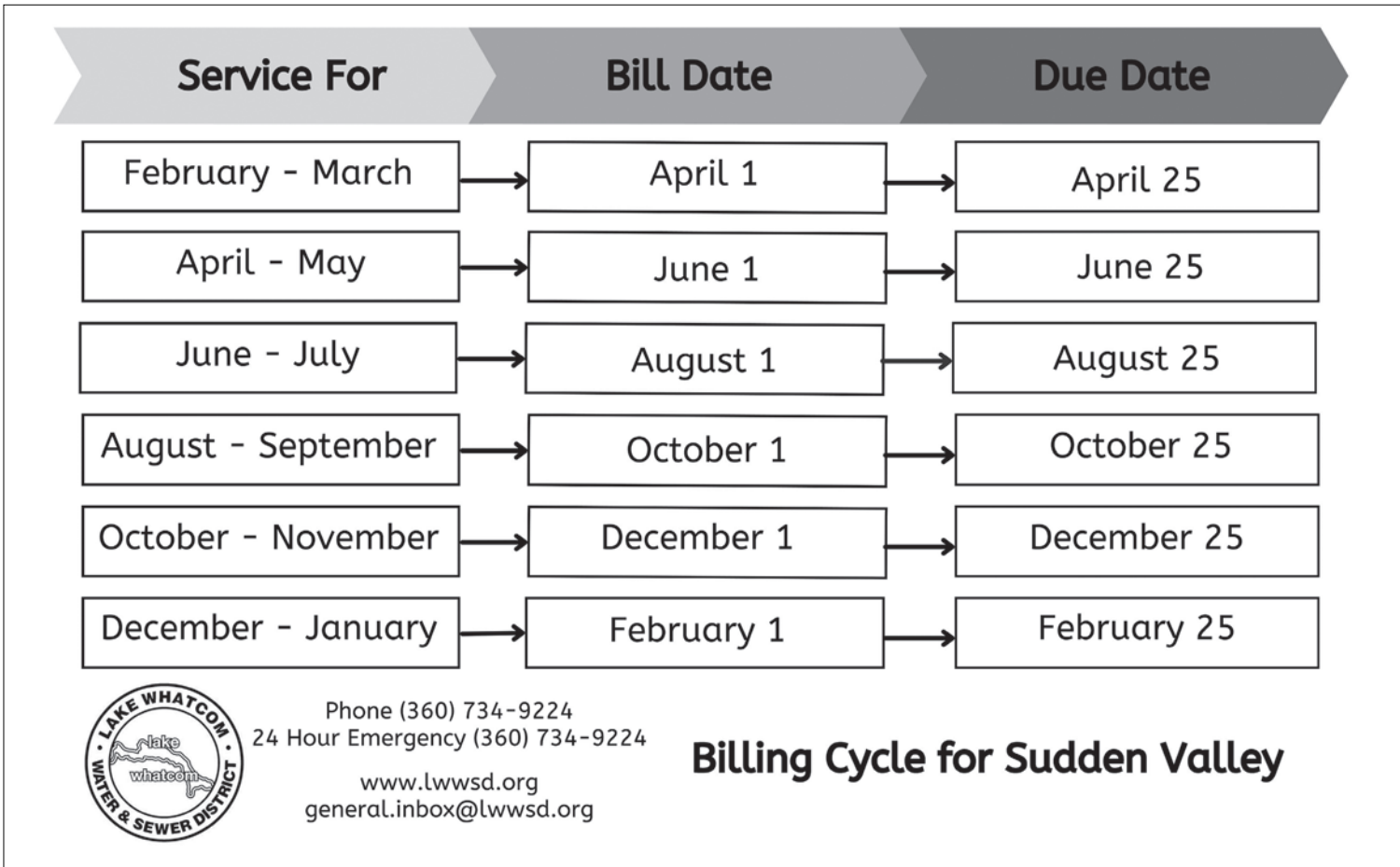
SVCA members are encouraged to submit articles of interest for inclusion in the Views. Member submitted articles should focus on areas of interest to the Sudden Valley community.

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.



## Kokanee in Austin Creek?

*Editor,*

A new Kokanee discovery in Austin Creek is exciting. Austin Creek is the only significant Lake Whatcom watershed creek without a Washington Department of Fish and Wildlife (WDFW) kokanee salmon listing.

WDFW lists resident kokanee in Carpenter, Olsen, Smith, Anderson, Fir and Branian creeks. Austin Creek could be added to the kokanee list through WDFW's website.

The WDFW SalmonScape website page

includes a state-wide interactive map showing where salmon are found. The WDFW SalmonScape page link is <https://apps.wdfw.wa.gov/salmonscape/map.html>.

Open the map page, select Kokanee from the Fish Distribution list and find the highlighted kokanee streams. Click on a highlighted stream. Additional information pops up.

Map Help is found by clicking the ? button at the upper right corner of the map. One of the Help selections is a Feedback option.

Under the Feedback option is a link

to Report an Issue with Content or a Bug. The Report an Issue with Content section provides an email link for reporting errors or additions to the WDFW data.

Kokanee discoveries can be reported to the WDFW using the SalmonScape@dfw.a.gov email link provided.

A current photograph, location, date and time of day kokanee were spotted in Austin Creek would be a big help for the WDFW and make a nice submission to the Sudden Valley Views for publication.

*Nancy Alyanak  
 Sudden Valley*

# 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](mailto: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.



SUDDEN VALLEY VIEWS  
 Sudden Valley Community Association  
 4 Clubhouse Circle, Bellingham, WA 98229  
[www.suddenvalley.com](http://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: JoAnne Jensen, [jjensen@suddenvalley.com](mailto:jjensen@suddenvalley.com), Ext. 321  
 Accounting Manager: Joel Heverling, CPA, [acctmgr@suddenvalley.com](mailto:acctmgr@suddenvalley.com), Ext. 212  
 Accounts Receivable: Gil Martinez, [ar@suddenvalley.com](mailto:ar@suddenvalley.com), Ext. 214  
 Accounts Payable: Davey Higashi, [ap@suddenvalley.com](mailto:ap@suddenvalley.com), Ext. 215  
 Collections Specialist: Angie Huggins, [acctclerk@suddenvalley.com](mailto:acctclerk@suddenvalley.com), Ext. 243  
 Recreation Center Front Desk: (360) 366-8450  
 Director of Golf: Brian Kruhlak, [bkruhlak@suddenvalley.com](mailto:bkruhlak@suddenvalley.com), Ext. 331

**BOARD OF DIRECTORS**

President: Keith McLean; Vice President: Taimi Van De Polder; Secretary: Linda Bradley; Treasurer: Laurie Robinson; Members: Sam Shahan, Stu Mitchell, Andrew Tischleder and Sonia Voldt.  
 ACC Chair: Daniel Rodriguez; N&E Chair: Rob Gibbs

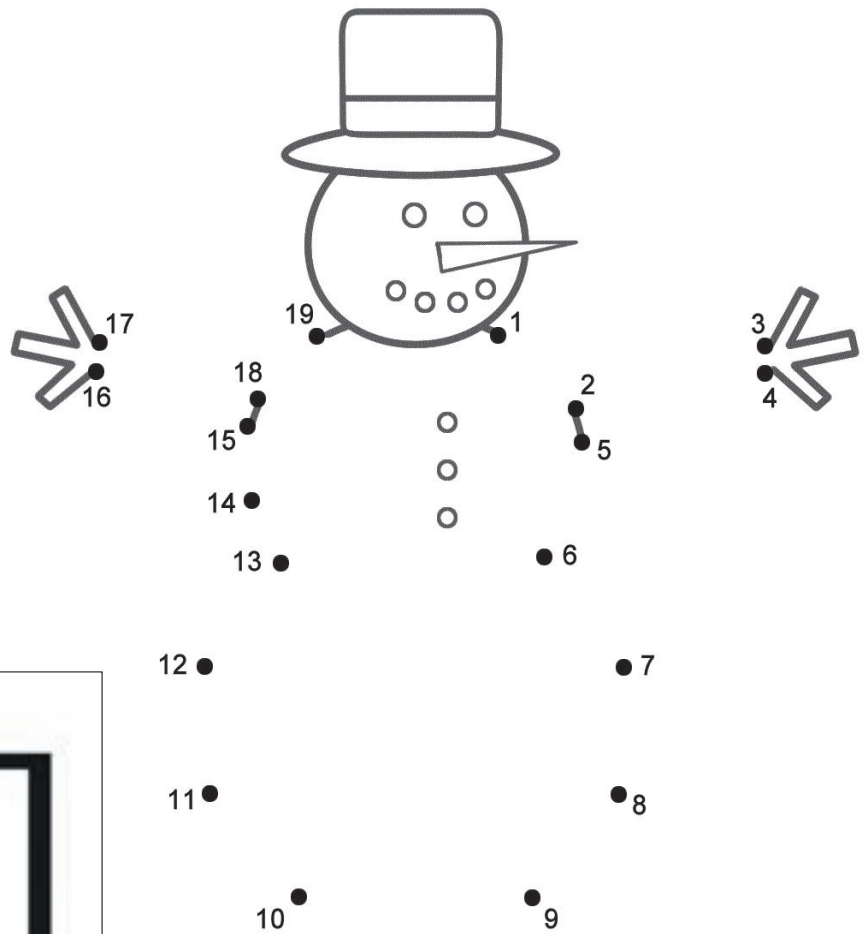
**SUDDEN VALLEY VIEWS** is the official publication of the Sudden Valley Community Association. Published monthly, it has a circulation of 4,074.

Publisher: Sudden Valley Community Association  
 Executive Editor: Lynden Tribune and Print Company  
 Layout and design: Bill Helm, 360-354-4444; [bill@lyndentribune.com](mailto:bill@lyndentribune.com)  
 Reporter: TBD, 360-354-4444, ext. 23; [email@lyndentribune.com](mailto:email@lyndentribune.com)  
 Advertising Manager: Mitze Kester 360-354-4444; [mitze@lyndentribune.com](mailto: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.



**LegoClub**

LEGO® Club meets at the South Whatcom Library every Tuesday from 4-5:30 p.m. Design, build and share at this drop-in program for ages 4 and older. We provide the LEGO® bricks; you bring the creativity.



**Anna Cleaning Service**

**\$25.00 PER HOUR**

Call or Text  
**360-778-9416**  
annacleaningservice8@gmail.com

What do you call a snowman in summer?

a puddle..



**THE RIGHT AGENT CAN LEAD THE WAY**



**SOMMER NYTE**  
Branch Manager  
360.389.1671



**CARMEN ANDREW**  
360.746.3493



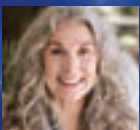
**GREG PAUL**  
360.739.7354



**SYDNEY WEITZEL**  
206.475.2966



**TRACY HINOJOSA**  
360.728.1978



**MARY NOE**  
360.647.4994



**CORBY WORLINE**  
360.762.5202

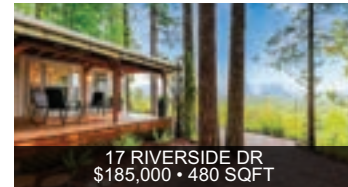
Call to schedule your showings today!  
[re.max/suddenvalley](http://re.max/suddenvalley)



**21 HAWKS HILL PL**  
\$1,050,000 • 3,333 SQFT



**NEW!**  
**49 LAKE LOUISE DR**  
\$749,900 • 2,504 SQFT

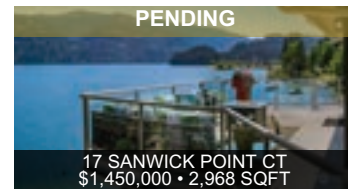


**PENDING**  
**17 RIVERSIDE DR**  
\$185,000 • 480 SQFT



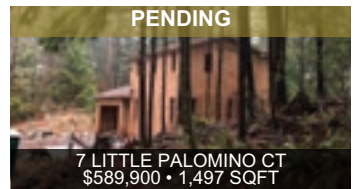
**PENDING**

**14 SUNFLOWER CIRCLE**  
\$998,500 • 3,029 SQFT



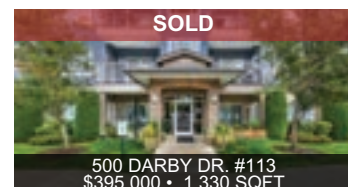
**PENDING**

**17 SANWICK POINT CT**  
\$1,450,000 • 2,968 SQFT



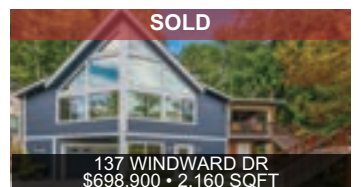
**PENDING**

**7 LITTLE PALOMINO CT**  
\$589,900 • 1,497 SQFT



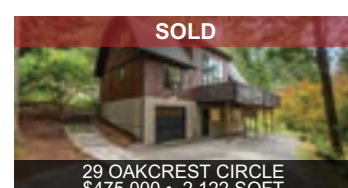
**SOLD**

**500 DARBY DR. #113**  
\$395,000 • 1,330 SQFT



**SOLD**

**137 WINDWARD DR**  
\$698,900 • 2,160 SQFT



**SOLD**

**29 OAKCREST CIRCLE**  
\$475,000 • 2,122 SQFT

1937 Lake Whatcom Blvd.,  
Bellingham, WA 98229  
**360-647-5050**  
**1-888-785-5712**

A branch office of RE/MAX Whatcom County. Each office is independently owned and operated.

**LUKERATIVE**  
JUNK REMOVAL  
**360.812.0911**

"Rain, Snow or Shine We're on the Grind" [LukerativeJR@gmail.com](mailto:LukerativeJR@gmail.com)

**Skye Luke**  
Asset Advisor

Estate Sales, Move Outs,  
Garbage Collection, Property Clean Ups,  
Vehicle Removal

# Breakfast with Santa returns to Sudden Valley

Community celebrates holiday season



By Linda Bradley  
SVCA Board Secretary

On Saturday, Dec. 9, the Sudden Valley community was treated to two holiday events: Breakfast with Santa, and its inaugural tree lighting event.

Saturday morning Breakfast with Santa returned to El Agave. The entire event was free to all thanks to the sponsors El Agave 2 and Sudden Valley RE/MAX,

Best Bellingham Homes, and The Weitzel Home Team. A delicious breakfast was served as well as pictures with Santa and craft activities for the children.

Thank you to organizers Karen Jarvis Bochert, the Weitzel Home Team, and Carmen Andrew. Thank you to RE/MAX for hiring Maria Mola Photography, mariamolaphotography.com.

Thank you to Scott Walsh, our ever popular Santa, Mrs. Claus

was under the weather, but Elf on the Shelf Weitzel was in attendance to help.

Thank you to CTK Sudden Valley, Valley Arts Group and the South Whatcom Library for sponsoring craft tables. Thank you to the numerous community volunteers, including several members of the Board who helped set up and bus the tables to keep things running smoothly in the dining room.

This great event wouldn't have been possible without the countless volunteers and donors. More than 500 were served compared to approximately 450 served last year.

The Toys for Tots box was full to overflowing from the generosity of the members. As a director of the board, I am proud to have helped with this wonderful event and recognize those who worked so hard behind the scenes to provide such a wonderful event.



On Dec. 9, the Sudden Valley community celebrated the annual Breakfast with Santa event. Hosted by El Agave, people left with treasure boxes, homemade snowflakes and wreaths, and candy canes. Thank you for all who brought donations for Toys for Tots. A big thank you to El Agave ... Cruz, his family and employees for hosting this great event and to The Weitzel Home Team for providing the photographer and digital Santa photos. Thank you to Friends of the South Whatcom Library, Valley Arts Group and CTK Sudden Valley for providing all the craft tables and Thank You to the many volunteers, including Santa himself, who made the event so seamless. Thanks to all the volunteers and organizations that contributed time, talents, funds and supplies to keep this beloved free holiday event going. (Karen Borchert/Sudden Valley)

## AA Right- Steve Kure

**Lock Service** **Tree Service**

- Lock-Outs: Home/Auto/Mailbox
- Mailbox Locks Replaced
- Car Transponder Keys Copied
- Take Down & Limbing

**(360) 733-0648**

Serving Sudden Valley for 38 years. Cont. # AARIG\*\*066BD



## Looking For More Cash Flow in Retirement?

Learn how to access your home equity without monthly mortgage payments\* using the new Home Equity Conversion Mortgage loan

Scan for more information



- Supplement cash flow with a steady stream of funds
- **Refinance** your mortgage or other debt
- Pay for **in-home health care** so you can age-in-place
- Pay for **home renovations** or improvements
- Help **preserve retirement** assets you already have
- Have **available cash flow reserves** for emergencies
- You **keep your equity** and **retain title** to your home
- **Purchase** a more appropriate home
- Work with an **experienced local** specialist
- At least one borrower must be age 62 or older

**Mike Mitchell, CMPS, CRMP**

Reverse Mortgage Planner | NMLS # 1179477

**Call Now:** 360-676-9600 or **Direct:** 360-685-6850

**Email Now:** mmitchell@fairwaymc.com

**Visit Now:** fairwayreverse.com/loan-officers/mikemitchell/



\*Borrower must live in the home, maintain it and pay property-related charges, like taxes and insurance (and HOA fees, if applicable) Copyright©2023 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 obtain an eligibility certificate by receiving 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.



R03799

PRESENTED BY Sommer Nyte, REALTOR®

**Sold!**

500 DARBY DRIVE #113, BELLINGHAM  
2 BED • 2 BATH • 1,330 SQ FT  
SOLD FOR \$395,000

**Recreational**

41-3 SCHINN CANYON CIR, DEMING  
1 BED • 1 BATH • 460 SQ FT  
OFFERED AT \$135,000

**Recreational**

17-6 RIVERSIDE DRIVE, DEMING  
1 BED • 1 BATH • 480 SQ FT  
OFFERED AT \$185,000

**Under Contract**

17 SANWICK POINT COURT  
4 BED • 2.5 BATH • 2,968 SQ FT  
OFFERED AT \$1,450,000

## BUYING OR SELLING A HOME?

Let Me be Your Guide!

Buying or selling a home can be a stressful process if you don't have the right real estate agent. You can rely on me to get you the best possible result. *No one works harder for you!*

Contact Me:

SOMMER NYTE, REALTOR®  
SOMMERNYTE@REMAX.NET  
360-305-3248  
BESTBELLINGHAMHOMES.COM

RE/MAX WHATCOM COUNTY  
1937 Lake Whatcom Boulevard  
Bellingham, WA 98229



# SVCA celebrates Christmas with tree lighting

By Linda Bradley  
SVCA Board Secretary

On Dec. 9, Sudden Valley hosted its inaugural tree lighting event on the green adjacent to the Community Center. The weather wasn't cooperating, and it was raining and windy. That didn't dampen the spirits of the many who attended the event as a beautiful tree of lights took center stage, setting a cheerful holiday mood.

At 5 p.m., Sudden Valley membership turned out to witness the lighting. The car parade was canceled due to the inclement weather but we are hoping to have one next year.

After the lighting, coffee, cocoa, juice, and cookies were served in the Dance Barn to help warm everyone up. Considering the weather, we had an excellent turnout to enjoy the decorations and food.

Several board members and staff helped decorate the Dance Barn and serve the refreshments. The board provided cookies for the event.

It was great to see the community coming together in the spirit of the season and we hope that this festive event will become a cherished tradition.

-- Jo Anne Jensen contributed to this report



At 5 p.m., Sudden Valley celebrated its inaugural tree lighting event on the green adjacent to the Community Center. After the lighting, coffee, cocoa, juice, and cookies were served in the Dance Barn to help warm everyone up. (Photo of tree, above, by Kyle Kaltenbach. Other photos by Morgan Libby)



**RECORDED INFO ON SUDDEN VALLEY**  
weather events . road conditions .  
closures . other timely announcements

[www.SuddenValley.com](http://www.SuddenValley.com)




**Many New Homes 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

**360-739-7354**  
[www.DiscoverSuddenValley.com](http://www.DiscoverSuddenValley.com)



**RE/MAX**  
WHATCOM COUNTY, INC.

[GregPaul@Remax.net](mailto: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](mailto:John.Maurer@movement.com)



**FINANCIALS**

**Sudden Valley Community Association  
Reserve Cash Balance & Activity  
10 Months Actual, 2 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
<b>Net Available Cash 12/31/2022</b>	<b>3,236,221</b>	<b>2,560,947</b>	<b>262,193</b>	<b>87,552</b>	<b>101,061</b>	<b>53,621</b>	<b>\$ 6,301,595</b>	<b>361,096</b>	<b>223,385</b>	<b>\$ 584,481</b>
Dues Received	1,119,638	1,155,143		1	20,831		2,295,613	-	103,930	103,930
Storm Water Mitigation Plan Fee		500					500			-
Investment Income	13,963	10,138	529	99	273	216	25,219	884	673	1,557
Sale of Assets	-						-			-
Mitigation Assignment	(5,000)	(92,535)				97,535	-			-
Transfers/Return of Funds	-		9,856				9,856			-
2023 Expenditures	(686,521)	(1,557,073)	(50,726)	-	-		(2,294,320)		(14,245)	(14,245)
<b>Net Available Cash at 10/31/2023</b>	<b>3,678,301</b>	<b>2,077,120</b>	<b>221,852</b>	<b>87,652</b>	<b>122,165</b>	<b>151,372</b>	<b>\$ 6,338,462</b>	<b>361,980</b>	<b>313,743</b>	<b>\$ 675,723</b>
<b>2 Month Outlook</b>										
Outlook - 2023 Dues (95% collections)	214,276	220,388			3,976		\$ 438,640			\$ -
Outlook - Prior Year Collections	3,397	3,494		3	63		6,957		5,923	5,923
CRRRF Loan Payments for year 2023	(55,507)						(55,507)			-
Obligated Expenses/Holdings	(1,781,484)	(329,236)	(221,852)			(151,372)	(2,483,944)		(15,068)	(15,068)
<b>Net Usable Cash Balance 12/31/2023</b>	<b>2,058,983</b>	<b>1,971,766</b>	<b>-</b>	<b>87,655</b>	<b>126,204</b>	<b>-</b>	<b>\$ 4,244,609</b>	<b>361,980</b>	<b>304,599</b>	<b>\$ 666,578</b>
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
<b>Net Usable Cash 12/31/2023, After Recommendation</b>	<b>\$ 1,458,983</b>	<b>\$ 1,471,766</b>	<b>\$ -</b>	<b>\$ 87,655</b>	<b>\$ 126,204</b>	<b>\$ -</b>	<b>\$ 3,144,609</b>	<b>\$ 361,980</b>	<b>\$ 304,599</b>	<b>\$ 666,578</b>
<b>Net Current Year Cash Increase (Decrease)</b>	<b>(1,177,238)</b>	<b>(589,181)</b>	<b>(262,193)</b>	<b>103</b>	<b>25,143</b>	<b>(53,621)</b>	<b>\$ (2,056,986)</b>	<b>884</b>	<b>81,214</b>	<b>\$ 82,097</b>

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

**Sudden Valley Community Association  
Balance Sheet  
October 31, 2023 and December 31, 2022**

	Unaudited** Oct 31, 2023	See Note** Dec 31, 2022	Inc / (Dec)
<b>OPERATIONS</b>			
<b>Current Assets</b>			
Operating Cash	\$ 668,300	\$ 490,351	\$ 177,949
Building Completion Deposit Fund	543,577	492,620	50,957
Member Receivables - Operations*	-	46,750	(46,750)
Other Receivables	17,548	8,288	9,260
Prepaid Expenses	89,878	81,738	8,140
Operating Lease ROU Assets	6,111	11,441	(5,330)
Inventory	7,061	6,200	861
<b>Total Current Assets</b>	<b>1,332,475</b>	<b>1,137,388</b>	<b>195,087</b>
<b>Current Liabilities</b>			
Accounts Payable	(96,708)	(243,246)	146,538
Accrued Vacation Liability	(75,361)	(61,576)	(13,785)
Accrued Payroll	-	(54,127)	54,127
Prepaid Assessments	(239,331)	(181,106)	(58,225)
Building Completion Deposits	(543,577)	(492,620)	(50,957)
Other Refundable Deposits	(5,596)	(4,916)	(680)
Operating Lease Liability	(6,111)	(11,441)	5,330
Prepaid Golf Memberships	(3,468)	(153,151)	149,683
<b>Total Current Liabilities</b>	<b>(970,152)</b>	<b>(1,202,183)</b>	<b>232,031</b>
<b>Operating Reserve Funds</b>			
Emergency Operating Cash	361,980	361,096	884
Undesignated Reserves Cash	313,743	223,385	90,358
<b>Total Operating Reserve Funds</b>	<b>675,723</b>	<b>584,481</b>	<b>91,242</b>
<b>Net Operating Assets</b>	<b>\$ 1,038,046</b>	<b>\$ 519,686</b>	<b>\$ 518,360</b>
<b>CAPITAL</b>			
<b>Capital Current Assets</b>			
CRRRF (Capital Repair & Replacement) Cash Fund	3,678,301	3,236,221	442,080
Roads Reserve Cash Fund	2,077,120	2,560,947	(483,827)
Board Density Reduction Cash Fund	87,652	87,552	100
Mailbox Cash Fund	122,165	101,061	21,104
CRRRF Capital Reserve Holding Cash	221,852	262,193	(40,341)
Mitigation Assignment of Savings Cash	49,660	44,545	5,115
LWSD Assignment of Savings Cash	101,712	9,076	92,636
Member Receivables - Capital**	-	19,262	(19,262)
<b>Total Capital Current Assets</b>	<b>6,338,462</b>	<b>6,320,857</b>	<b>17,605</b>
<b>Capital Fixed Assets</b>			
Fixed Assets	15,115,096	14,110,234	1,004,862
Finance ROU Assets	149,431	214,266	(64,835)
Lots Held for Sale	228,041	228,041	-
<b>Total Capital Assets</b>	<b>15,492,568</b>	<b>14,552,541</b>	<b>940,027</b>
<b>Long Term Liabilities</b>			
CRRRF Loan 2022	(1,835,316)	(2,049,012)	213,696
Finance Leases	(116,736)	(166,357)	49,621
<b>Total Long Term Liabilities</b>	<b>(1,952,052)</b>	<b>(2,215,369)</b>	<b>263,317</b>
<b>NET ASSETS</b>	<b>\$ 20,917,024</b>	<b>\$ 19,177,715</b>	<b>\$ 1,739,309</b>
<b>MEMBER EQUITY</b>			
<b>Member Equity</b>			
Current Year Net Income: Operations	685,140	(115,714)	800,854
Current Year Net Income: Rec Special Assmt	(140,103)	(2,572)	(137,531)
Net Transfers Out from Operations to Capital	-	(482,660)	482,660
Current Year Net Income: Capital**	1,235,142	1,567,594	(332,452)
Net Transfers Into Capital from Operations	-	482,660	482,660
Retained Earnings**	4,950,121	5,068,407	(118,286)
Capital**	14,186,724	12,660,000	1,526,724
<b>TOTAL MEMBER EQUITY</b>	<b>\$ 20,917,024</b>	<b>\$ 19,177,715</b>	<b>\$ 1,739,309</b>

\* 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 October 31, 2023, and December 31, 2022, the balances of receivables written off were \$684,143 and \$599,478, 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, 2021, and 2022 audited financial statements (2022 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 - October 2023			Year to Date - 10 Months Ending 10/31/2023		
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll % Capital Reserves**
<b>REVENUE</b>						
Current Year Dues & Assessments Income						
Dues & Assessments Income	210,720		232,543	1,947,256		2,310,802
Bad Debt Reserve	1,171		927	(41,679)		(40,299)
<b>Net Current Year Assessment Income</b>	<b>211,891</b>	<b>13,372</b>	<b>233,470</b>	<b>1,905,577</b>	<b>60,968</b>	<b>97.9%</b>
Special Ops Assmt Income - Rec/ Pools/ Parks						
Dues & Assessments Income	85			182,249		
Bad Debt Reserve	1,331			2,826		
<b>Net Special Ops Assmt Income</b>	<b>1,416</b>	<b>1,417</b>		<b>185,075</b>	<b>12,703</b>	
Bad Debt Recoveries - Prior Years			5,343			37,671
Golf Income	60,837	3,488		1,395,101	304,633	
Marina Income	-	-	-	182,329	19,251	
Rec Center & Pools Income	387	195	-	23,214	(2,561)	
Legal & Collections Income	-	-	-	-	-	
Other Income	8,704	1,870	-	120,365	47,477	1
Rental Income - Other	339	72	-	12,948	7,782	
Area Z Rental Income	3,974	1,974	-	20,858	858	
Lease Income	6,640	3,136	-	42,013	6,976	
New Home Construction Fees	-	-	-	54,670	(20,330)	500
Capital Gain (Loss) on Sale of Assets	-	-	-	-	-	
Investment Income	815	728	3,982	3,676	2,801	25,219
<b>Total Revenue</b>	<b>295,003</b>	<b>26,252</b>	<b>242,795</b>	<b>3,945,826</b>	<b>440,558</b>	<b>2,333,894</b>
<b>EXPENSES</b>						
Salaries & Benefits	158,927	40,592	(79)	1,676,559	274,547	(79)
Contracted & Professional Services	1,472	13,100	-	222,024	(89,619)	
CC&Rs/ Mandates	51,148	(22,718)	-	408,991	(115,503)	
Maintenance & Landscaping	49,757	(18,661)	-	373,550	(14,145)	
Utilities	22,464	1,691	-	173,177	(11,427)	
Administrative	12,963	(2,760)	-	169,773	(40,726)	
Regulatory Compliance	25,896	(10,679)	-	227,169	(58,186)	240
Insurance Premiums	15,809	(2,632)	-	147,052	(15,281)	
Other Expenses	-	83	-	-	833	
Depreciation Expense	-	-	98,557	-	-	1,009,829
Interest expense	-	-	6,745	-	-	69,500
<b>Total Expenses</b>	<b>338,436</b>	<b>(1,984)</b>	<b>105,223</b>	<b>3,398,295</b>	<b>(69,507)</b>	<b>1,079,490</b>
<b>Net Income (Loss)</b>	<b>(43,433)</b>	<b>24,268</b>	<b>137,572</b>	<b>547,531</b>	<b>371,051</b>	<b>1,254,404</b>
<b>Net UDR Activity for Operations</b>						
Firewise	(92)			(23,769)		
Hazardous Tree Removal	-			-		
<b>Net Income (Loss) with Board Approved UDR</b>	<b>(43,525)</b>	<b>24,268</b>	<b>137,572</b>	<b>523,762</b>	<b>371,051</b>	<b>1,254,404</b>
<b>Other Activity</b>						
Net Other UDR Activity*	13,164			81,809		
AR Accrual - Prior Year Reversal	-			(46,750)		(19,262)
AR Accrual - Current Year	-			-		-
Vacation Liability Accrual	1,168			(13,784)		
<b>Total Other Activity</b>	<b>14,332</b>			<b>21,275</b>		<b>(19,262)</b>
<b>Grand Total Activity</b>	<b>(29,193)</b>	<b>24,268</b>	<b>137,572</b>	<b>545,037</b>	<b>371,051</b>	<b>1,235,142</b>

\*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.



**We service most makes & models with a lifetime warranty!**

» A/C » Brakes » Tires/Wheels  
» Electrical Tests & Inspections  
» Diagnostics » Maintenance  
» Diesel » Hybrid Specialists

**360-398-2944**  
japaneseautocare.com



5292 Guide Meridian, Bellingham

**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



**Ice melt bags now available**

SVCA has ice melt available for purchase. Available at the Welcome Center are 50-pound bags of Purple Heat for \$15 per bag. Purple heat is an environmentally safe blend of Magnesium Chloride and Sodium Chloride, that is pet friendly and safe on concrete. Supplies are limited. Prepare for winter conditions and get your bag today.



**FINANCIALS**

Sudden Valley Community Association Operations - By Department October 1, 2023 to October 31, 2023 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	3	(165)	-	6,962	49,240	(22,823)	(49,237)	(16,026)
Accounting	3,184	(416)	25,411	709	4,854	5,742	(27,081)	6,035
Administration	1,636	1,494	32,298	4,968	622	7,652	(31,284)	14,114
Common Costs	4,695	1,775	-	-	40,537	(17,191)	(35,842)	(15,416)
Facilities	9,514	4,762	-	3,676	25,493	(14,031)	(15,979)	(5,593)
Maintenance	-	(83)	27,781	7,992	15,523	(9,171)	(43,304)	(1,262)
<b>Subtotal</b>	<b>19,032</b>	<b>7,367</b>	<b>85,490</b>	<b>24,307</b>	<b>136,269</b>	<b>(49,822)</b>	<b>(202,727)</b>	<b>(18,148)</b>
Golf	60,837	3,488	62,224	9,483	33,034	(3,835)	(34,421)	9,136
Marina	16	16	-	-	848	1,982	(832)	1,998
<b>Subtotal</b>	<b>79,885</b>	<b>10,871</b>	<b>147,714</b>	<b>33,790</b>	<b>170,151</b>	<b>(51,675)</b>	<b>(237,980)</b>	<b>(7,014)</b>
Rec/ Pools/ Parks								
Special Assmt Earned	85						85	
Curr Yr Bad Debts Activity	1,331						1,331	
Net Special Assmt Dues	1,416	1,417					1,416	1,417
Rec/ Pools/ Parks	1,809	590	11,213	6,802	9,356	9,101	(18,760)	16,493
<b>Subtotal Rec/ Pools/ Parks</b>	<b>3,225</b>	<b>2,007</b>	<b>11,213</b>	<b>6,802</b>	<b>9,356</b>	<b>9,101</b>	<b>(17,344)</b>	<b>17,910</b>
<b>Subtotal Operations before Ops Dues</b>	<b>83,110</b>	<b>12,878</b>	<b>158,927</b>	<b>40,592</b>	<b>179,507</b>	<b>(42,574)</b>	<b>(255,324)</b>	<b>10,896</b>
Ops Dues Earned	210,720						210,720	
Curr Yr Bad Debts Activity	1,171						1,171	
<b>Net Ops Dues</b>	<b>211,891</b>	<b>13,372</b>					<b>211,891</b>	<b>13,372</b>
<b>Net Operations</b>	<b>295,001</b>	<b>26,250</b>	<b>158,927</b>	<b>40,592</b>	<b>179,507</b>	<b>(42,574)</b>	<b>(43,433)</b>	<b>24,268</b>
Net BOD Approved UDR Activity for Operations								
Firewise	-		-		92		(92)	
Hazardous Tree Removal	-		-		-		-	
<b>Net Operations with Board Approved UDR</b>	<b>295,001</b>	<b>26,250</b>	<b>158,927</b>	<b>40,592</b>	<b>179,599</b>	<b>(42,574)</b>	<b>(43,525)</b>	<b>24,268</b>
Other Operating Activity								
UDR Activity	15,190				2,026		13,164	
AR Accrual - Prior Year Reversal	-				-		-	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				(1,168)		1,168	
<b>Total Other Operating Activity</b>	<b>15,190</b>				<b>858</b>		<b>14,332</b>	
<b>Grand Total Operations Activity</b>	<b>310,191</b>	<b>26,250</b>	<b>158,927</b>	<b>40,592</b>	<b>180,457</b>	<b>(42,574)</b>	<b>(29,193)</b>	<b>24,268</b>

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



# Sudden Valley supports Toys for Tots

In Sudden Valley, it has been a longstanding tradition to gather donations for Toys for Tots throughout the month of November. Multiple donation collection points were established, including one at the Trunk or Treat event. As a result, we successfully delivered three boxes filled with new, unwrapped toys to help spread Christmas joy to children in Whatcom County.


SIGN UP FOR  
**Sudden Valley eBlasts**

Receive weekly announcements, news, and alerts from SVCA via email.  
*Scan the code below to sign up!*

(You can unsubscribe at any time.)






> [edwardjones.com](https://www.edwardjones.com) | Member SIPC

## Compare our CD Rates

Bank-issued, FDIC-insured

3-month **5.35 %** APY\*


---

6-month **5.35 %** APY\*

---

2-year **4.45 %** APY\*

**Call or visit your local financial advisor today.**



**Rhea E Booth**  
Financial Advisor

12 Bellwether Way  
Suite 106  
Bellingham, WA 98225  
360-752-9193

\* Annual Percentage Yield (APY) effective 12/14/2023. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](https://www.fdic.gov) or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

FDI-1867M-A © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AEC5PAD

**FINANCIALS**

Sudden Valley Community Association  
Operations - By Department  
January 1, 2023 to October 31, 2023  
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	60,579	(16,838)	-	75,852	388,795	(124,937)	(328,216)	(65,923)
Accounting	25,018	(10,982)	275,257	1,026	73,983	(16,031)	(324,222)	(25,987)
Administration	9,071	7,654	265,794	128,738	148,284	(56,799)	(405,007)	79,593
Common Costs	77,682	48,474	-	-	359,852	(67,589)	(282,170)	(19,115)
Facilities	52,772	5,252	7,364	31,386	168,357	(30,966)	(122,949)	5,672
Maintenance	-	(833)	242,514	(6,426)	83,472	17,785	(325,986)	10,526
Subtotal	225,122	32,727	790,929	230,576	1,222,743	(278,537)	(1,788,550)	(15,234)
Golf	1,395,101	304,633	650,199	20,103	352,618	(61,691)	392,284	263,045
Marina	188,691	21,807	(1)	1	10,369	9,170	178,323	30,978
Subtotal	1,808,914	359,167	1,441,127	250,680	1,585,730	(331,058)	(1,217,943)	278,789
Rec/ Pools/ Parks								
Special Assmt Earned	182,249						182,249	
Curr Yr Bad Debts Activity	2,826						2,826	
Net Special Assmt Dues	185,075	12,703					185,075	12,703
Rec/ Pools/ Parks	46,263	7,721	235,432	23,867	136,009	(12,997)	(325,178)	18,591
Subtotal Rec/ Pools/ Parks	231,338	20,424	235,432	23,867	136,009	(12,997)	(140,103)	31,294
Subtotal Operations before Ops Dues	2,040,252	379,591	1,676,559	274,547	1,721,739	(344,055)	(1,358,046)	310,083
Ops Dues Earned	1,947,256						1,947,256	
Curr Yr Bad Debts Activity	(41,679)						(41,679)	
Net Ops Dues	1,905,577	60,968					1,905,577	60,968
Net Operations	3,945,829	440,559	1,676,559	274,547	1,721,739	(344,055)	547,531	371,051
Net BOD Approved UDR Activity for Operations								
Firewise	-		-		23,769		(23,769)	
Hazardous Tree Removal	-		-		-		-	
Net Operations with Board Approved UDR	3,945,829	440,559	1,676,559	274,547	1,745,508	(344,055)	523,762	371,051
Other Operating Activity								
UDR Activity	91,717				9,908		81,809	
AR Accrual - Prior Year Reversal	(46,750)				-		(46,750)	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				13,784		(13,784)	
Total Other Operating Activity	44,967				23,692		21,275	
Grand Total Operations Activity	3,990,796	440,559	1,676,559	274,547	1,769,200	(344,055)	545,037	371,051

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



# Dental Care for the Whole Family

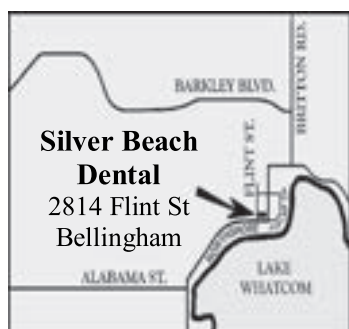
**Dentistry For All Ages Welcoming New Patients**  
**Robert Chaddock DDS**

**(360) 734-9928**

Most insurances accepted  
[www.chaddockdentist.com](http://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.



## Whatcom READS announces community programs, conversations for 2024

*Visit [whatcomreads.org](http://whatcomreads.org) to learn about upcoming programs that enrich people's reading experience*

WHATCOM — Library staff and booksellers who organize and present Whatcom READS have announced the literary program's 2024 schedule of community and author events, celebrating Red Paint: The Ancestral Autobiography of a Coast Salish Punk by Sasha taq<sup>w</sup>əbɫu LaPointe.

Winner of the Washington State Book Award for creative

nonfiction, Red Paint traces LaPointe's personal story of trauma, healing and the search for home.

The book presents a wide range of discussion and event opportunities leading up to the March 14-16, 2024, in-person author events.

Visit [whatcomreads.org](http://whatcomreads.org) to learn more about upcoming programs that enrich the read-

ing experience. All events are free except for the Chuckanut Radio Hour. Some require registration to attend.

The region's premier annual literary event, Whatcom READS celebrates reading, readers and strong communities through the shared experience of one book.

Whatcom READS is presented by all the public and academic libraries in Bellingham and Whatcom County and community partner Village Books.

Borrow Red Paint as a book, eBook, or audiobook from the Bellingham Public Library or Whatcom County Library System. Or purchase a copy from Village Books, which donates 10% of each sale to Whatcom READS.



Greg Collins, Owner  
Master Electrician  
Phone (360) 510-7177  
[greenheroelect@gmail.com](mailto:greenheroelect@gmail.com)

### Green Heron Electric LLC

**E.V. Chargers Etc!**

Contractor LC: GREENHE791PM

**Haulin Ash Chimney Sweeps**  
...Certified National Chimney Sweeps

**Chimney Cleaning, Relining & Repair**

**Serving Whatcom County Over 30 Years**  
Wood Stoves • Pellet Stoves • Masonry Work

Chimney Caps & Crowns Installed • Waterproofing • Tuckpointing  
Custom Counter Flashing • Wood Stove Sales & Installation  
Insurance Work Welcome • Safety Code Inspections

*We Safely Inspect Every Chimney We Clean!*

**(360) 647-1256**  
[www.Haulinash.com](http://www.Haulinash.com)

HAULIA\*133DV | RWHand NCSG # 4118



# CLASSIFIEDS

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

Deadline: 23rd of each month  
Monthly Rates: \$15 per column inch

**FOR SALE: Heybike Cityrun Ebike**  
Unisex, 500 Watt Motor, Like New  
Many Accessories  
**Call 360-676-1350**

**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**

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

**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](http://www.EliteLandscapeExcavation.com)

*Bellingham*  
**HOMWORKS**  
• Drywall Repairs • Flood Damage Repairs  
• Small Repair Jobs  
Licensed & Bonded • Contractor # BELLH835DF  
**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**

**AA Right Lock Service**  
Post Office Locks Replaced  
**(360) 733-0648**  
Cont. # AARIG\*\*066BD



## Sudden Valley Swap Meet

FREE classified ads for private party Sudden Valley residents only.

Ads must be 15 words or less. Ad copy must list item price of under \$200 as well as contact info. Ad will run free first month only. Deadline is the 23rd of the month for the following edition. Please email ad copy to: [office@suddenvalley.com](mailto:office@suddenvalley.com).

### Your FREE ad could be here!

See above for details.

**VACANT LOTS WANTED!**  
I continually have buyers looking for quality vacant lots in Sudden Valley. Contact me for a market evaluation.



**Greg Paul**  
360-739-7354  
[GregPaul@Remax.net](mailto:GregPaul@Remax.net)

## Sudden Valley Community Association acronyms

ACC - Architectural Control Committee  
AGM - Annual General Meeting  
BOD - Board of Directors  
BMP - Best Management Practices  
CC&Rs - Covenants, Conditions & Restrictions  
CIP - Capital Improvement Plan  
CRRRF - Capital Repair and Replacement Reserve Fund  
CTK - Christ the King Church  
DNR - Washington State Department of Natural Resources

DOE - Washington State Department of Ecology  
DRC - Document Review Committee  
EIS - Emergency Information System  
FTE - Full Time Employees  
GIS - Geographic Information System  
GM - Sudden Valley's General Manager  
GMA - Growth Management Act  
HOA - Homeowner's Association  
LAMIRD - Limited Areas of More Intensive Rural Development  
LRPC - Long Range Planning Committee  
LWPG - Lake Whatcom Policy Group

LWWS - Lake Whatcom Water & Sewer District  
MOU - Memorandum of Understanding  
MPR - Multi-Purpose Room  
N&E - Nominations and Elections  
NPDES - National Pollutant Discharge Elimination System  
OPS - Operations  
PSE - Puget Sound Energy  
PUD - Planned Unit Development  
RCW - Revised Code of Washington  
REC - Parks & Recreation Department  
RFP - Request for Proposals  
RFQ - Request for Qualifications

ROW - Right-of-Way  
SGM - Special General Meeting  
SOP - Standard Operating Procedure  
SVCA - Sudden Valley Community Association  
UDR - Undesignated Reserves  
WCLS - Whatcom County Library System  
WCOG - Whatcom Council of Governments  
WCOS - Whatcom County Sheriff's Office  
WDFW - Washington State Department of Fish and Wildlife  
WTA - Whatcom Transportation Authority  
WUCIOA - RCW 64.90 - The WA Uniform Common Interest Ownership Act

# Come & Play at the SVCA Community Center!



**Planning a party or event?**

*Rent the Dance Barn at the Community Center.*

**Just hanging out?**

*Check out pool equipment from the front desk and play a game of pool in the Game Lounge.*



See all of the rooms available for rent at [SuddenValley.com](http://SuddenValley.com) or call us at 360-734-6430.

WEEKDAYS	
512 Sudden Valley	512 Downtown
8:40 8:44 8:48 8:51 8:57	7:04 7:13 7:16 7:18 7:22 7:30
9:00 9:04 9:08 9:11 9:17	8:04 8:13 8:16 8:18 8:22 8:30
9:20 9:24 9:28 9:31 9:37	9:04 9:13 9:16 9:18 9:22 9:30
9:40 9:44 9:48 9:51 9:57	10:04 10:13 10:16 10:18 10:22 10:30
10:00 10:04 10:08 10:11 10:17	11:04 11:13 11:16 11:18 11:22 11:30
11:40 11:44 11:48 11:51 11:57	12:04 12:13 12:16 12:18 12:22 12:30
12:40 12:44 12:48 12:51 12:57	1:04 1:13 1:16 1:18 1:22 1:30
1:40 1:44 1:48 1:51 1:57	2:04 2:13 2:16 2:18 2:22 2:30
2:40 2:44 2:48 2:51 2:57	3:04 3:13 3:16 3:18 3:22 3:30
3:40 3:44 3:48 3:51 3:57	4:04 4:13 4:16 4:18 4:22 4:30
4:40 4:44 4:48 4:51 4:57	5:04 5:13 5:16 5:18 5:22 5:30
5:40 5:44 5:48 5:51 5:57	6:04 6:13 6:16 6:18 6:22 6:30
6:40 6:44 6:48 6:51 6:57	7:04 7:13 7:16 7:18 7:22 7:30
7:40 7:44 7:48 7:51 7:57	8:04 8:13 8:16 8:18 8:22 8:30
8:40 8:44 8:48 8:51 8:57	9:04 9:13 9:16 9:18 9:22 9:30
9:40* 9:44 9:48 9:48	9:48 9:50 9:53 10:00

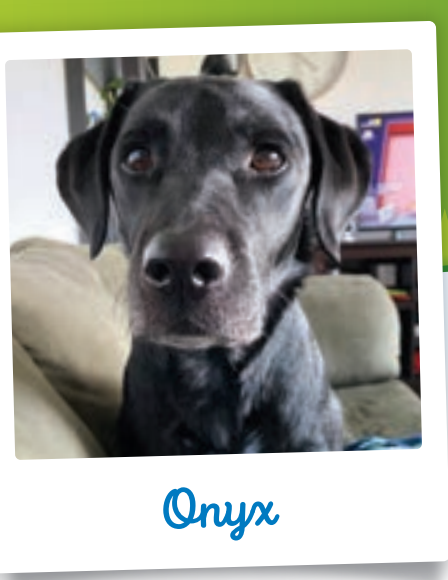


SATURDAYS	
512 Sudden Valley	512 Downtown
8:40 8:44 8:48 8:51 8:57	7:57 8:04 8:13 8:16 8:18 8:22 8:30
9:00 9:04 9:08 9:11 9:17	9:04 9:13 9:16 9:18 9:22 9:30
9:20 9:24 9:28 9:31 9:37	10:04 10:13 10:16 10:18 10:22 10:30
9:40 9:44 9:48 9:51 9:57	11:04 11:13 11:16 11:18 11:22 11:30
10:00 10:04 10:08 10:11 10:17	12:04 12:13 12:16 12:18 12:22 12:30
11:40 11:44 11:48 11:51 11:57	1:04 1:13 1:16 1:18 1:22 1:30
12:40 12:44 12:48 12:51 12:57	2:04 2:13 2:16 2:18 2:22 2:30
1:40 1:44 1:48 1:51 1:57	3:04 3:13 3:16 3:18 3:22 3:30
2:40 2:44 2:48 2:51 2:57	4:04 4:13 4:16 4:18 4:22 4:30
3:40 3:44 3:48 3:51 3:57	5:04 5:13 5:16 5:18 5:22 5:30
4:40 4:44 4:48 4:51 4:57	6:04 6:13 6:16 6:18 6:22 6:30
5:40 5:44 5:48 5:51 5:57	7:04 7:13 7:16 7:18 7:22 7:30
6:40 6:44 6:48 6:51 6:57	8:04 8:13 8:16 8:18 8:22 8:30
7:40 7:44 7:48 7:51 7:57	9:04 9:13 9:16 9:18 9:22 9:30
8:40 8:44 8:48 8:51 8:57	9:48 9:50 9:53 10:00

SUNDAYS	
512 Sudden Valley	512 Downtown
8:40 8:44 8:48 8:51 8:57	7:57 8:04 8:13 8:16 8:18 8:22 8:30
9:00 9:04 9:08 9:11 9:17	9:04 9:13 9:16 9:18 9:22 9:30
9:20 9:24 9:28 9:31 9:37	10:04 10:13 10:16 10:18 10:22 10:30
9:40 9:44 9:48 9:51 9:57	11:04 11:13 11:16 11:18 11:22 11:30
10:00 10:04 10:08 10:11 10:17	12:04 12:13 12:16 12:18 12:22 12:30
11:40 11:44 11:48 11:51 11:57	1:04 1:13 1:16 1:18 1:22 1:30
12:40 12:44 12:48 12:51 12:57	2:04 2:13 2:16 2:18 2:22 2:30
1:40 1:44 1:48 1:51 1:57	3:04 3:13 3:16 3:18 3:22 3:30
2:40 2:44 2:48 2:51 2:57	4:04 4:13 4:16 4:18 4:22 4:30
3:40 3:44 3:48 3:51 3:57	5:04 5:13 5:16 5:18 5:22 5:30
4:40 4:44 4:48 4:51 4:57	6:04 6:13 6:16 6:18 6:22 6:30
5:40 5:44 5:48 5:51 5:57	7:04 7:13 7:16 7:18 7:22 7:30
6:40 6:44 6:48 6:51 6:57	8:04 8:13 8:16 8:18 8:22 8:30
7:40 7:44 7:48 7:51 7:57	9:04 9:13 9:16 9:18 9:22 9:30
8:40 8:44 8:48 8:51 8:57	9:48 9:50 9:53 10:00

\* Weekdays and Saturdays, the 9:40 pm trip turns around at Electric Ave and is called 512 Lakeway.

This route uses gate 2 at 2nd Street Station.



Onyx

## SUDDEN VALLEY Pet of the MONTH

This month's pet of the month is Onyx, submitted by Sara & Twan. Onyx is very loyal & loving towards his humans. He is always up for a walk or hike, especially if it involves his emotional support ball. He does like new people, he just takes a while to warm up to them!

**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](mailto:office@suddenvalley.com)

THE SUDDEN VALLEY Pet of the MONTH IS SPONSORED BY:

**PETSTOP**  
Locally Owned Since 1993  
1941 Lake Whatcom Blvd, Bellingham, 98229  
Delivery available! Order online or call:  
**(360) 389-5749**  
[www.petstopinfo.net](http://www.petstopinfo.net)  
Tues.-Sat. 11am-6:30pm, Closed Sun. & Mon.



# KEEP INFORMED

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
- 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.

## HAPPY NEW YEAR FROM ALL OF US AT



**WE'VE MOVED!**  
Please visit us at  
1200 Lakeway Drive, Unit #2  
Bellingham, WA 98229  
**360-733-3700**  
[www.sunmarkproperties.com](http://www.sunmarkproperties.com)  
email: [sunmarkproperties@msn.com](mailto:sunmarkproperties@msn.com)

### TRUST YOUR LOCAL SALES OFFICE!



John Kelleher  
Broker



Jackie Ryan  
Designated Broker



Vadim Kotsyuba  
Broker



Azam Nader  
Broker

## SUDDEN VALLEY HOUSES & CONDOS

### Rental Listings

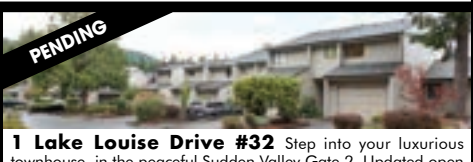
- No smoking of any kind, no drugs. Applicants must have good credit. Application fee - \$35 single, \$45 married.
- Sudden Valley** Golf course view studio condo. Rent \$1500
  - Sudden Valley** 3 bedrooms, 2 baths with family room or 4th bedroom. Rent \$2500
  - Bellingham** Happy Valley. 4 bedrooms, 2 full baths. Rent \$2400
  - Bellingham** Mt Baker Hwy. 3 bedroom, 2.5 baths. Rent \$2500

## SUDDEN VALLEY VACANT LOTS

- 20 Sparrow Ct. (Gate 2).....\$109,000
- Semiahmoo-** 5487 Wood Duck Lp (Bay View Lot).....\$325,000



**2040 Steelhead Way Lynden** Located in the new community of Kamm Creek, this brand new home sits on a private lot that is surrounded on two sides by green space! 3bds 2 full ba, open concept one-floor living, vinyl plank floors, AC, a spacious kitchen with quartz counters, extra large 8' island with eating bar, pantry, mud room, and much more. Fully covered back patio that has amazing views of the designated open space, the Twin Sisters and the gorgeous mountain ranges. **\$569,999**



**1 Lake Louise Drive #32** Step into your luxurious townhouse, in the peaceful Sudden Valley Gate 2. Updated open floor plan w/stunning kitchen highlighting all new modern cabinets, quartz countertop, large island & stainless-steel appliances. The spacious living room maximizes natural sunlight & opens to a nice-sized deck overlooking the picturesque views & amazing sunsets. The master bedroom is a retreat with ample closet space adorned w/French doors. New floors, doors, trim, paint, upgraded lighting, soaking tub, vanity w/quartz counter. All new plumbing fixtures, new water heater & fully insulated one-car garage. **\$409,000**



**10 Tumbling Water** Priced to sell! Great lot in Gate 5, Sudden Valley ready for development or investment! Upward sloping lot in Tumbling Water. Area amenities include golf course, marina, hiking trails, swimming pool, tennis courts, beaches, 24/7 security. **\$18,000**



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. **\$325,000**

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