Mail theft increase in Sudden Valley, **USPS** says

January 2025

Zoe Russom, customer service manager with the US Postal Service covering Bellingham and Mount Baker, wrote Sudden Valley residents on Dec. 28 about mail theft. In her letter, Russom explained that mail theft in Bellingham has increased in the past few months.

"It appears that it has now moved to the Sudden Valley area as of a few weeks ago," she wrote in her letter. "Please know that we are aware of this theft, and we are taking steps to replace the locks on all the CBU's (mail receptacles) in Bellingham, starting with the Sudden Valley community. The new locks will provide more security than the current locks that are installed. The locks have been approved and ordered; however, I do not have an anticipated delivery date for them yet."

"In the meantime, I want to ensure that you are aware of steps you can take to help reduce the chances of mail theft occurring:

- Please pick up your mail daily, preferably before the sun sets.
- · Any outgoing mail that you may have please consider dropping it in a nearby blue collection box.

The nearest collection boxes are located in Bellingham at 1941 Lake Whatcom Blvd., and 2410 Alabama St.

- · If you elect to place outgoing mail in the outgoing slot of the mailboxes, please do so in the morning hours (preferably after sunrise and before the carrier has come for the day).
- Sign up for Informed Delivery and get daily digest emails that preview your letter mail and packages that are scheduled to arrive, you can do this at usps.com/manage/informed-deliverv.htm
- Be vigilant and if you notice suspicious activity please report it to the cal police immediately.
- You also have the option of coming into our facility at 3150 Orleans St., Bellingham and placing your mail on hold in the office. Where you can come in at your convenience to our retail window with ID and pick up your mail until the locks have been changed.

For more information, email Zoe Russom at Zoe.A.Russom@usps.gov.

Sudden Valley volunteers respond to disaster



From moving branches to clearing downed trees, Team Rubicon spent two full days helping Sudden Valley residents return their yards to their pre-storm state. (SVCA photo)

By Maxx Robinson

After the Nov. 19 bomb cyclone, many Sudden Valley homes and properties were left damaged by falling trees and de-

The unprecedented storm brought with it many challenges for residents, and Sudden Valley conducted a storm damage survey to assess the damage to request assistance.

The survey resulted in a team of volunteers stepping in to help.

Team Rubicon is a veteran-

led humanitarian aid organization that specializes in disaster response. On Dec. 6-7, Team Rubicon helped clear debris off 15 Sudden Valley properties.

From moving branches to clearing downed trees, Team Rubicon spent two full days helping Sudden Valley residents return their yards to their pre-storm

Sudden Valley housed Team Rubicon in the Sunshine Room in the Community Center and provided full meals with financial help from Toyota of Bellingham.

The Community Center be-

came their base of operation, where they planned their route and stored their gear. Sudden Valley Maintenance partnered with Team Rubicon to chip debris brought to the roadside.

On the West Coast, Team Rubicon generally does more mitigation work to prevent forest fires.

While storm response was their primary goal, clearing the debris mitigates fires during the dry seasons.

To volunteer or donate to Team Rubicon, visit teamrubico-

Special thanks to Toyota of Bellingham as they helped fund food for Team Rubicon.

SVCA approves funding for windstorm tree, debris removal

By Bill Helm

At its only December meeting, the Sudden Valley Community Association's board of directors approved costs associated with tree and debris removal throughout the association that were caused by the Nov. 19 windstorm.

removing trees and debris caused by the windstorm. Part of this project, at a cost of \$95K, is for Rawls Tree Service to remove trees and debris from the roadside throughout the Association. Initially, the board approved the \$95K contract with Rawls to be covered by UDR (an undesignated reserve

According to a draft of the Dec. 12 meet-

ing's minutes, the board unanimously ap-

proved \$228,131 from the SVCA Roads

Fund to cover the costs associated with

Later in the meeting, the board unanimously de-obligated the \$95,000 of funding from UDR and change this funding source for these approved cleanup activities to be utilized from the \$228,131 Roads

Then-general manager Jo Anne Jensen explained in a Nov. 22 memo to the board that the windstorms caused extensive damage throughout the association.

"Many homes were damaged and almost all properties have downed trees, limbs and other debris that needs to be removed," Jensen explained to the board in her memo. "It is important to remove this debris so that it does not fill the ditches or block culverts that are needed for drainage. Debris should also be removed before we get snow, because it will make plowing more dangerous and less effective."

Jensen explained to the board in a Dec. 12 memo that by using Rawls to do the cleanup, Sudden Valley "got access to 20 experienced crew members and heavy equipment with significantly more capacity than our everyday equipment."

"For example, Rawls is able to chip debris up to 22 inches in diameter, and their unit also operates much more quickly," Jensen wrote in the memo. "In only five days of clearing, Rawls Tree Service gener-

See **SVCA Board** on 11

PRST STD **US Postage Paid** Lynden, WA Permit #20

*******ECRWSS** RESIDENTIAL CUSTOMER

www.suddenvalley.com | 12 pages | Volume 5 | Number |

Page 2 | January 2025 SUDDEN VALLEY VIEWS

Congratulations to Jo Anne Jensen and Michael Bennett







On Dec. 20, 2024, Jo Anne Jensen retired as general manager of the Sudden Valley Community Association. Her successor, Michael Bennett, began his role as the new general manager on Dec. 10. Please enjoy some photos from Jo Anne Jensen's goodbye party and Michael Bennett's welcome celebration. (Maxx Robinson/SVCA)

Polar bear plunge into the New Year



To kick off 2025, more than 70 Sudden Valley residents plunged into the chilly 46-degree waters of Lake Whatcom on New Year's Day. Four people stayed in the water for 12 minutes. (Photos by Karina Stevenson/SVCA)

By Ray Meador SVCA Board Member

More than 70 brave Sudden Valley residents started 2025 by taking a plunge in the chilly 46-degree waters of Lake Whatcom New Year's Day.

Some were in and out quickly, but one bear - Willadee Worthing-



kristenwyngaert@icloud.com Kristen Wyngaert, Owner

(360) 559-799

Move out cleans Move in cleans New construction cleans Residential cleans



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



- 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



GregPaul@Remax.net



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



line and Christine Simmons all stayed in the water for 12 minutes. All who stayed in the water for 12 minutes were rewarded with a tumbler or heated commuter cup.

ton King stated in the water 10 minutes, while four bears - Ruth

Musonla, Ron Russ, Corby Wor-

Everyone was in great spirits, including the approximately 30 onlookers.

Thanks to Rob, Bob and Randy Stevenson for building the fires that had to be started with a torch, and Trang Worline, CTK and Taimi Van de Polder for providing hot coffee, cider and hot choco-



(360) 223-9297

John.Maurer@movement.com

Sudden Valley Views

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

November 2024 Bomb Cyclone Individual Assistance

As a result of the impacts from the November 2024 bomb cyclone incident (Nov. 17-25, 2024), limited disaster recovery financial assistance is available to our community members that meet the eligibility criteria.

As part of the Disaster Proclamation issued by Gov. Jay Inslee, in an announcement on Jan. 7, some aspects of the state's Individual Assistance program are now available to residents of Whatcom County who suffered damage from the storm.

Instruction on eligibility for assistance below, see "Important" paragraph.

The program can provide financial assistance for extended sheltering, home repairs, and certain other unmet needs caused by the disaster.

This is a state financial assistance program that is intended to support low-income disaster survivors that meet the following criteria:

General Eligibility

To be eligible for State Individual Assistance, an applicant must meet all general eligibility requirements outlined below in addition to any program-specific requirements.

Program applicants must:

- Be a resident of Whatcom County or tribal nation.
- Uninsured or Underinsured. If underinsured, show proof of insurance and any claim settlement information related to the disaster.
 - Present evidence of damages that are

attributed to the declared disaster, including but not limited to:

- Proof that the primary home was destroyed or rendered inaccessible (e.g., only the foundation remains, or there is a partial or complete failure of the roof, walls, framing, and/or the foundation; confirmed imminent health and/or safety danger such as broken gas lines, impending landslides, mudslides, or sinkholes).
- If applicant is seeking Medical/Dental assistance through Disastercaused Unmet Needs, proof of destroyed or major level of damage to primary residence is not required.
- Provide proof of disaster assistance received from any other entity for this event (duplication of benefits).
- Have a household income equal to or less than 80 percent of the Housing and Urban Development (HUD) area median household income based on the number of persons in the household. HUD's area median income includes the county or nearest metropolitan statistical area, whichever benefits the applicant.

Number of persons in the home/Income equal to or less than

1/\$59,150

2/\$67,550

3/\$76,050

4/\$84,450 5/\$91,220

6/\$98K

7/\$104,750

8/\$111,500

• Small Business Administration (SBA)

Application requirements are waived for Whatcom County, as SBA assistance is not available for Whatcom County households based on SBA's announcement.

IMPORTANT: If the general eligibility criteria listed above seem to apply to you, help us determine if you are eligible for assistance by completing the survey at https://survey123.arcgis.com/share/b952c6c1ed7a4d-6d9861ea60e2c10890. You must complete this survey to move on in the process to determine if you may be eligible for financial assistance.

Explanation of Programs Activated Housing Assistance Extended Sheltering Assistance

- Extended Sheltering Assistance provides transitional shelter for displaced survivors for a limited period of time. The intent of this program is to support survivors in situations where congregate sheltering is not feasible or no longer available so they can begin to secure temporary or permanent housing accommodations.
- Up to three weeks of lodging and meal
- Funds will cover up to state/ General Services Administration per diem for that specific location.

Home Repair

• Home repair assistance is available for owner-occupied primary residences and will be provided for the purpose of making repairs to restore the home to a habitable condition. Assistance is available up to the maximum Housing Assistance award.

Disaster-Caused Unmet Needs Household Needs Grant

• The Household Needs Grant (HNG) is available to disaster survivors who have sustained verified damages in the Major or Destroyed categories. The intent of this grant is to provide survivors with prompt assistance to help stabilize their initial recovery. An application for an SBA disaster loan, if available, is not required for HNG assistance.

Household Needs Assistance

- Survivors may be eligible for additional assistance to meet disaster-caused unmet needs. This assistance will be approved on a case-by-case basis up to the maximum amount of Household Needs Assistance. Disaster-caused unmet needs may include but are not limited to:
 - 1. Medical/dental
- 2. Transportation assistance (repair/replace)
 - 3. Funeral assistance
 - 4. Childcare assistance
 - 5. Personal property
 - 6. Accessibility items

The Washington State Individual Assistance program is established under state law.

If you have questions, contact Whatcom County Sheriff's Office Division of Emergency Management at 360-676-6681 or wcsodem@co.whatcom.wa.us.

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.



S V V s 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: JoAnne Jensen, jjensen@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

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: Laurie Robinson; Members: Rick Asai, Rob Gibbs, Tom Henning, Ray Meador, Stu Mitchell, 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.

SUDDEN VALLEY VIEWS

Around the Valley in December 2024

Maintenance

Activity Summary

- Assisted Team Rubicon with volunteer efforts
- Continued storm cleanup efforts
- Removed tree from over the roadway on Mountain Ash
- Removed tree from over the roadway on Sigma Circle
- Removed tree from over the roadway on Wisteria Lane
- Removed tree from over the roadway on Grandview Lane
- Removed broken limb from large tree on Par Lane
- Removed fallen tree in Strawberry Park
- Transported debris accumulated during street sweeping
- lated during street sweeping
 Repaired boat launch gate at
- the Marina
- Repaired road shoulder on Southern Court
- Repaired road shoulder at entrance to Gate 5
- Repaired stormwater line and sink hole on Oval Ct.
- Repaired re-set switch on wood-chipper
- Repaired storm water catch basin on Spring Road
- Repaired electrical outlet cover and performed sheetrock repairs at Adult Center
- Replaced street sign on Polo Park
- Replaced stop sign on Mari-

gold Drive

- Installed new signage on Southern Court
- Cleared blockage in storm line on Rocky Ridge Drive
- Cleared blockage in storm line on Acorn Place
- Cleared catch basin and culverts during heavy rain event
- Installed conduit for gate card reader at tennis court and backfilled electrical connection trench
- Installed sander and plow on OP-20
- Installed plow and sander on UTV
- Set up the Christmas tree and lights at the Rec Center
- Adjusted HVAC system at Adult Center
- Gutters were cleaned on all SVCA facilities

Successes

- The timely response to windstorm event was appreciated by outside agencies and residents
- Fall street sweeping has been completed
- Cameras and gate card readers are operational at tennis courts
- Site evaluations for hazard tree requests are up to date

Planned Work

- Continue storm cleanup efforts
- Repair fence at Turf Care
- Remove fence at Welcome Center

• First aid & CPR Training

- Snowplow training
- \bullet Install brine tank on tractor
- Repair water heater at Dance
- Remove Christmas tree and lights at Rec Center
- Continue trash can container project
- Painting at the Rec Center
- Install dumpster at Rec Center parking lot for winter season

Golf

Activity Summary

- Promoted and prepared for our fifth winter series event, the How Low Can You Go Scramble
- Jan. 4
- Prepared year-end reports for accounting
- Reviewed membership records for accuracy for start of 2025
- Daily meeting with Greg on course conditions, preparation for events and future projects

Successes

• Early payment for membership is slightly ahead of 2024

Planned Work

- Inactivate handicap service to members that haven't renewed membership by Dec. 31
- Run a successful How Low Can You go event
- Return pre-paid membership

sales from October through December 2024 and re-ring Jan. 1 into 2025 membership revenue

• Continue to contact 2024 outside events and rebook for 2025

Turf Care

Activity Summary

• Fall/Winter maintenance practices continue

Successes

- Equipment r/m continues
- Second windstorm cleanup branches/trees/debris substantially complete from last event
- Meeting daily with Kevin to update course conditions and long-term strategies for the golf course
- Drain line installed on #11 fairway completed
- Fairway turf aerating/slicing continues
- Bridge maintenance recommendations substantially complete. Bridge No. 2 scour hole to be filled and No. 3 bridge loose deck board to be replaced. All other recommended maintenance is complete
- No. 13-14-15 greens repairs completed
- Removed large cottonwood tree felled by a Beaver in Austin Creek
- Significant repairs were completed on bridge at No. 10 hole

including two additional steel beams installed

- Annual soil testing completed on all putting greens for next season nutritional/fertilizer needs
- Removed fallen Willow tree on No. 15 hole

Planned/Ongoing Work

- Turf equipment preventative maintenance is ongoing
- Wrap up bridge work. This will complete all Engineer maintenance recommendations this go round
- Planning sod nursery and chipping green rebuild for 2025 budget year
- No. 9 Green repairs ready to start
- Begin our annual sprinkler head clearing throughout the golf course
- Drainage work started on No.12 hole at green approach
- Start large garden cleanup around clubhouse/10 tee
- Attended to two residential tree removal requests for golf course trees with approvals pending
 Preparing temporary greens in
- anticipation of cooler frost delay starts on the course
- Clearing permanent yardage markers throughout the course
- Extensive pruning project on Willow trees throughout the course



Dental Care for the Whole Family

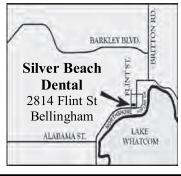
Dentistry For All Ages Welcoming New Patients Robert Chaddock DDS (360) 734-9928

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.



A guide to Sudden Valley dues in 2025

By Maxx Robinson

SVCA Staf

Sudden Valley dues help keep the community association maintained and provide residents access to various amenities.

It's important to pay dues on time to ensure proper upkeep of Sudden Valley.

Here is a brief overview of Sudden Valley dues, from what they cover to how to pay them. Sudden Valley dues for devel-

oped lots are currently \$156.28

per month, and undeveloped lots

are \$148.41 per month.

Dues can be paid in a multitude of ways, with one of the most

popular methods being auto pay.
For those on auto pay, dues payments will automatically be withdrawn from your preferred bank account once per month, usually on or around the fifth.

To apply for autopay, please submit an ACH form, which can be found on the Sudden Valley website under Commonly Requested Forms.

For those not already on auto pay, you will be provided with a book of coupons via mail.

book of coupons via mail.

These coupons indicate how much you owe each month to

YEAR-ROUND SERVICES

help ensure accurate payments.

If you would like to mail a check to pay for dues, you may mail it along with your coupon to Sudden Valley Community Association at 4 Clubhouse Cir, Bellingham, 98229.

Also, we accept dues payments in person via cash or check at our Welcome Center at 1850 Lake Whatcom Blvd.

We also have a drop box on the side of the Welcome Center, which is checked multiple times per day.

Dues may also be paid online

with a debit or credit card through a website called Property Pay. The link to Property Pay is found on the Sudden Valley website under Commonly Requested

Forms.
You will need to make an account with Property Pay and provide your Account Number, Association ID (0603), and Management ID (5545).

Your Account Number is found on the coupons provided via mail.

If you do not have access to your account number, please call the Welcome Center at 360-734-6430.

Dues payments provide you

Simple1now.com

access to Sudden Valley amenities, such as the pools and the fitness center.

resident will need an access card, which can be obtained at the Welcome Center or the Rec Center. The first access card per prop-

To access the facilities, each

erty is free, and each additional card for additional residents is \$8. If your card is missing, you can

be issued a replacement for \$15.

To be issued an access card, you must be listed as a resident in the Sudden Valley accounting system if you are over 18. If you are not in our system, you will not

be issued a card.

To be put in our system, the property owner must provide a lease agreement or an email stating each person that lives at the property

If you are a renter, the property owner will need to submit an Assignment of Recreational Membership Rights form, giving their rights to the amenities to you.

This form is found on the Sudden Valley website under Commonly Requested Forms.

A lease agreement, Assignment of Recreational Membership Rights form, or email confirming residence can be sent to office@suddenvallev.com.

In addition to providing access to the amenities, dues payments also help maintain Sudden Valley. Road work, snow plowing, hazard tree removal from Sudden Valley property, tennis court resurfacing, and general maintenance are all covered by your dues payments.

For any questions, please call the Welcome Center at 360-734-6430 or send us an email at office@suddenvalley.com.



Sudden Valley Views

January 2025 | Page 5

WINTER

Word Search Puzzle

Direction $\rightarrow \leftarrow \angle \setminus \downarrow \uparrow \downarrow \nearrow \setminus$

R F R O S T B I T E E E C R I
O L C N S K I I N G O K R D I
W C E L E C A L P E R I F C T
I S N O W B A L L F L A I E O
N Z A W S O I R R L B C A T I
T N I O H F P A F S L S O A M
E R S O N B R L D E L S E N N
R E K A L F W O N S B E E R A
C I I S O C I O S L R S S E M
O C V H N N D W I T E W T B W
A A B O E P I Z E S R R E I O
T L L V Z Z Z N A R T S R H N
T G F E O A I R N Z L E P O S
C I N L R P S N E T T I M V E
A E E D F B S N O W S T O R M

WORDS

Snowflake Snowball Pine tree Mittens Icicle Skiing Glacier Shovel Fireplace Wool Frost Hibernate Scarf Frostbite Blizzard Snowman Sled Winter coat Snowstorm Frozen

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.

Sign Up for e-Blasts

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



(You can unsubscribe at any time)









Page 6 | January 2025 SUDDEN VALLEY VIEWS

Tree lighting shines bright in Sudden Valley

By Taimi Van de Polder SVCA Vice President

Saturday, Dec.7, Sudden Valley residents enjoyed a day of pre-Christmas festivities, which included the return of the golf cart parade followed by a tree lighting ceremony.

Families then went inside for pictures with the Grinch and the Candy Cane Twins with photos taken by Macy Adkin-

Cookie decorating was a hit with kids both young and not so young, with nearly 200 cookies being decorated and enjoyed.

Hot apple cider and hot chocolate with all the trimmings were served by Sudden Valley staff.

Thank you to everyone who helped make this event a success, with special thanks to Chris Weitzel as the Grinch and Carrie Van de Polder and Allison Thompson as our Candy Cane Twins.









Saturday, Dec. 7, Sudden Valley residents enjoyed a day of pre-Christmas festivities, which included the return of the golf cart parade followed by a **tree lighting ceremony.** (Photos by Macy Adkinson and Taimi Van de Polder/SVCA)

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



2025 committee members needed

2025 Committees are looking for volunteers to serve for the upcoming year. There are many opportunities to serve on the following committees:

- · Architectural Control Commit-
- Document Review Committee



- Finance Committee
- · Long Range Planning Commit-
- Safety Committee
- Committees play an impor-

a wonderful opportunity to become an active involved member and share your talents serving the community.

tant role in Sudden Valley and it's

If you are interested in serving on any of the committees, please pick up a volunteer application at the office or you can find an electronic version on the Sudden Vallev website at E-form at: https:// suddenvalley.com/residents-resources/volunteer/

Simply select the committee you wish to serve on.



Holiday sale extended through January!

All Legion carts are considered NEV's (Neighborhood Electric Vehicle), are street legal and come standard with: Lithium Battery with 5-Year Warranty. 25mph Top Speed, 4 Speaker Sound System with Sub-Woofer, 11 inch Touch Screen, Apple Car Play Capability, Back Up Camera, Leather Seats, and a 4-Year Warranty including Parts & Labor



To request a quote, or view our inventory of Legion Lithium NEVs and Icon Lithium Powered carts, please visit: www.chuckanutgolfcarts.com or call (360) 201-9774

SALES • SERVICE • INSTALLATION



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

Sudden Valley Views

January 2025 | Page 7

Sudden Valley resident says choose your plants well



By Cheryl Lovato Niles

Water Resource Educator
WSU Whatcom County Extension

Susan Miracle moved to Sudden Valley several years ago. The largest tree on her property is a variegated Japanese maple that just reaches the railing of the upper deck.

But like most properties in Sudden Valley, the surrounding forest provides ample shade and a forest ambiance.

Susan had a professional landscaper taking care of the property for a few years but, as a life-long nature lover, she was uneasy with the landscaper's use of herbicides to manage the weeds.

With retirement on the horizon, she looked forward to taking over the landscaping herself.

I had the pleasure of meeting Miracle when she took the WSU Whatcom County Extension Gardening Green course that I taught in April 2024.

I followed up with her in the fall to learn whether she was able to use what she had learned in the course and what were her key takeaways.

Taking the reins

Susan was motivated to enroll in the WSU Gardening Green course for several reasons.

She wanted some practical know-how to boost her confidence about taking the landscaping reins, and she was drawn to the course's emphasis on sustainability

Learning ways to conserve water and protect the broader environment felt like an appropriate response to climate change.

She also wanted to learn about less labor-intensive gardening methods that work with nature rather than against it.

Landscape plans

The Gardening Green course features a series of exercises to help participants create a customized landscaping plan for an area of their property.

Susan had recently removed a tree from a sloped area near the street and she focused her course exercises on that area – striving to gain an understanding of the sun exposure and soils there so that she could choose plants that would naturally do well and would also complement the established Oregon grape.

Susan historically spent most of her time on the back deck where she gets a fabulous view of both her back and side gardens but, as she has spent more time in the yard, she's developed a deeper appreciation for what she has.

The overall aesthetic of her property is akin to a Japanese garden in which the spaces between the plants are just as important as the plants themselves.

She's noticed that the local deer, which are famous garden spoilers in Sudden Valley, don't seem to browse her rhododendrons or azaleas and that's good news.

She likes both of those plants, and they grow well in her partly shady environment. She's planning to add more rhododendrons and azaleas to her yard and to look for other plants that the deer aren't keen on.

She does have some favorites which unfortunately the deer also favor – but deer repellent helps to protect those.

As a retired engineer, Susan loves a good tool. She's chosen several to help her manage her property sustainably. She's planning to use a flame weeder to deal with weeds in the gravelly and rocky areas of her yard.

She also has a combination leaf vacuum and shredding tool she'll use to keep her driveway clear of fallen leaves.

She plans to let those shredded leaves decompose in her landscaping beds where they will enrich the soil, and she's pleased that she won't need to haul them off site.

Another tool Susan recently acquired is a set of root irrigators to help her deliver water directly to the trees and shrubs that need it, when they need it.

Like drip irrigation or soaker hoses, root irrigators will help her to use just the right amount of water to keep the plants healthy, and they won't encourage weeds because they'll provide water only to the desired plants.

Because of the deer who pass through her yard, she felt that root irrigators were a better choice than drip irrigation.

Walking or running deer would likely tear out any drip lines.

Takeaways

Susan says that the Gardening Green course helped her to think through what she wanted to do with her property, and made her feel empowered to let go of the landscaper.

Because of what she learned about plant hardiness zones, she plans to choose plants that are better able to withstand our periodic cold snaps.

Also, after learning more about the many benefits of mulch, she's become a fan and plans to add it to her landscape.

She reports that meeting the other course participants and learning from them was also fruitful. A discussion on microclimates with another Sudden Valley resident made her realize that she could grow tomatoes in Sudden Valley – so long as she chose the right variety and put them in the sunny spot on her elevated deck.

But she said the most helpful takeaways were learning about her soils, and learning a process for evaluating sun exposure, so that she can put plants where they will naturally thrive.

Susan has noticed that people are often frustrated and dismayed when they try to garden with plants that they knew and loved in their last home, or even their childhood home, if those plants aren't well suited for the conditions at their new home.

Her advice to other gardeners is "choose your plants well."



Susan Miracle moved to Sudden Valley several years ago. Her advice to other gardeners is "choose your plants well." (Courtesy photo)

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

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

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 •

round of golf with paid-in-full HOA dues!

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

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	r 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 flowRefinance your debt
- Pay for in-home health care
- Home renovations/improvements
- Preserve retirement assets **
- Increase available cash reservesPreserve equity and retain title
- Purchase a more appropriate home
- *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



Mike Mitchell

CMPS, CRMP

NMLS 1179477

Call Now

360-685-6850

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.

Page 8 | January 2025

Allen Helvajian joins Sudden Valley compliance process

By Allen Helvajian SVCA Compliance Manager

The new compliance manager for the Sudden Valley Community Association (SVCA) is Allen Helvajian.

Allen comes to the role after serving as a member of the Architectural Control Committee (ACC) where he was appointed and then elected to serve in early 2024

The compliance manager assists the Sudden Valley Community Association in its administration and enforcement of the SVCA restrictive covenants, bylaws, policies and rules & regulations, county ordinances, and state and federal laws.

The compliance manager supports the ACC by managing AC submissions, reviews, decisions, inspections and communications.

Issues, complaints or concerns can be reported to the SVCA by completing and submitting a complaint form.

The form can be

found in the Commonly Requested Forms section of the Sudden Valley website (suddenvalley. com/home/commonlyrequested-forms) near the bottom of the web page in the Security, Safety and Compliance section.

Once the form is received and reviewed by the compliance manager, the investigation and documentation process begins

If a violation is found, the compliance manager will contact the homeowner by letter and/or phone to discuss mitigation strategies and a time frame for resolving the issue.

Please note that property owners are responsible for violations by tenants and shortterm renters.

If the violation is egregious or mitigation is not achieved within the specified time frame, a fine or fee may be imposed on the homeowner.

If the fee is unpaid, additional interest or fees may also be imposed.



Breakfast with Santa brings Sudden Valley community together



By Trang Worline Member Submission

On Saturday, Dec. 14, my family and I joined hundreds of our neighbors at the annual Breakfast with Santa event in Sudden Valley — a heartwarming tradition that brings our community together each holiday season.

The day was magical from the moment we walked into El Agave 2, where Cruz and his incredible family and staff greeted everyone with a hot, delicious breakfast buffet. It felt like the perfect start to the holidays, with plates filled and spirits high.

Santa and Mrs. Claus, played by Scott and Barbara Walsh, were as charming as ever, taking time to meet each child, posing for photos, and sharing warm laughs with families.

Thanks to The Weitzel and Andrew Home Team of RE/MAX in Sudden Valley, each family was able to take free photos to capture the memory.

My family treasures these photos — they've become an annual keepsake for us.

While parents sipped coffee

and chatted, the kids dove into craft activities provided by the South Whatcom Library and CTK Sudden Valley Church.

The cheerful buzz of laughter and holiday music filled the air as the children created ornaments and decorations to take home.

Volunteers were everywhere — from Sudden Valley Board members clearing tables to neighbors refilling water and lending a hand wherever needed. Everyone worked together seamlessly to ensure the event ran smoothly. The teamwork and dedication behind the scenes were truly inspiring — a heartfelt reminder of the community spirit that makes this event so special.

For my family, this event is more than just breakfast — it's a beloved community tradition.

The first Breakfast with Santa we attended was in 2018, just one month after moving to Sudden Valley from Northern California, where we had lived for the past 20 years. It was the warm welcome we needed, and it left a lasting impression on us.

Although we had to miss the event in 2020 and 2021 due to CO-VID, our family has attended every other year since, cherishing it as a cornerstone of our holiday season.

This year felt particularly special. My husband now works with The Weitzel and Andrew Home Team. Although Chris Weitzel, one of the original organizers, is semiretired and no longer manages the team, his role as Santa's Elf and his unwavering dedication to this



SVCA breakfast with Santa volunteers. (Photo courtesy Caspar Hickman of Hickman Aerial)

community continue to inspire us.
Our family has been privileged
to give back to the community that
welcomed us so warmly. Last year,
we joined our neighbors to help

we joined our neighbors to help revive this cherished tradition, and this year, we had the joy of contributing once again.

Standing among my neighbors, sharing smiles and holiday cheer, reminded me of what makes Sudden Valley so unique. It's not just a neighborhood; it's a community that comes together to celebrate, support, and create memories.

Breakfast with Santa isn't just an event — it's a celebration of the holiday spirit and the heart of our Sudden Valley community.



Santa and Mrs. Claus hold a child for a photograph. (Photo courtesy Caspar Hickman of Hickman Aerial)



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



Fidalgo Electric

Service Calls, EV Charging, Lighting, Backup Generator Systems

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

FINANCIALS

Sudden Valley Community Association

Sudden Valley Community Association Operations - By Department January 1, 2024 to October 31, 2024

Whole S

				YEAR TO DATE	-			
UNAUDITED Department	Actual Revenue	Revenue 8 / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)+	Net income / (Loss) *	Net 8/(W)*
ACC / Security	272,706	195,414		74,131	441,651	(136,830)	(168,945)	132,715
Accounting	24,022	(15,012)	296,365	(1,982)	78,569	(16,198)	(350,712)	(33,192)
Administration	5,568	3,548	369,065	8,321	116,024	(29,041)	(479,521)	(17,172)
Common Costs	40,527	7,944	01000	100	416,088	(100,992)	(175,561)	(93,043)
Facilities	74,812	9,352	39,316	4,663	127,463	50,318	(91,967)	64,333
Maintenance			314,291	15,512	65,008	35,499	(379,299)	51,011
Subtotal	417,635	201,246	1,018,837	100,645	1,244,803	(197,244)	(1,846,005)	104,647
Golf	1,362,355	135,085	677.956	34,945	386,286	(53,846)	298,113	116,182
Marina	248,110	50,390	0.0000000000000000000000000000000000000	-	12,551	2,758	235,559	53,148
Rec/ Pools/ Parks	44,592	15,022	229,065	(4,243)	124,563	(11,343)	(309,636)	(564)
Subtotal	1,655,057	200,497	907,021	30,702	523,400	(62,433)	224,636	168,766
Subtotal Operations before Ops Dues	2,072,692	401,743	1,925,858	131,347	1,768,203	(239,677)	(1,621,369)	273,413
Ops Dues Earned	2,227,532						2,227,532	
Curr Yr Bad Debts Activity	(45,082)						(45,087)	
Net Ops Dues	2,182,450	69,615					2,182,450	69,613
Net Operations	4,255,142	471,358	1,925,858	131,347	1,768,203	(259,677)	561,081	343,028
Net BOD Approved UDR Activity for Operations								
Firewise	34				5,734		(5,734)	
Hazandous Tree Removal					55,000		(55,000)	
GM Recruiting Search Legal Expenses - Past Due Account Collections	- 15		-35		24,495 1,940		(24,495)	
		421.250		111.111		(250 527)	2000	242.020
Net Operations with Board Approved UDR	4,255,142	471,358	1,925,858	131,347	1,855,372	(259,677)	473,912	343,028
Other Operating Activity								
UDIT Activity	73,071				19,593		53,478	
AR Accrual - Prior Year Reversal	(43,965)				(*)		(43,985)	
AR Accrual - Corrent Year					-			
Lease Income-Library Prepaid Recognised	2,667						2,667	
Vacation Liability Accruel					17,317		(17,317)	
Total Other Operating Activity	31,751				36,910		(5,157)	
Grand Total Operations Activity	4,286,895	471,358	1,925,858	131,347	1,892,282	(259,677)	468,755	343,028
* Excludes Depreciation								

Sudden Valley Community Association Operations - By Department October 1, 2024 to October 31, 2024 CURRENT MONTH

Whole.5

A STATE OF THE STA								
UNAUDITED Department	Actual Revonue	Revenue 8 / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Experse *	Other Exp B / (W)*	Net Income / (Loss) *	Net 8 / (W)*
ACC / Security	23,096	22,867		7,097	308,934	(75,396)	(85,838)	[45,432
Accounting	1,976	743	27,185	984	10,574	(5,898)	(35,783)	(4,171
Administration	1.801	1.652	33,830	2,300	20,187	(12,397)	(52,216)	(8,445
Common Costs	4,251	993	14,000	4,300	40,221	(15,011)	(35,970)	114,018
Facilities	9,517	(630)	3,748	478	18,126	1.377	(12,157)	1,225
Maintenance	4,44	fanel	12,866	9,153	9,525	21,320	(32,391)	30,463
Subtotal	40,641	25,625	87,629	20,012	207,567	(86,015)	(254,555)	(40,378
Golf	58,614	21,071	61,870	7,108	30,658	(1.717)	(23,914)	26,462
Marina	377		200		900	473	(900)	473
Ret/ Pools/ Parks	2,608	2,369	19,586	(6,534)	6,962	1,700	(23,940)	(2,485
Subtotal	71,222	23,440	81,456	554	18,520	456	(48,754)	24,450
Subtotal Operations before Ops Dues	111,863	49,065	169,085	20,566	246,087	(85,559)	(303,309)	(15,928
Ops Dues Earned	222,528						222,528	
Curr Yr Bad Debts Activity	(360)						(360)	
Net Ops Dues	222,168	10,884					222,168	10,884
Net Operations	334,031	59,949	169,085	20,566	246,087	(85,559)	(81,141)	(5,044
Net BOD Approved UDR Activity for Operations								
Firewise	100		4					
Hazardous Tree Removal			4		6,460		(6,460)	
GM Recruiting Search	199				6.545		(6,545)	
Legal Expenses - Past Due Account Collections					1,940		(1,940)	
Net Operations with Board Approved UDR	334,031	59,949	169,085	20,566	261,032	(85,559)	(96,086)	(5,044
Other Operating Activity								
UDR Activity	5,187				3.039		2,148	
AR Accord - Prior Year Reversal								
AR Accrual - Current Year	-				- 2			
Leave income-Library Prepaid Recognized	667						667	
Vacation Liability Accrual	04				(2/900)		2,900	
Total Other Operating Activity	5,854				139	- 5	5,715	
Grand Total Operations Activity	339,885	59,949	169,065	20,566	261,171	(85,559)	(90,371)	(5,044
* Excludes Deproclation 6 / (W) = Better / (Worse) Than Budget								



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

October 2024 Internal Financial Statements

REPAIRS . PLUMBING

HONEST SOLUTIONS

Your Local Sudden Valley Handyman

Ramsell Home Services LLC Charles Ramsell

MAINTENANCE • PAINTING • INSTALLATION •

Phone: +01 206.234.8610 Email: ramsellhomeservices@gmail.com

TILING DRYWALL . HOME AUTOMATION . MORE..



CLEANING WITH CARE BY MICHELE

Residential, Commercial, Apartments

Michele Hurley

360-306-7078 • Cleaningwithcarebymichele@gmail.com

Licensed, Bonded & Insured

FINANCIALS

Sudden Valley Community Association

Sudden Valley Community Association Reserve Cash Balance & Activity 10 Months Actual, 2 Months Projected

UNAUDITED			Capit	al Reserve Fund			_	_	Op	Operating Reserve Funds			
CHARLE	CARAF	Roads	CRRRF Capital Reserve Holding Cash	Sound Density Reduction	Mailbox	Mitigation Assignment of Savings*		al Capital ove Funds	Emergency Ops	LIDR	Total Operating Reserve Funds		
Net Available Cash 12/31/2023	3,627,018	2,034,275	222,019	87,688	126,445	151,528	5	6,248,973	362,252	306,265	\$ 666,517		
Dues Received	1,114,591	3,153,191	-	-	20,755			2,288,536		84,376	84,376		
Storm Water Mitigation Plan Fee	ni-michalyta	2,500		Co. 50				2,500	NAME OF TAXABLE PARTY.	(8)(8)(8)(8)			
Investment Income	22,614	15,415	813	176	495	134		19,646	1,338	1,151	2,490		
Sale of Assets	1,168	COLUMN TO THE REAL PROPERTY.						1,368	1000	20000000	4.		
Board Approved Transfer- Marina Dock Replacement	105,600												
Board Approved Transfer-Other Transfers	40,000							40,000			100		
Mitigation Release:		86,923				(86,923)		- +			1 1 1 2		
2024 Expenditures	(1,698,458)	(1,183,976)	(3,350)	-		10000	3	(2,880,784)		(106,794)	(106,794		
Net Available Cash at 10/31/2024	3,217,732	2,300,328	219,462	87,864	147,095	64,739	\$	5,845,840	363,590	284,998	\$ 646,588		
2 Mgest Duttook													
Outlook - 2024 Dues (95% collections)	214,060	220,177			3,973	-		436,219					
Curlook - Prior Year Collections	3,316	3,410			67		1	6,788		0,545	6,545		
CRRRF Joan Payments for year 3034	(55,507)	2,410						(55,507)		-			
Obligated Expenses/Holdings	(1,071,029)	(381,116)	(719,482)			(64,739)		(1,736,365)		(35,749)	(35,249		
Net Usable Cash Balance 12/31/2024	2,808,582	1,950,800		87,864	151,780	-	5	4,498,975	863,590	255,795	5 619,885		
Board Recommended Carryover Balance	(600,600)	(500,000)					5	(1,100,000)			5 -		
	10000000	1000	7					2000			-		
Net Usable Cash 12/51/2024, After Recommendation	5 1,708,582	\$ 1,450,800	<u>s</u> -	\$ 87,864	5 151,730	5 -	5	5,388,975	5 363,590	5 255,795	5 619,385		
Net Current Year Cash Increase (Decrease)	(1,328,436)	(83,475)	(232,019)	176	25,285	(151,528)		(1,749,998)	1,338	(50,470)	\$ (49,18)		

[&]quot;Note, when mitigation period has ended, wespent funds will be returned to the source account, Roads and CRERF.

Balance Sheet October 25, 2024 and December 36, 2003	
Grandited** Section***	
ON DELEGATION DELEGATION	BL/R
Acerts	
displace in the time in the ti	81.5
ing Completion Deposit Turnit PROSES SOCIALIS	341.0
Net Normalitat: Operations* 45,595	340.5
Homeson, St.877 St.569	
HTSperson 1959 NCH	462
Ming Linear RDO Journs 6,650 10,451 1,659 10,451 1,659	9.0
Partial Guarment Assaults 1,250,250 1,250,250	1873
continue (NUMB COLUMN C	1943
on husele (Mutte (SALIN) el-Yauste-1940s (RLICE) (Mutte)	1833
ed Parell	64,5
of Hampirents (201340) (234,434)	5.1
ry Constitute Deposits (P4590) DOLANS	12/63/9
Refundable Drazonto (5,090) (5,090)	141
sting Love (1409) (150,630) (150,630)	- 44
od Gof Service Eablition (CASAS) (CASAS)	100,0
TO THE PERSON STATES STATES	-
d'issue flavorier Limitalies	
ned Library Leave Revenue (SECRE)	000
Tutal (befored Lease Reserve tightilles (31,335)	1003
ing Research Funds	
gency Describing Costs WELFER WILLIAM	3.8
signated Reserves Cedit 264,996 295,265	1000
Fotal Operating Reserve Funds DECES DECEST No. 800 CT	100
Not Deceding Assets \$ 1,125,255 \$ PELMIN \$	100.0
overell Appears F County Stages & Registerment Cody Fund 8,315,752 (ACC1908)	
F Gantal Replic Registerment) Cash Fund 8,217,710 1,607,816 1,607,816 1,507,	(MS.3
Filteranty Reduction Carll Flund \$1,864 85,686	74.5
ex Con fund List (AP)	20.2
F Capital Reserve Resiling Caus 279,482 275,939	10.1
ator-Assignment of Savings Cash 19,800 19,800	
Strengment of Strongs Cash 14,3111 131,860	096,5
ter Brunsten - Caytar** 16.332	(38.1
Notes Cogital Control Assets 1,545,546 8,345,345	1409.3
wd Assets	
Anarty 16,847,527 16,875,562	1,04,1
19 HOU Avenue 71,429 SSA,464	1944
NAT for Sale 256,456 256,456	
Total Capital Assets (13/05/01) (13/06/00)	THE
n National	
F (sun-2003 (1,796,425)	201,1
on bloom DATHO (UNLTW)	30.8
Total Long Term Galdition (1,616,307) (1,616,307)	260,0
NOT ASSETS \$ 20,407-409 T JEEPERU	TI HE
I COUTY	
of Equity of Year And Proposed, Operations 608,793 608,293	9.5
nd New York Property Approximate Approxima	1864
Are that from Operation or County (1971/490) (1971/490)	1112.4
	(SWILE
Aris tras Capital From Digenations MILLAGO SE 299	110,6
med Terrings** \$100,000 4,000,003	180.7
g#1 (5,0%,756 54,06,756	4,860,9
TOTAL MEMBER ROCKEY S ALMILANI (DEPORTED)	TURK
of Year Size Reports Capita*** LESLESS 1.491.000 for- tree Capita Report	-

	4 h.
IJD CONSTRUCTION	

RESIDENTIAL AND COMMERCIAL LIC #MJOCOCL807BP

SANTIAGO CORREA 360-770-8117

Sudden Valley Local!

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

MJDCONSTRUCTION1@HOTMAIL.COM

Sudden Valley Community Association

Sudden Valley Community Association Income Statement Summary

UMALOTER	Cun	rent Month - October	3534	Year to	10/31/2004	
REVENUE	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Seserces	Operations Setter / (Blocke) Budget Coll %	Capital Reserves**
Current Year Dues & Assessments Income						
Dues & Assessments Income	222,528		230,676	2,227,532		2,329,176
Bud Debt Reserve Net Current Year Assessment Income	(300) 322,168	10.884	220,863	2,187,490	69,625 98,0%	2,272,476
last Chilest here identificant harring	000,198	11,004	000,793	5,000,000	99,463 99,04	Chicken
Rad Debt Resoveries - Prior heurs			(12)			26,602
Golf treame	68,614	21.571	100	1362365	135.065	-
Marina Incomet	1	-		240:977	47,257	
Rec Center & Pools Improve	257	257		32,479	10,529	1
Legal & Collections Income		441	7	1000	-	100
Other income	23,969	19211	-	135208	96296	20
Restal Income - Other	2,355	2.112	1	12.164	4.454	4
Area Z Nestal Income	3,885	(2.115)		19.708	(4.292)	
Least Income	5,632	1.486		55,104	13.644	20
New Horse Compruction Fees	5,250	6,250		207,110	132,150	2,500
Capital Gain (Lots) on Sale of Assets	1	4.0		1100		1,368
Investment Income	385	794	1,300	7,516	6,671	29,646
Total Revenue	134,011	55,950	202,216	4,255,543	471,399	2,340,826
EXPENSES	- A COLIN		10000		Contains 1	
Salaries & Senetits	165,085	20,544		1,935,858	331,307	
Contracted & Professional Services	71,995	(65,614)		246,166	(056,224)	110
CCB/b/ Mandates	61,102	(22,855)	100	457.588	192,290	2.0
Maintenance & Landscaping	30,846	16,090		175.765	6,775	
Option	21,105	(2.310)		175,682	(4,752)	
Administrative	17,330	(5,648)		154,277	(11,963)	
Regulatory Compliance	25,280	(13,202)		196,520	(36,900)	
Insurance Premiums	15,276	(2,042)		157,429	(15,111)	
Other Experies	100	63		The Jack	\$33	
Depreciation Expense		-	112,312			1,136,368
Interest expense		-	5.796			56,694
Total Expenses	415,172	(64,994)	218,208	3,694,062	(129,391)	1,191,662
Net Income (Lore)	(81,141)	(5,644)	214,218	561,061	HIJER	1,147,164
Net UDR Activity for Operations			-3	-	- 3	
firewise				(5,754)	Committee of the Commit	
Hisperbous Time Reletoval	(6,400)			TSS.000)		
GAI Recruiting Search	(6,545)			(34,495)		
Legal Expenses - Part Sue Account Collections	(3,940)			(1,940)		12
Net Income (Loss) with Sound Approved USR	(96,086)	(5,044)	114,215	475,512	343,626	1,107,164
Other Activity						
Net Other UDIF Activity*	2,148	less.	the same of	55.478	And in case of the last of the	
All Aspect - Prior New Reversal	2,146			(41,985)		(16.152)
AR Accrusi - Current Year				(without		forted
			The second second	4.02		
Leane Income-Cibrary Propold Recognized	667			2,667		
Vacation Liability Account Table Other Activity	2,900 5,715			(17,317)		(16,112)
-X-1-2(2)2200)				100000		[66,00]
Grand Total Activity	(90,371)	(5,044)	114,216	468,755	343,008	1,131,052

[&]quot;Prior year prosense for operations are deposited into the Undesignated Reserve Account (UDN).

October 2024 Internal Financial Statements

^{**}Refer to the last footnote on the Balance Sheet (prior page) for a discussion of Accounting Standards Copilization (ASC) 806 and capital dises revenue collections.



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

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

KING-SIZE AMISH QUILT

Hand-stitched white
Amish quilt with counterpane.
\$1,500 or best offer.
Call (360) 527-3142 and please
leave message with contact info.

ELITE LANDSCAPE & MINI-FXCAVATION I I C

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

Full Service Painting Interiors/Exteriors

Pressure Washing Driveways & Sidewalks www.soundpaintingcompany.com 360-778-3323 Cont. # SOUNDPC033DJ

Pressure Washing of Decks, Rock Work, Driveways, Roofs, Gutters, Sidewalks, Houses Dump Runs/Haul Away of Household & Yard Debris

360-312-8409

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

January = 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

f Contact Terry 360-671-7369

SVCA resident to participate in Cayman Cookout

for Your Home, Second Home, Rental Check me out on FACEBOOK Call now to set up an appointment!

Story courtesy Lisa Russell

Member Submission

A longtime Sudden Valley

resident and her company will participate in January at the 2025 Cayman Cookout in the Cayman Islands.

In a press release, Lisa Ruscell CEO & Founder Mr. Frank's

sell, CEO & Founder, Mr. Frank's Seasonings, announced the company's sponsorship of the 2025 Cayman Cookout, hosted by acclaimed Chef Eric Ripert at the Ritz-Carlton, Grand Cayman.

Celebrated as one of the world's premier culinary festivals, the Cayman Cookout, Jan. 15-20, brings together elite chefs, mixologists and food enthusiasts for an unforgettable weekend of flavors and innovation.

"We are thrilled and proud to be part of the Cayman Cookout, an exciting and esteemed event that brings together the best of the best in the culinary industry. We can't wait for everyone to try our seasonings that are based on a legacy of global flavors that elevate every dish," Russell stated in the press release.

Renowned for its commitment to flavor, quality, and sustainability, Mr. Frank's Seasonings are made with 100% real spices, free from additives, non-GMO, gluten-free and Kosher. This year, the brand takes center stage not only as a sponsor but also as the exclusive seasoning partner for celebrated Maitre Cuisinier de France, Bernard Guillas, executive chef and owner of Chefluv Inc.

"My culinary philosophy reflects the vivid memories of the food and precious ingredients I encountered during my travels. Mr. Frank's Seasonings will be at the center of my cuisine this year at the Cayman Cookout. This will create a unique opportunity for everyone to expand their palate and discover new dimensions of flavor and a true sensory experience rooted in gastronomic exploration," Guillas stated.

"Chef Bernard is such a skilled and diverse chef and is one of the bright stars at the Cayman Cookout. We are truly honored to be working with him and can't wait to see and try the masterpieces he creates exclusively with Mr. Frank's Seasonings," Russell stated

Attendees of the Cayman Cookout will have the opportunity to savor Mr. Frank's Seasonings including the Original, Spicy Original, Seasoning Salt, Garden Siracha, Tropical Siracha and Mediterranean blends. Mr. Frank's is the perfect accompaniment to every dish and can be used to rim glasses for a unique twist on a popular cocktail or mocktail.

Mr. Frank's is also thrilled to announce its sponsorship of the Chew On That Podcast, hosted by host and chef Joe Gatto, who will be capturing the excitement of the Cayman Cookout via Instagram Live and recording an exclusive episode from the festival itself.

Experience the difference of Mr. Frank's Seasonings at the Cayman Cookout 2025 — where the world's best chefs meet the world's finest flavors.

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 Greg Paul @ Remax.net



Lisa Russell and her company, Mr. Frank's Seasonings, will participate Jan. 15-20 at the 2025 Cayman Cookout in the Cayman Islands. (Photo courtesy Lisa Russell)

SVCA Board: Approves funding

Continued from 1

ated 30 truckloads of wood chips. This translates to 448 cubic yards of material. For perspective, that amount of material would cover a football field at a depth of about three inches."

Further, the board approved another \$251,424 from its Capital Repair and Replacement Reserve Fund (CRRRF) to cover costs associated with hazardous tree removal caused by the windstorm. In a Dec. 12 memo to the board, Jensen wrote that in addition to clearing downed trees and debris, SVCA is "also actively evaluating and removing trees that were damaged by the storm but have not yet fallen."

"Managing the evaluation and removal of these hazardous trees is a part of SVCA's normal operations," she wrote. "As I reported to the Board on March 28 and again on Nov. 14, Association spending on the removal of hazardous has already significantly exceeded the budgeted amount for this activity. The November windstorm damaged many trees on SVCA property, greatly increasing the number of trees that must be evaluated and removed."

Other news from the Dec. 12 meeting:

• Board authorized the GM to execute a contract with Resourceful, a OneDigital company for a six-month retainer contract, including 30 hours of consulting per month to be paid for out of

the 2025 operations fund.

- Board directed the GM, working in partnership with the N&E Chair, to obtain a contract from UniLect for the 2025 AGM.
- Board approved Colleen Mitchell, Judy White and Edward Wang for the 2025 Safety Committee
- Board approved Linda Tessier for the 2025 ACC Committee.

The SVCA Board will meet twice in January, both times at 7 p.m. in the dance barn. First meeting will be on Jan. 9, the second on Jan. 23. Each month, unless otherwise specified, the SVCA board meets the second and fourth Thursdays of each month at 7 p.m. in the dance barn. Visit suddenvalley.com for a copy of the board's agendas.

According to a draft of the Dec. 12 meeting's minutes, the board unanimously approved \$95,000 to cover the costs associated with removing trees and debris from the roadside throughout the Association and authorize the GM to execute a contract with Rawls Tree Service for this work.

Initially, the board approved the cost from UDR (an undesignated reserve account). Later in the meeting, the board unanimously de-obligated the \$95,000 of funding from UDR and change this funding source for these approved cleanup activities to be utilized from the \$228,131 Roads Fund storm event cleanup project.

-- Contact Bill Helm at bill@lyndentribune.com.





Deadline for the February edition will be Wed., January 22nd

Contact Mitze for details

360.354.4444 | mitze@lyndentribune.com

10 things to do to lower your home's risk

By Judy White Submitted by Rick Asai Safety Committee

Although it's winter, and summer may seem years away, now is a great time to prep for the risks of wildfire in just a few months.

Here are 10 ideas that we can accomplish now:

- Remove anything flammable within five feet of your home, deck or porch.
- Schedule a free fire risk assessment now from the Firewise team at the Whatcom Conservation District. Call Robert Walters at 360-526-2381 x106, or email rwalters@whatcomcd.org.
- Add one-eighth inch (not one-quarter inch) screening over all roof and attic vents to prevent entry from embers.
- If you plan to upgrade your deck, roof or yard, first research and follow the recommendations of Firewise and other experts.
 - Develop the habit of

always keeping at least a half-tank of gas in your cars in case of evacuation.

- · Create a Go-Bag of essentials. Keep it up to date and easy to grab if neces-
- Take lots of photos of your home and property, inside and out, from all directions.

Open closet and cupboard doors, drawers. Include all of your possessions, not just the valuable

Store your photos in a safe location away from your home.

• Also store your important papers, deeds, insurance policies and contact information safely.

Consider renting a safety deposit box.

- Add PulsePoint to your cell phone for emergency alerts.
- Become very familiar with multiple exits from your home to Lake Whatcom Blvd. and Lake Louise Road.

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





This month's pet of the month is Smudge, submitted by Sudden Valley staff member Maxx Robinson.

Smudge is a 2-year-old Siamese mix that we adopted on a whim. She makes plenty of noise when she wants treats and loves playing with ice cubes.

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

AGM - Annual General Meeting BOD - Board of Directors

BMP - Best Management Prac-

CC&Rs - Covenants, Conditions & Restrictions CIP - Capital Improvement Plan

CRRRF - Capital Repair and Replacement

Reserve Fund

CTK - Christ the King Church DNR - Washington State Depart-

ment of Natural

Resources

DOE - Washington State Department of Ecology

DRC - Document Review Committee

EIS - Emergency Information

FTE - Full Time Employees GIS - Geographic Information

GM - Sudden Valley's General

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

LWWSD - Lake Whatcom Water &

MOU - Memorandum of Under-

standing

MPR – Multi-Purpose Room N&E - Nominations and Elections NPDES- National Pollutant Dis-

charge Elimination System

OPS – Operations

PSE - Puget Sound Energy

PUD - Planned Unit Development RCW - Revised Code of Wash-

REC - Parks & Recreation De-

partment

RFP – Request for Proposals RFQ - Request for Qualifications

ROW - Right-of-Way

SGM - Special General Meeting

SOP - Standard Operating

Procedure SVCA - Sudden Valley Commu-

nity Association

UDR – Undesignated Reserves

WCLS - Whatcom County Library System

WCOG - Whatcom Council of Governments

WCSO - Whatcom County Sher-

iff's Office WDFW - Washington State De-

partment of Fish and Wildlife WTA - Whatcom Transportation

WUCIOA - RCW 64.90 - The WA Uniform Common Interest Ownership Act



🌤 Happy New Year from all of us at... 🚓



1200 Lakeway Drive, Unit #2 Bellingham, WA 98229

360-733-3700

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

TRUST YOUR LOCAL SALES OFFICE!







Vadim Kotsvuba

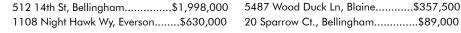
Azam Nader

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.

17000 sq ft warehouse with 10 office spaces and 600 ft of I-5 visibility. Rent \$8500

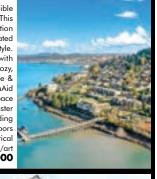
FEATURED HOMES & LOTS



20 Sparrow Ct., Bellingham......\$89,000



512 14th St., Bellingham Incredit 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





lot, located in a gated community, has an unobstructed water view

nutes from the US/Canadian Border. Priced to sell. \$357,500

and abuts a community nature trail. Includes tree survey map

One level 3 bed, 2 ba home. Quartz countertops throughout kitchen w/custom cabinets, stainless appliances, data wiring 8 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. **\$630,000**

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