



SUDDEN VALLEY COMMUNITY ASSOCIATION

SUDDEN VALLEY VIEWS

October 2024

WWW.SUDDENVALLEY.COM

SVCA Board of Directors finds new GM

By Bill Helm
Editor

SUDDEN VALLEY — After many interviews and extended discussion, Sudden Valley Community Association's Board of Directors has found a new general manager.

According to current GM Jo Anne Jensen, the executive committee "is still negotiating the details, but a start date of Dec. 15 is anticipated."

Jensen, who had announced her retirement earlier this year effective Oct. 31, has agreed to stay

on through the board-approved transition period.

"Timing is still being finalized, but the board expects to introduce the new GM and announce the transition plan within the next few weeks," Jensen said.

Golf bridge repairs approved

On Sept. 26, the SVCA Board unanimously approved \$25,459.73 from its Capital Repair and Replacement Reserve Fund (CRRRF) for repairs to its No. 2 golf bridge.

GM Jo Anne Jensen, in a

Sept. 26 memo, stated that SVCA received a report on July 8 "summarizing the results from Integrity Structural Engineering's biannual (every two years) Golf Course bridge inspection."

"This report evaluated four of the eight bridges to be in excellent or good condition, while three bridges were deemed fair and one bridge, No. 2, was found to be in poor condition," the memo states.

Further, the memo states that the report included maintenance recommendations "which were immediately added to the work

list maintained by Turf Care Superintendent, Greg Wadden."

"The repairs recommended for the No. 2 bridge included adding steel beams to support four 10-inch by 16-inch timber girders whose condition has degraded," the memo states. "This work is beyond the scope for the Turf Care team, so SVCA Capital Project Manager Tyler Andrews was asked to prepare an estimate for installation of two steel beams."

Jensen's memo states that SVCA proposes to install two new beams as per

the drawing supplied by Integrity. These beams and other materials needed for installation will be purchased from Morse Steel Service. Stremler Gravel will complete the work under their on-call contract and PNW will provide supervision.

"In the Capital Repair and Replacement Reserve Fund Budget, The No. 2 Golf bridge is scheduled for \$74,012 of repairs in 2033," the memo states. "Spending a much smaller amount now, as well as implementing the recommended maintenance for all the golf

course bridges, is a prudent approach to ensuring that the bridges are maintained in the best possible condition for the smallest outlay."

More information on the No. 2 golf bridge repair can be found on the board's Sept. 26 agenda, at the SVCA website, suddenvalley.com.

On Sept. 12, the SVCA board approved a one-year extension of the current Christ the King Community Church (CTK) agreement with a \$1,300 monthly rent.

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

Sudden Valley looks forward to continued revitalization



I would like to thank everyone who contributed to the many accomplishments over this past year. I look forward to the upcoming year and to the continued revitalization of our community.

This year has seen the reemergence of the Finance Committee, as well as a newly formed ad hoc Safety Committee. The Safety Committee presented the community with an excellent Firewise presentation to inform us on how to safely live within our forested community.

Another ad hoc committee is being formed presently for Board and community members to look at short term rentals and their impact on the Valley.

I would like to acknowledge the contributions of the HOA staff who are instrumental to the success of this community. They are fully involved in providing excellent service in a variety of areas.

Our Maintenance Department is busy year-round working throughout the Valley performing ongoing facility, roads and common grounds maintenance as needed. Turfcare is keeping our golf course looking great and along with our new Golf Director is contributing to another successful year for our course.

Our Rec staff once again partnered with the YMCA to bring back swimming programs to the Valley for the many young families in our community. The admin staff have settled into their new offices providing support to the Board and community on numerous levels.

Behind the scenes there are numerous volunteers contributing countless hours of their time working to ensure a thriving and vibrant community that we all call home.

A newly formed group, developed by the General Manager, has been working at beautifying the Valley by helping provide some much-needed TLC to the many common areas that need a little more attention.

To those of you that are volunteering on any of the committees, clubs, and events I want to thank you for helping to make our community such a wonderful place.

Several large projects are being completed in 2024. The Area Z Maintenance Building remodel is nearing completion. The Rec Corridor Tennis Courts have been completed and are ready for all the tennis and pickleball buffs in the Valley.

New fencing and reconfiguration of the Secured Storage in Area Z is due to be completed this year as well. To ensure funds are being used responsibly, a structural inspection requested by the Board is slated to begin in mid-September on Barn 8 before proceeding with an extensive and expensive partial exterior remodeling of the facility.

Recently the Adult Center/Library and Clubhouse have had their exteriors painted and new HVAC systems are soon to be installed. Our 2024 Roads Program is wrapping up with scheduled resurfacing and culvert projects.

Lastly our phenomenal General Manager, Jo Anne Jensen, announced her retirement earlier this year. In her short tenure here, she has strived to make Sudden Valley a community we can all be proud of. She is leaving us with a talented and competent staff to assist our new General Manager.

Jo Anne has been helpful and proactive in the search for her replacement and will assist in the transition. The Board of Directors and I wish her well in her future endeavors.

-- Keith McLean is president of Sudden Valley Community Association's board of directors

SVCA NOTICE OF ANNUAL GENERAL MEETING Nov. 2, 2024

Notice is hereby given that the Annual General Meeting of the Sudden Valley Community Association hereinafter referred to as the SVCA, will be held in the Dance Barn within Sudden Valley on Saturday, the second of November, 2024 at 1 p.m., the purpose of which shall be to conduct Association business.

AGENDA

- I. Call to Order
- II. Introduction of Parliamentarian
- III. Certificate of Quorum
- IV. Proof of Notice of Annual Meeting
- V. Approval of the 2023 AGM Minutes
- VI. Introduction of the Board of Directors Candidates
- VII. Introduction of the N&E Committee Candidates
- VIII. Introduction of the ACC Committee Candidates
- IX. New Business:
 - a. a. Measure 1:
Shall the SVCA's 2025 Annual Consolidated Budget of \$7,533,142 be approved or rejected?
 - i. Presentation of Budget by the Treasurer
 - ii. Discussion*
 - iii. Voting
 - b. b. Measure 2:
Bylaw Amendment to Revise Article III, Section 4(3)(b) to remove inconsistent descriptions of a director's term of office.
 - i. Discussion
 - ii. Voting
- X. Committee Reports
- XI. President's Report
- XII. Treasurer's Report
- XIII. General Manager's Report
- XIV. Property Owner Comments*
- XVII. XVII. Election Results/Announcements
- XVIII. XVIII. Adjournment

All members are invited to attend the Annual General Meeting.

Members must be present in-person to participate and count towards a quorum.

*In order to give all members who wish to speak an opportunity to do so, individual comments may be limited by the Presiding Officer to three minutes in duration.

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RESIDENTIAL CUSTOMER

Maintenance building remodel completed



By Maxx Robinson
SVCA Staff

In early October, the remodeled maintenance building at Area Z was completed. The newly remodeled building includes an updated interior, new siding, a new roof, a full replacement of HVAC/electrical/plumbing, and new windows and doors. This project also brings the building up to ADA requirements.

“The Maintenance Department appreciates the support given by the community and the Board of Directors for remodeling the Area Z maintenance facility,” said Mike Brock, maintenance and facilities manager. “We have transformed the facility into a functional workspace that will serve the community for years to come.”

The project was originally approved by the Board of Directors two years ago, and work began in Winter 2023.

Records indicate that the Area Z maintenance facility was constructed approximately

50 years ago, and the facility had been identified as needing improvements due to safety concerns and functionality.

Staff impressions of the new building are overwhelmingly positive, with staff particularly excited about the new locker room and shower.

The new building is also fully insulated, which will come in handy during the upcoming winter months.

In addition to the new office interior, shop space was greatly expanded. “We now have adequate shop space to work on equipment and vehicles,” said Brock. “We can now get a full-size truck, snowplow, and sander into the shop, which is way more functional for us.”

The design improvements reduce operating costs with increased energy efficiency and provide a professional work environment for staff. “These upgrades will help us work more efficiently as we continue our effort to provide professional service to the residents of Sudden Valley,” said Brock.

On Oct. 3, the remodeled maintenance building at Area Z was completed. The newly remodeled building includes an updated interior, new siding, a new roof, a full replacement of HVAC/electrical/plumbing, and new windows and doors. This project also brings the building up to ADA requirements.. (Maxx Robinson/SVCA photo)

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WUCIOA and Sudden Valley voting

By Linda Bradley
SVCA Board Secretary

Recently members have voiced concern over ESSB 5796.SL passed by the Senate and signed into law

on March 28. This legislation contains amending portions of RCW 64.90 that will take effect prior to the complete act in 2028.

The section currently discussed is Section 312 as it pertains to RCW 64.90.410 Board members, officers, committees, and amendments that went into effect June 6, 2024.

This Section pertains to voting and with our upcoming election there were concerns regarding a portion of this section.

While if taken out of context, one should be concerned with the language it is necessary to read the full Section to understand its applicability to Sudden Valley.

The Section begins with: (1)(a) Except as provided otherwise in the governing documents, subsection (4) of this section, or other provisions of this chapter, the board may act on behalf of the association.

The key words here are except as provided otherwise in the governing documents. SVCA Bylaws Article II, Section 7.

Voting reads in part relevant to this topic “each member in good standing may vote for candidates for the Board, candidates for the Nominations and Elections Committee and the Architectural Control Committee, and any other issues as determined by the Board.” While Section 312(6) deals with

Board members, officers, and committees our Bylaws already deal with each of these topics nullifying the conflicting language.

The portion of 312 that can be confusing to members is (6) Except for committees appointed by the declarant pursuant to special declarant rights, all committees of the association must be appointed by the board.

Committees authorized to exercise any power reserved to the board must include at least two board members who have exclusive voting power for that committee. Committees that are not so composed may not exercise the authority of the board and are advisory only.

At the beginning of this chapter SVCA is granted the authority of our governing documents on how we elect the Board and two other committees of the Association. Our Bylaws also contain Article V Committees that spells out the committees that are standing committees (those recognized in our Bylaws), and the rules governing these committees as well as the creation of advisory or ad hoc committees and the authority of each.

While RCW 64.90 definitely has an impact on homeowner associations like SVCA we may continue to hold our elections for members of the Nominations and Elections Committee and the Architectural Control Committee according to our governing documents.

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VIEWS

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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.

Sudden Valley deserves a highly capable GM

Editor,

If you've been paying attention to SVCA board meetings and communications, you are no doubt aware that our current GM is departing at the end of October and the search for a new GM has been underway for a few months.

As of the Sept. 14 board meeting, there were 27 candidates, and the search had been narrowed to six for interviews.

Perhaps the selection will be finalized before this is published.

As the board has been considering candidates, I hope that they have kept in mind what a number of residents said in a recent focus group.

This is no longer a resort community or a golf community or a vacation home community. It is a small town that is not quite a town.

Like a small town, we are a community with a diverse population by socioeconomic status, age and lifestyle choices.

We have an infrastructure with expensive and complex components, much of which requires a good deal of maintenance, repair or replacement.

We need a GM with a broad knowledge of finance, public works (as it applies to SV), strategic/capital planning, pertinent laws and regulations, and personnel management.

The GM must be capable of providing stellar service to our homeowners and strategic leadership to all Association departments while also managing complicated capital projects and overseeing day-to-day operations.

The new GM needs to build solid relationships with county government leaders

in order to advocate for services that we pay for but do not receive, and to remind them that we have a substantial number of citizens here.

The GM must also promote Sudden Valley's best interest with vendors, organizations, and regulatory agencies that have an impact on our community (USPS, as a clear example).

Last but certainly not least, SVCA has a large staff that always deserves to be led and encouraged by a GM with integrity, vision and a servant heart.

A golf course community GM candidate might have done a good job elsewhere, running an HOA made up of homes of similar value and age with owners who purchased there mainly for that hobby.

In no way does that ensure that such a candidate will be able to successfully manage the complex needs of this unique community.

SVCA must be run more like a small town with diverse stakeholders, and less like a golf or boating community.

At a salary range of \$160K-200K, we deserve and should expect a highly capable GM.

*Jane David
 Sudden Valley*

Community Association Institute wants to help Sudden Valley – again

Editor,

The Community Associations Institute (CAI) is a trade association. Its membership list is private. CAI members and supporters have become a significant

force in Washington State special interest group politics by supporting legislation beneficial to CAI. CAI does not advocate for homeowners.

In Sudden Valley, CAI initiatives have worked to consolidate financial power in a handful of Board Directors by suppressing homeowners' right to vote.

Thanks to the money, support and lobbying of the Community Associations Institute (CAI), Sudden Valley homeowners lost voting control over dues and assessments.

Homeowners lost their voting control when CAI lobbyists helped create and pass the 2018 Washington Uniform Common Interest Ownership Act (WUCIOA) to replace targeted Sudden Valley bylaws.

This is what CAI and WUCIOA did to Sudden Valley homeowners: Our annual dues, assessments, and special assessments payments are consolidated into a single budget and that budget is placed on the ballot by a simple majority of Board Directors.

If the consolidated budget is not rejected by owners holding the majority of ALL votes in the Association, the budget is ratified. In other words, five directors now determine the budget we see on our Annual General Meeting (AGM) ballot.

This year it would take ~1560 members voting reject to defeat the 2025 budget with its dues increase.

After WUCIOA, Sudden Valley Community Association severed connections with the Washington State CAI chapter.

Now CAI supporters want Sudden Valley to rejoin, despite the fact past CAI activities have taken voting rights away from homeowners.

The new CAI campaign started in August with Director Rick Asai's suggestion Sudden Valley join the CAI.

At the Sept. 5 board meeting, a former

SVCA General Manager, Mitch Waterman, told the directors "we need a contact from the Board with County Council" and mentioned Larry Brown's name.

Members may not remember Brown's previous life as a CAI delegate member to the CAI Legislative Action Committee. Legislative Action Committee members lobbied in support of WUCIOA and other CAI projects.

Brown was both SVCA Board President and CAI Legislative Action Committee delegate member during time CAI worked to pass WUCIOA.

Think of that. The SVCA Board president secretly helped the CAI replace SVCA bylaws and hand over budget control to a small number of Board Directors. Could that be a conflict of interest?

Apparently Waterman, the SVCA general manager at the time, does not recognize the conflict of interest.

For five years I have worked against CAI's continuing efforts to void our bylaws, suppress Sudden Valley members right to vote, and to consolidate financial power in a handful of Board Directors.

In his role as a dutiful CAI supporter, Waterman continues to defend the CAI's ongoing campaign to rewrite our bylaws. CAI supporters cannot defend their actions.

A personal attack is all they have left. Waterman's letter in the September Sudden Valley Views is an attempt to deceive readers into believing false allegations.

The article is delusory and full of dishonest opinions with one exception. I was the N&E Chair in 2022.

This year I am a candidate for the Sudden Valley Board of Directors. Mitch Waterman does not want you to vote for me. Why?

*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 and should not exceed 550 words.

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

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

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

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

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

Submitting articles of interest to the editor

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

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

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

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

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

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



SUDDEN VALLEY VIEWS
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 www.suddenvalley.com

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

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.

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AROUND THE VALLEY

Sudden Valley in midst of election season

September brought the beginning of SVCA's annual election season, one of the busiest periods of the year.

Administration

Activity Summary

- Worked with the N&E Committee to develop this year's ballot and supporting materials.
- Supported meetings for Architectural Control, Finance, and Nominations & Elections Committees.
- Began planning for the Candidate Forums, AGM, and other fall events.
- Continuing to support a very high volume of new construction and exterior alteration projects.

Successes

- Ballot packets were mailed on schedule.

Planned Work

- Organize additional volunteer events.
- Continue planning for the upcoming fall events.

Accounting

Activity Summary

- Completed routine work to maintain monthly financial schedule; July financials completed.
- Continued work on the 2023 Financial Audit.
- Began work to prepare SVCA's tax return

Successes

- The collection rate continues to meet or exceed last year's performance.

Planned Work

- Finalize and present the 2023 Financial Audit results.

Maintenance

Activity Summary

- Replaced broken window at Turfcare Maintenance shop.
- Improved keyway off Sudden Valley Drive.
- Installed pool cover on main pool, closed pool for the season.
- Improved parking at Sofield Park.
- Replaced valve cover on SP-6 (warranty) and replaced tires on OP-24.
- Culvert cleaning on Rocky Ridge Drive.
- Replaced stop sign on Morning Glory Drive.
- Installed "No Left Turn" sign at Park & Ride.
- Removed noxious weeds along Polo Park Drive.
- Replaced flood lights at Rec Center.
- Assisted with Kayak removal.
- Road shoulder mowing at various locations.
- Routine mowing of Parks, Gate Entrances, and Facilities.
- Routine cleaning of SVCA facilities.
- Replaced supply line to sink at the Clubhouse.
- Cleaned exterior of pool access doors and locker rooms.
- Repaired kayak rack at AM/PM Park.
- Improved signage on Marigold

Drive by adding a "Stop Ahead" sign.

- Replaced several road signs that were missing or damaged.
- Installed baby swings at Rec Corridor Park and repaired loose bar on playground equipment.
- Repaired drywall in Rec Center office and Fitness Center.
- Removed tree limbs that were obstructing view of traffic in several areas.
- Refurbished RV Storage Area lot.
- Evaluated feasibility of providing power to Rec Center tennis courts.
- Prepared area around Adult Center for new fencing.
- Closed overflow parking at AM/PM Park.
- Installed cover on Adult Center pool and winterized for the season.
- Replaced backing on display cases.
- Installed new gate closer on main pool gate.
- Repaired window at Guard Shack.
- Repaired water line serving Area Z Community Garden.
- Repaired electrical service to Marina.
- Routine mowing of Parks, Gate Entrances, and Facilities.
- Painted lines at soccer fields.

Successes

- Final construction inspection passed at Area Z Maintenance shop
- Fencing project is going well, and is on schedule

Planned Work

- Improve signage on Highwood Court (sign on order)
- Painting of stop bars
- Install window screen at Guard Shack
- Culvert cleaning/repair
- Build garbage can containers (template has been built to test)
- Move into remodeled maintenance shop and organize tools and equipment
- Culvert cleaning/repair
- Replace locks on display cases
- Routine mowing of Parks, Gate

Entrances, and Facilities

- Road shoulder mowing at various locations

Recreation

Activity Summary

- Completed policy & procedure training with Recreation Staff.
- Created a designated staff break area.
- Organized storage room and alcove by the Sunshine Room.
- Cleaned Recreation Office and Front Desk.
- Implemented new Lost & Found procedure.
- Relocated spray bottles & towels to carts in both the Lobby & the Fitness Center.
- Updated Rec Staff Info Binder.
- Many walks to the Tennis Courts to unlock for patrons.
- Pickup Soccer going well.
- Requested quotes for First Aid Boxes + Restocking services
- 3 Fire detectors replaced in the gym by Security Solutions.

Successes

- Staff really appreciates having a designated break area.
- We have received many compliments from residents for our cleaning efforts in the Lobby Area.

Planned Work

- Painting Lobby behind the front desk.
- Painting back office & organizing back office.

Golf

Activity Summary

- Hosted a very successful Aslan Tournament.
- Hosted several outside events and preparing for several more.
- Completed the winter series schedule and prepared promotional material.
- Sent out promotional information for the Bellingham Amateur Tournament.
- Set up a Team Match with Ava-

lon GC in September.

- Planned and completed our final golf club event, the Fall Wind Up tournament, dinner and awards.
- Preparing for the Bellingham Amateur event this weekend.
- Completed the winter series schedule and prepared promotional material and sign-up sheets in Golf Genius.

Successes

- August and September were both solid revenue months despite some very rainy days.

Planned Work

- Work closely with tournament organizers of several outside events coming up.
- Prepare for the first Winter Series events on Oct. 5.
- Prepare annual golf report for Golf Club Meeting in late October.
- Prepare for US Kids Tour event Oct 6. - 176 golfers.
- Host a successful Bellingham Amateur event.

Turf Care

Activity Summary

- Course conditioning continues as scheduled in and around a busy golf course.
- Backlog of equipment repair and maintenance is back on schedule.
- General irrigation system maintenance is ongoing.
- Continue sod repairs to No. 13 green from winter injury.

Successes

- Course is in good condition despite high use and multiple events

Planned Work

- Turf equipment preventive maintenance is ongoing.
- Preparations for fall aerating program.
- Planning sod nursery rebuild as well as chipping green rebuild this fall.



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Tom Henning

Candidates for the ACC Committee are:

Allen Helvajian ★ Daniel Vink

Candidate Forums

Sun Oct 13, 3:00 – 5:00

Sat Oct 19, 3:00 – 5:00



All Candidate Forums will be held at the
Dance Barn, 8 Barn View Circle



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



How to replace a ballot

If you need to replace your ballot, or have not received your initial ballot, call UniLect Election Services' Duplicate Ballot Request Call Center toll-free at 1-866-466-6455 as soon as possible to request a duplicate ballot. You will need to let operators know you are with SVCA and provide further identifying information. Operators are standing by and available 24/7 throughout the balloting period. Replacement ballots are not available through the Administration Office.



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Book reading to inspire

Join Kimberly Braun, national author and speaker for a truly transformative evening at Village Books and Paper Dreams, 1200 11th St., Bellingham, from 6-7 p.m. Oct. 18. Her third book, *Miracles in the Naked Light*, reveals the story of how she built a monastery with no experience or money, and highlights what is possible for us all when we say yes. Contact Sophie Richmond, events@villagebooks.com for questions. Admission is \$5 and can be reserved or paid at the door. For more information, visit villagebooks.com/event/litlive-kimberly-braun-101824

Book Reading & Slide Show

Local author and historian Rustan Robertson will hold a live event at Fairhaven's Village Books, 1200 11th St., Bellingham to feature his book, *"The Wages of Sin: The True Story & Photos of the Great Sedro-Woolley Bank Robbery of 1914."* The event will feature more than 100 photos of 1914 Whatcom and Skagit counties, and the audience will include family members from some of the story's participants. Tickets at villagebooks.com.

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2024 AGM ELECTIONS

2024 Annual General Meeting ballot measures

Measure 1

Proposed SVCA 2025 Annual Consolidated Budget

The Revised Code of Washington (RCW) 64.90.525 provides that the budget is ratified if not rejected by owners holding a majority of votes in the Association.

Ballot: Shall the SVCA's 2025 Annual Consolidated Budget, which provides for assessment revenue of \$5,525,641 and non-assessment revenue of \$2,007,501 (total combined assessment & non-assessment revenue of \$7,533,142) be approved or rejected?

Budget Explanation: This measure presents the annual consolidated budget for Operations and Capital as follows:

Note: Based on a 95% collections rate on a total of 3,120 lots: 2,753 developed lots and 367 undeveloped lots.

If this measure does not pass, then the ratified 2024 budget and the assessments noted therein will control.

Recommendation: The Board of Directors adopted this budget on 09/05/2024 and recommends approval and ratification by the membership.

The total monthly dues (operations and capital dues) for the proposed 2025 Annual Consolidated Budget are \$156.28 for a developed lot and \$148.41 for an undeveloped lot.

EXECUTIVE SUMMARY The Budgeting Process

The Sudden Valley Community Association's (SVCA) budget is prepared every year. This annual budget is adopted by the Board and voted on by the membership, to guide spending over the following calendar year. While maintaining the core concept of annual authorization, the annual budget is developed within a multiyear perspective through strategic and long-range planning, the preparation of a 10-year Capital Plan, and a 30-year Reserve Study.

Revenues and expenditures, as well as constraints on assessment increases, are considered together to determine annual budget targets. The budget covers all SVCA departments and operations, based on input and recommendations received from each department's manager. This process ensures the budget presented to the membership is a consolidated picture of the Association finances and is voted on as a whole.

Sudden Valley's operating budget for 2025 balances \$4,720,780 in revenues with \$4,720,780 in expenditures.

Factors Impacting the 2025 Budget

- Dues and Assessments for 2025 have been calculated at an anticipated 95% collections rate. The year-to-date collections rate in July 2024 was 97.5%.
- An anticipated increase in general Association insurance costs of 10%.
- Increases in compensation and benefits in response to the Association's Union Collective

Bargaining Agreement.

- Payroll changes: 3% increase to Salaries & Wages as compared to 2024's actual rates, anticipated 10.6% increase in health care benefit costs per employee plan, and estimated 401(k) matching costs.

- Anticipated increases in general fuel, utility, and hazardous tree removal costs.

- Continued focus on financial best practices, cost savings, and efficiencies.

- Continued prioritization of adequately funding Reserves for long-term capital improvements and major maintenance and repairs.

- A Roads Budget contribution of \$107,060 for major maintenance of ditches, culverts, and swales - per 2016 Special General Meeting (SGM).

2025 Operational Budget Background

Recent challenges are reflected in the 2025 budget. Specifically, expected increases in payroll expense, property/casualty insurance, fuel, and utilities were accommodated. Additionally, the prioritization of the maintenance of infrastructure and facilities, a significant goal of previous budgets, has been continued.

Although the 5-year Recreation Special Assessment - which included recreation, pools, and parks - expired in May 2023, use fees for those facilities have not been reinstated.

Of note, insurance costs increased by \$30,326, or 19.8%, upon renewal in June of 2024.

Funds collected because of the proposed dues increase of 7% will be divided between the Capital and Operational budgets, marking the first time since 2020 that the dues assessments for the Capital Reserves have been increased.

The Association had a 2025 Budget Year Level III Reserve Study, issued date 8/14/2024, performed which meets the requirements of RCW 64.90.550. The 2025 Budget Year Level III Reserve Study is an annual update and does not include a visual site inspection. The Association has three separate Reserve Studies: one (1) for the Capital Repair and Replacement Reserve Fund (CRRRF); one (1) for the Roads Reserve Fund; and one (1) for the Mailbox Fund.

Reserve Studies are supplemental to the maintenance and operating budget of the Association. A Reserve Study is a budgeting and planning tool that assists with long-term capital planning by identifying the current status of the reserve fund and provides an equitable funding plan to offset ongoing deterioration. When created and implemented properly, a Reserve Study aids the Association in ensuring sufficient funds are available when anticipated major common area expenditures actually occur.

The 2025 Budget Year Level III Reserve Study was performed by SmartProperty (Reserve Study Professionals). SmartProperty used an interest rate of 2% and an inflation rate of 4%. SmartProperty is an independent firm not affiliated with the SVCA.

2025 Consolidated Budget Revenue	
Assessment Revenue	
Operations	\$ 2,713,279
Capital Repair and Replacement Reserve Fund (CRRRF)	1,373,992
Roads Reserve Fund	1,413,117
Mailbox Reserve Fund	25,253
Total 2025 Budget Assessment Revenue	\$ 5,525,641
Non-Assessment Revenue	
Other Operating Revenue	\$ 2,007,501
Total 2025 Consolidated Budget- Assessment Revenue & Non Assessment Revenue	\$ 7,533,142

2025 Proposed Annual Assessment Summary				
Based on 2,964 Dues Payors				
which represents a 95% collections rate				
	Developed Lots (Monthly)	Developed Lots (Annual)	Undeveloped Lots (Monthly)	Undeveloped Lots (Annual)
Operations Fund	\$ 77.21	\$ 926.52	\$ 69.34	\$ 832.08
Capital Repair & Replacement Reserve Fund	38.63	463.56	38.63	463.56
Roads Reserve Fund	39.73	476.76	39.73	476.76
Mailbox Reserve Fund	0.71	8.52	0.71	8.52
Total Proposed 2025 Dues	\$ 156.28	\$ 1,875.36	\$ 148.41	\$ 1,780.92
<i>Dollar Change from 12/31/2024 Dues</i>	\$ 10.22		\$ 9.70	
<i>Percent Change from 12/31/2024 Dues</i>	7%		7%	

The following information from the 2025 Budget Year Level III Reserve Study is required by law to be included in the Budget Measure.

Special Assessments: The Association has no special assessments for the budget year 2025.

The starting 2025 Budget Year Level III Reserve Study fully funded balance deficits per unit are as follows for the three separate funds:

- CRRRF Fund: (\$2,053.08) deficit per unit
- Roads Fund: (\$1,952.39) deficit per unit
- Mailbox Fund: (\$35.36) deficit per unit

The 2025 Budget Year Level III Reserve Study is available on the SVCA Resident Resources website: <http://suddenvalley.com/residents-resources/>

The Current Funding Plan model presented within the 2025 Budget Year Level III Reserve Study for the CRRRF Fund, Roads Fund, and Mailbox Fund equals the annual budgeted dues collections for each of these funds in 2025. This funding model then factors in a 3% increase to annual reserve contributions in every year thereafter (2026 through 2054).

The following table represents the current surplus/(deficiency) per member, per month, in bud-

getted dues collections to meet the recommended annual contribution requirements outlined in the 2025 Budget Year Level III Reserve Study on both a Fully Funded and Baseline Funded basis for the combined monthly totals of the CRRRF Fund, Roads Fund, and Mailbox Fund over the next 30 years. The 2025 Budget Year Level III Reserve Study is calculated to achieve a target fully funding goal of 100% in 30 years by 2054.

BYLAW AMENDMENT Requires approval by 2/3 of the members voting by mail-in ballot or in person to pass.

Measure 2

Ballot: Shall Article III, Section 4,(3)(b) Be amended to remove inconsistent descriptions of a director's term of office.

Explanation/Purpose: ARTICLE III, Section 4, (3)(b) currently allows any elected director to serve until their respective successor is elected or any appointed director to serve until the conclusion of the following Annual General Meeting and until a successor is elected. The process SVCA follows regarding Board directors is at the end of the three (3) year term in November they have completed their elected term. Any appointed directors to

serve only until the following AGM. Any additional vacancies following the AGM are filled by the vacancy process of the Bylaws.

Detailed Changes: {Text as added, or as deleted.}

Article III, Section 4(3) Election and Term of Office. Directors shall be elected and hold office as follows:

(a) All eligible members of the Association shall be entitled to vote in the manner set forth in these Bylaws for all directors to be elected, and the candidate(s) receiving a plurality vote shall be elected. No more than three (3) directors shall be elected each year, except when additional directors are necessary to fill vacancies otherwise existing on the Board.

(b) The term of office of each director shall be three (3) years- ~~or until their respective successors have been elected by the Association, or the length of the remaining term of the additional director vacancy.~~ However, a director who has replaced a director by appointment shall serve until the conclusion of the following Annual General Meeting. ~~and until a successor is elected.~~ In the election of two (2) or more directors, the candidates receiving the most votes shall be awarded the longest available term.

Newly elected directors shall take office immediately following the Annual General Meeting.

2024 AGM ELECTIONS

The Nominations & Elections Committee met on Tuesday, Sept. 3 to open the candidate application for the 2024 election. This meeting was recorded and is available on SVCA's YouTube channel. Five candidates applied for the Board of Directors. This year, SVCA's Board has five candidates for four open positions for its Nov. 2 election: three directors will have a three-year term, and one director will have a two-year term based on cumulative votes for each. Two candidates applied for the Architectural Control Committee's six open positions for the election. Each elected member will have a three-year term based on cumulative votes for each. This month, the Views has published biographical information and campaign statements by each of the board's candidates, as well as bios from the two candidates for the Architectural Control (ACC) committee.

Rick Asai: BOD candidate



Bio

I was born and raised in Albany, Oregon and graduated from Oregon State University (B.S. Pharmacy) and the University of Oregon School of Dentistry. Betsy

and I have been married 48 years and have two children and two grandchildren. I have taught dental courses at two community colleges for dental assistants and dental hygienists. I owned and operated a general dental practice in a suburban location of Portland, Oregon. I am retired. I held leadership positions at the county, state and national levels of dentistry as well as other church and civic boards.

Candidate statement

My name is Rick Asai, and my wife and I were first exposed to Sudden Valley in the summer of 2022 when our son purchased a home on Harbor View Drive. He's worked in Bellingham for about 8 years now, and we had gradually been getting to know the area on our visits. We purchased our home on Longshore Lane last May. We love to hike and explore the

outdoors, kayak and swim in the lake and partake in the food and beverage scene in Bellingham. I golf and have enjoyed getting to know some of the local golfers. I was selected to fill an open SVCA board position earlier this year.

I'm a retired dentist and many of my volunteer board positions had to do with the dental profession. I have taken formal training courses in parliamentary procedure when serving as Speaker of the House which preceded serving as President of the Oregon Dental Association. I then served on two national committees with the American Dental Association (ADA) before serving a term on the 20-member board of trustees. My point in listing these experiences is to help you realize I understand the duties and responsibilities of a board member, which is to set policy and manage the fiduciary

obligations of the organization on behalf of its members. The board does not manage the day-to-day operations but rather hires an executive, our general manager in this case, to implement the policies and fiduciary decisions empowered to them by the board. Leading and directing staff is another important aspect of the general manager's duties. Serving as the Chair of the General Manager Search Committee, I would like to help support our new General Manager next year in this important year of transition.

Before applying for the open board position earlier this year I reviewed many of the archived board agendas and minutes. Making this information available to member-owners reveals a real sense of transparency of governance. The board orientation by Rich Davis on board duties and responsibilities, the parliamentary

procedure summary by John Berg, and Andrew Rutherford's presentation on insurance coverage were well done.

Looking forward, I fully support our mission and vision statements. In addition to maintaining our infrastructure of built property, roads and culverts, golf course, marina, parks and trails, I am also interested in our duties and responsibilities regarding the Lake Whatcom watershed not to mention clean green and firewise as climate change continues to impact all of us. Developing strategies to deal with these is important.

In summary, I believe that I want the same thing that you want: a healthy thriving community. I have invested time and energy serving on the Board this year and would like the opportunity to continue.

Thank you.

Ray Meador: BOD candidate



Bio

My wife Anne and I have been married 43 years and have 3 adult children. We moved to Sudden Valley seven years ago. I was a painting contractor for both residential and

commercial properties for 10 years.

I then worked for the Sherwin-Williams Company specializing in coating specifications in the Marine Division. I retired from Sherwin-Williams after 35 years.

Presently I maintain and manage three real estate properties in Washington. I have served on five non-profit boards. Currently, I serve on the Friends of South Whatcom Library Membership Committee. I am presently on the SVCA Board of Directors filling a vacancy position.

Candidate Statement

I love living in Sudden Valley (SV) and enjoy the beautiful trees, great neighbors and amazing people I have met in SV. I have been serving four months now on the Board of Directors filling a vacancy. It has been a real eye opener for me like no other board I have served

on. We have the responsibility for the 7,000 plus community to oversee the community needs from equipment repair, tree removal, vendor contracts, new construction issues, maintenance of buildings and roads, snow plan, safety plan. So much to do we always have a full agenda at BOD meetings; usual BOD meeting is 7-10 p.m. but one exceeded midnight.

There is a long list of projects with the estimated cost proposed years prior with a 4% annual increase

for inflation. Projects cost more due to years of no maintenance. I believe the SV Community that all of us want should have maintained amenities and common spaces along with our 40 miles of safe roads. Maintenance is presently on a good path, however it needs a sustained effort to get caught up.

Our SV Community is a mix of

different owners from year-round residents, part time residents,

new owners, new construction owners, and condominium owners. We have all ages including young families, singles and a growing number of seniors (I am in this group). With our young families we have over 1,000 children (estimate) and this is the real future of Sudden Valley. I say that since I have met three families that have raised their children in SV and then the children purchased homes in SV and are raising their families also. This makes a strong community.

If I am given an opportunity to serve, I want to help work as a team with SV Community and the BOD to make a better place for the SV children.

At the last town hall meeting I was very encouraged to hear some positive encouragement for the present board. We were able

to hear community members in person or online sharing needs and concerns. Two items brought to the communities attention is the need for a senior center as well as concerns about short term renters.

There is an open mic offered at every Board of Directors meeting on second and fourth Thursday at 7 p.m. I am also for SVCA sponsored events that give the community an opportunity to have fun and meet SV folks.

I miss the SVCA sponsored Polar Bear Plunge. Maybe 4th of July old style picnic with games, eating contest and apple pie.

Possibly a Superbowl party especially if the Seahawks are there.

HOPE TO SEE IN 15 Years

Cascadia Daily News

Sudden Valley Choice Community in Whatcom County

2nd and 3rd Generation Return to Live Where They Grew Up.

Nancy Alyanak: BOD candidate



Bio

When Jim and I retired to Sudden Valley in 2006, dues increases were ratified by a super majority of voting members. Now dues increases are determined by Board Directors. It's frightening to realize your financial stability lies in the

hands of five Directors. At least members can vote for Directors and for Advisory Vote Measures if any are on the ballot. Last year's ballot had two Advisory Vote Measures. The current board ignored the results, increased dues and will require a future special assessment. If elected, I will honor members choice on how their money is spent.

Candidate statement

My vision for Sudden Valley starts with offering more opportunities for Sudden Valley owners to show their preference on how their dues are spent and how much those dues are.

We can start by making it easier for all Sudden Valley owners to participate in meetings. Apparently, the general manager has issued a directive requiring all property owner comments at board meetings to be in person. No remote comments allowed. The GM's di-

rective can and should be changed by board policy. It is that simple.

We can and should replace Sudden Valley's remote access equipment with quality sound equipment so all Sudden Valley owners can make and hear comments and discussions during board or committee meetings. Remote access is especially important in winter months when meetings are after dark and driving or walking is hazardous.

New remote access equipment can be made easier for individuals to operate. Currently committees cannot meet unless staff is available to operate equipment. The GM assigns staff; that gives the GM a veto over when or if committees can meet. Giving the GM power over committees is not healthy for Sudden Valley.

We can and should add Advisory Vote Measures to the Annual General Meeting (AGM) ballots. Advisory Vote Measures allow vot-

ers to support individual projects; something no longer possible thanks to Community Associations Institute (CAI) lobbying. Instead, all projects must be consolidated, then placed on the AGM ballot as a single budget item. That budget is virtually impossible for voters to Reject because all ballots tally whether those ballots were returned or not. The unreturned ballots count as votes to Approve the budget as well as the ballots actually marked Approve.

Boards are not required to add Advisory Vote Measures to the AGM ballot or to respect the voted results. Last year, voters considered two Measures. In Measure #1, voters supported replacing the existing Barn 6 structure with an open-air pavilion. Instead, the current board ignored the vote and chose to spend the money budgeted for Barn 6 elsewhere.

In Measure No. 2, voters supported funding the future marina

wet slip replacement project by increasing the rental fee on the 87 marina wet slips rather than increasing dues for all 3,120 Sudden Valley owners. Instead, the current board chose to ignore the voters, increase dues, and possibly require a future million-dollar special assessment. Three wet slip renting board members, all of them executives, voted to reduce their personal rental fee rather than recuse themselves for conflict of interest.

We have spent a year with a Board that does not care what voters think or want done with their money. If I am elected, I will make every effort to add Advisory Vote Measures to the AGM ballot and to support the voters choice. I will not vote to approve CAI membership for Sudden Valley or be pressured into quitting my term early.

Lastly: Truly, I promise not to drink alcohol during a board meeting.

2024 AGM ELECTIONS

Taimi Van de Polder: BOD candidate



Bio

Our family purchased our first home here in Sudden Valley in the spring of 1998, when our kids were still young. Since that time, our daughter also purchased her home here, and lives nearby with her three children.

While mostly retired, I still work part-time in the successful vehicle import/export business that my husband and I started in 1996. I have been on the SVCA Board of Directors since November 2021 and have had the privilege of serving as the vice president this past year.

I hope to be able to continue to serve the community using what I have learned both in business and being on the Board.

Candidate statement

The majority of our residents will tell you that they love their neighbors and everything this community has to offer. We have beautiful scenery, places to hike, nature on our doorstep, and some great amenities. Yet, we have managed to earn a reputation of arguing and discord, despite the fact that many of our goals are the same. We need to maintain our fragile environment for generations to come and take care of our aging amenities in the most fiscally responsible way. Not only watching expenses but making sure we have enough in our reserves to plan for the future. I believe these are goals we can all agree on.

We also need to advocate with

the county to get our tax dollars working within this community.

Compliance has been an issue in the past, and some strides have been made this year to change this. I am hoping to see this trend continue and grow.

Our idyllic setting attracts many people from outside our community. We need to put our members first and discourage those non-members from coming here and using our beaches and parks for free.

Non-member fees were increased this year, which is a good first step, but perhaps some areas like am/pm beach should be reserved for members only as we are not required to share every part of our community with non-

members who do not pay upkeep on these resources.

STR's are an area of concern for many of our members, both for and against. As they did not exist when our governing documents were written, we need to find ways to monitor these rentals.

While they are likely here to stay, we do need to make sure we have contact information for each unit and that renters are following our rules. Even these short-term renters need to be good neighbors while they are here.

Lastly, I would like to see an expansion of our volunteer program. We have so much talent in Sudden Valley, and volunteering not only helps our community, but brings us closer as friends and neighbors.

Tom Henning: BOD candidate



Bio and Candidate statement

My wife and myself moved into our home in the Valley on Dec. 24, 2014. Unfortunately, I lost my wife and best friend on my birthday in June 2022 after a very brief illness. I am the proud father of two successful daughters, the eldest is a wildlife biologist and the other is a nurse.

I joined the SMW Union in 1974 and remain a member in good standing. Most of my career was a senior construction manager building Class 1 cleanrooms for the computer chip industry. This gave us the opportunity to live in some beautiful parts of the country.

In the mid 1990s I served on the BOD of the Starlight Children's Foundation in the Northern Cali-

fornia division. I had developed a strong national reputation for my integrity and honesty with many of our clients awarding contracts with the stipulation that I be onsite full time to manage the project. I was able to maintain a strong and friendly relationship with my employees at times exceeding 800 workers. On large projects I always interviewed second- or third-year apprentices then selecting one to work alongside of me to be my eyes and ears in the field while teaching them all aspects of my job.

After a career ending injury in 2006 my wife and I opened a non-profit raptor rescue facility at our house in Riverside CA called Lake Mathew's Raptor Rescue.

Upon arrival in SV, I began to pay close attention to the AGMs and budgeting. This led me into researching several proposed projects looking into contracts, specifications and bid documents and voicing any concerns I came across.

In 2020 I joined the ACC working with them for approximately two years. I also joined the Emergency Preparedness Committee working with them to develop strategies for fire, earthquake and evacuation plans.

I was also a dedicated volunteer by involving myself in multiple projects including new signage and the silhouettes on the golf course restrooms as well assisting

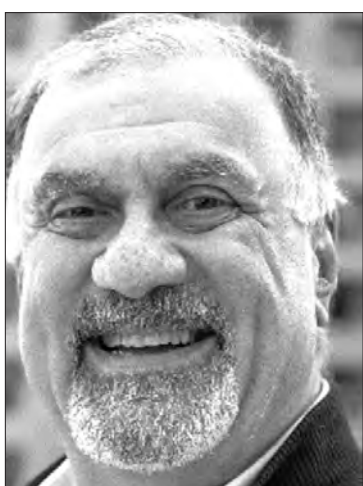
golf course personnel in removing dead and dangerous trees. I was also responsible for building and pouring concrete foundations then installing the two new flagpoles at the Gate 1 entrance.

I am under no illusion that there is a one size fits all in a community as large as ours. I have no agenda other than to serve every resident equally regardless of gates or location.

We have different environments with different needs, and I can promise to give all equal respect and representation. I look forward to serving this community as a single neighborhood and would appreciate your support.

Respectfully, Tom

Allen Helvajian: ACC candidate



It has been my privilege and pleasure to be an appointed member of the Architectural Control Committee for these past five months.

I have learned much about our beautiful community and tried to provide guidance and sensibility when approving or denying applications from homeowners and developers.

I enjoy being part of the change process and try to live up to the mission and vision of the Sudden Valley Community Association. I ask for your support and vote during this coming committee election period.

Daniel Vink: ACC candidate



My wife and I moved to Sudden Valley in the spring of 2022 from California and continue to split time, going back occasionally for both work and to see our three children there.

We fell in love with this area after visiting and staying with family in the Glen Haven area. We love the sense of community in Sudden Valley and look forward to being part of that long term.

When we are not just breathing and enjoying the smell of the trees we like to hike, bike, explore the wonderful creation of the area and play a little pickleball.

Volunteers needed for Sudden Valley election

SVCA Administration

If you ever wanted to see an election from the inside, this is your chance. Volunteers will get a front row seat to watch ballots being processed and counted by professionals.

UniLect, the SVCA election services contractor, needs volunteer help during the AGM. Volunteers will remove ballots from the mailing envelopes and place them face down as directed by UniLect personnel.

Nominations and Elections Committee members can watch but cannot touch the ballots themselves.

That task is for volunteers or UniLect only.

Volunteers are also needed to be observers in the counting room. Having several neutral observers makes sure that all activities are completed correctly.

If you are interested in volunteering, email your request to Office@suddenvalley.com or go

to the "Volunteer Opportunities" page link on the left side of the Sudden Valley website. Fill out the "Committee Volunteer Form" for the N&E Committee. Ignore the form's request for "related experience" and write in "AGM volunteer request".

Volunteers will work Nov. 2, the day of the AGM, in the Multipurpose Room in the Community Center from 10 a.m. until finished, usually by 2 p.m. Lunch will be served to volunteers.



Pictured are volunteers opening envelopes at last year's election. SVCA is looking for volunteers to help with this year's election.
(SVCA photo)

2024 AGM ELECTIONS

ABCs of voting in Sudden Valley's annual election

No. 1 2024 Ballot Packet

Ballots were mailed to all Association members the week of Sept. 23. Please watch for the distinctive envelope.



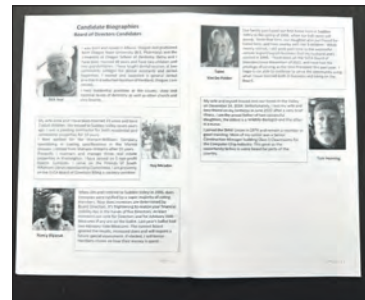
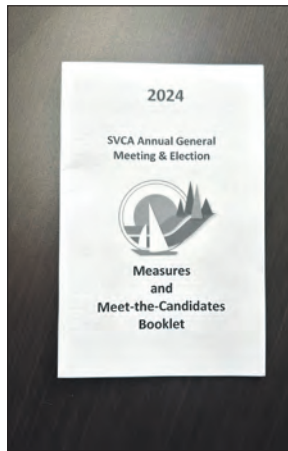
No. 2 Here's what you will find inside the envelope:

- 2024 Election Booklet
- Ballot
- Secrecy Envelope
- Business Reply Envelope

No. 3 Using the Election Booklet

The Election Booklet contains a wealth of information:

- President's Letter
 - Agenda for the Annual General Meeting (AGM)
 - Measure 1: Budget Information
 - Measure 2: Proposed Bylaw Amendment
 - Candidate Biographies
 - Methods of Voting
 - Read the booklet to learn more about the candidates and issues on the ballot.
- This will help you to make your voting decisions.

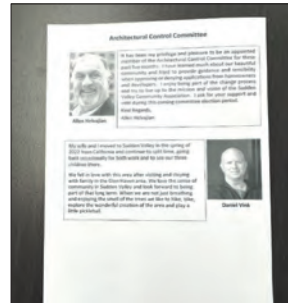


No. 4 Board Candidates

- This year, five candidates are running for the Board of Directors.
- The Board has four open positions for the election: three directors will have a three-year term; and one director will have a two-year term.
- The length of the term is based on the cumulative votes received by each candidate.

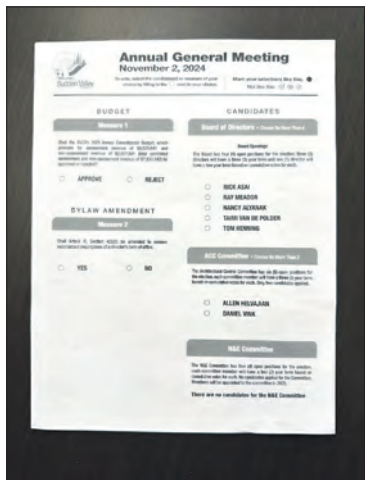
No. 5 ACC Candidates

This year, there are two candidates running for the Architectural Control Committee (ACC). The ACC has six open positions for the election. Each candidate will have a three-year term.



No. 6 Read the Instructions

On the back of the ballot, you will find detailed instructions on how to mark your answers.



No. 8 How to return your completed ballot ... step 1

- When you've filled out your ballot, fold it into thirds and place it inside the Secret Ballot Envelope.
- Seal the envelope.



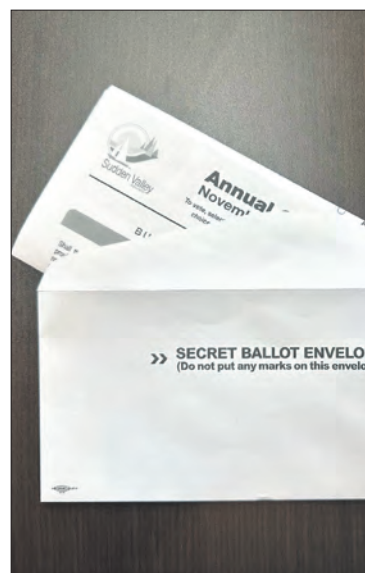
No. 10 How to return your completed ballot ... step 3

- Choose the best method for you:
- **Vote by Mail:** Your mail-in ballot must be received by mail in UniLect's post office box no later than noon Friday, Nov. 1. Mail early to ensure your ballot is received by this deadline.
 - **Vote by SVCA Ballot Box:** Drop your mail-in ballot into the SVCA Ballot Box no later than 4:30 p.m. Friday, Nov. 1.

The SVCA Ballot Box is inside the Clubhouse at 4 Clubhouse Circle in Sudden Valley. Vote in Person: You must register to vote in-person. In-person voter registration is Saturday, Nov. 2 from 9 a.m. to 12:30 p.m. in the Community Center, at 8 Barn View Court in Sudden Valley. You will be given a new ballot at registration on which to cast your vote.

No. 7 Fill out the Ballot

- Once you've made your decisions, it's time to fill out the ballot.
- To vote, select the candidate(s) or measure of your choice by filling in the circle next to your choice.
- Be careful and choose up to FOUR candidates for the Board of Directors. You may choose less than four but if you choose five, that portion of the ballot will not be valid.



No. 9 How to return your completed ballot ... step 2

- Place the Secret Ballot Envelope into the blue Business Reply Envelope.
 - Seal the envelope.
- IMPORTANT: You must SIGN the back of the envelope. Unsigned envelopes will NOT be counted.

Be a member in good standing

By SVCA Administration

Members who cast their ballot must be members in good standing for their full ballot to be counted. Members in good standing can vote on the Budget, the Bylaw Amendments and the Candidates sections of the ballot. If a voter is not in good standing, only their vote on budget section of the ballot is counted.

A member in good standing is defined as "current in payment." The SVCA Bylaws say:

Article I Section 2(a): A member "in good standing" is any person who is current in the payment of all annual dues and assessments and all special assessments, and any charges associated therewith for each lot owned, including any and all use fees and monetary fines or penalties established pursuant to these Bylaws. A member is "current in the payment" if such member has made payment in full, or has entered into a written payment plan authorized by the Board of Directors (hereinafter referred to as the "Board") and is not in default thereof.

Members have a last chance to become current in payment during in-person voter registration on the morning of the AGM (Saturday, Nov. 2) from 9 a.m. until 12:30 p.m. on the lower floor of the Community Center (also known as Barn 8, or the Dance Barn).

SUDDEN VALLEY COMMUNITY ASSOCIATION

ANNUAL GENERAL MEETING

1 PM

Saturday, November 2nd

@ the Dance Barn, 8 Barn View Court

DROP BALLOT IN CLUBHOUSE BALLOT BOX NOW!

In-person voting and registration: 9a - 12:30p, Nov 2nd

FINANCIALS

Sudden Valley Community Association

**Sudden Valley Community Association
Income Statement Summary**

UNAUDITED	Current Month - July 2024			Year to Date - 7 Months Ending 7/31/2024			
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll %	Capital Reserves**
REVENUE							
Current Year Dues & Assessments Income							
Dues & Assessments Income	222,585		230,752	1,559,049			1,616,305
Bad Debt Reserve	(497)		(827)	(39,373)			(31,749)
Net Current Year Assessment Income	222,088	10,805	229,925	1,519,676	40,691	97.5%	1,584,556
Bad Debt Recoveries - Prior Years			2,321				23,201
Golf Income	206,149	(3,963)	-	915,704	67,850		-
Marina Income	6,306	6,306	-	236,552	42,832		-
Rec Center & Pools Income	11,006	5,474	-	22,910	7,931		-
Legal & Collections Income	-	-	-	-	-		-
Other Income	21,249	6,851	-	90,681	35,574		-
Rental Income - Other	1,426	833	-	9,426	3,029		-
Area Z Rental Income	3,631	(2,610)	-	14,760	(3,024)		-
Lease Income	5,532	1,386	-	38,010	8,988		-
New Home Construction Fees	8,450	1,138	-	165,800	90,800		2,500
Capital Gain (Loss) on Sale of Assets	-	-	-	-	-		1,368
Investment Income	922	831	4,335	4,718	4,076		28,397
Total Revenue	486,759	27,057	236,581	3,018,237	298,747		1,640,022
EXPENSES							
Salaries & Benefits	203,551	16,497	-	1,273,377	65,294		-
Contracted & Professional Services	19,701	(2,280)	-	144,681	(52,104)		-
CCBs/Mandates	51,754	(15,705)	-	306,111	(51,084)		-
Maintenance & Landscaping	44,862	(15,096)	-	258,329	17,260		-
Utilities	10,731	1,152	-	117,955	(3,378)		-
Administrative	19,249	(2,216)	-	112,204	(16,626)		-
Regulatory Compliance	17,924	(4,819)	-	128,878	(45,548)		-
Insurance Premiums	16,260	(2,030)	-	106,527	(6,706)		-
Other Expenses	-	83	-	-	583		-
Depreciation Expense	-	-	112,312	-	-		800,032
Interest expense	-	-	6,037	-	-		39,251
Total Expenses	384,032	(24,414)	118,349	2,447,862	(92,309)		839,283
Net Income (Loss)	102,727	2,643	118,232	570,375	206,438		800,739
Net UDR Activity for Operations							
Firewise	-	-	-	(5,734)	-		-
Hazardous Tree Removal	(10,518)	-	-	(33,561)	-		-
GM Recruiting Search	(3,464)	-	-	(9,630)	-		-
Net Income (Loss) with Board Approved UDR	88,745	2,643	118,232	521,450	206,438		800,739
Other Activity							
Net Other UDR Activity*	5,706	-	-	42,614	-		-
AR Accrual - Prior Year Reversal	-	-	-	(43,985)	-		(16,112)
AR Accrual - Current Year	-	-	-	-	-		-
Vacation Liability Accrual	(3,573)	-	-	(16,966)	-		-
Total Other Activity	2,133	-	-	(18,337)	-		(16,112)
Grand Total Activity	90,878	2,643	118,232	503,113	206,438		784,627

*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.

Sudden Valley Community Association
Balance Sheet
July 31, 2024 and December 31, 2023

	Unaudited** Jul 31, 2024	Unaudited** Dec 31, 2023	Inc./ (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 831,093	\$ 678,244	\$ 152,849
Building Completion Deposit Fund	754,165	306,408	247,757
Member Receivables - Operations*	17,913	41,985	(24,072)
Other Receivables	145,180	16,560	128,620
Prepaid Expenses	7,055	70,215	(63,160)
Operating Lease ROU Assets	7,055	20,631	(13,576)
Inventory	7,818	5,659	2,159
Total Current Assets	1,767,224	1,331,702	435,522
Current Liabilities			
Accounts Payable	(105,114)	(226,676)	121,562
Accrued Vacation Liability	(81,161)	(64,105)	(17,056)
Accrued Payroll	-	(64,114)	64,114
Prepaid Assessments	(286,253)	(224,404)	(61,849)
Building Completion Deposits	(754,165)	(506,408)	(247,757)
Other Refundable Deposits	(10,456)	(5,899)	(4,557)
Operating Lease Liability	(7,055)	(10,631)	3,576
Prepaid Golf Memberships	-	(112,089)	112,089
Total Current Liabilities	(1,244,304)	(1,214,413)	(29,891)
Deferred Lease Revenue Liabilities			
Deferred Library Lease Revenue	(39,333)	-	(39,333)
Total Deferred Lease Revenue Liabilities	(39,333)	-	(39,333)
Operating Reserve Funds			
Emergency Operating Cash	363,204	362,252	952
Undesignated Reserve Cash	307,470	306,265	1,205
Total Operating Reserve Funds	670,674	668,517	2,157
Net Operating Assets	\$ 1,354,361	\$ 785,806	\$ 568,556
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,394,781	3,627,018	(232,237)
Roads Reserve Cash Fund	2,161,345	2,094,275	67,070
Board Density Reduction Cash Fund	87,815	87,688	127
Mailbox Cash Fund	141,313	126,445	14,868
CRRRF Capital Reserve Holding Cash	222,249	222,019	230
Mitigation Assignments of Savings Cash	49,772	49,688	84
LIWSSD Assignment of Savings Cash	14,931	101,842	(86,911)
Member Receivables - Capital**	-	16,112	(16,112)
Total Capital Current Assets	6,008,206	6,265,085	(256,879)
Capital Fixed Assets			
Emergency Operating Cash	16,342,132	15,373,162	968,970
Finance ROU Assets	91,079	136,464	(45,385)
Lots Held for Sale	236,456	236,456	-
Total Capital Assets	16,669,667	15,746,082	923,585
Long Term Liabilities			
CRRRF Loan 2022	(1,647,363)	(1,799,425)	152,061
Finance Leases	(70,528)	(106,306)	35,778
Total Long Term Liabilities	(1,717,891)	(1,905,731)	187,840
NET ASSETS	\$ 22,175,342	\$ 20,890,952	\$ 1,284,390
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	503,113	463,239	39,874
Net Income: Rec Special Assmt	-	(180,468)	180,468
Transfers Out from Operations to Capital	(145,000)	(132,799)	(12,201)
Current Year Net Income: Capital**	784,627	1,371,336	(586,709)
Transfers into Capital from Operations	145,000	82,799	62,201
Retained Earnings**	5,232,892	4,950,121	282,771
Capital**	15,054,710	14,186,724	867,986
TOTAL MEMBER EQUITY	\$ 22,175,342	\$ 20,890,952	\$ 1,284,390

* The Association's internal policy is to write off any member receivables that are 90 days past due as bad debts for internal financial statement purposes. As per SVCA policy, Management continues to pursue collections 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 July 31, 2024, and December 31, 2023, the balances of receivables written off were \$754,155 and \$623,674, respectively.
** Beginning with the 2020 year and audited financial statements, Accounting Standards Codification (ASC) 606 requires issued 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).

AA Right- Steve Kure

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Choose the right ballot box

There are two different Ballot Drop Boxes in Sudden Valley for two different ballots. The box just before the Security turnaround and guard house in Gate 1 is the Whatcom County Ballot Box. Do not place your Sudden Valley AGM ballots in the Whatcom County Ballot Box. Sudden Valley's AGM Ballot Box is located in the Clubhouse lobby next to the El Agave restaurant entrance. Place your blue SV/AGM ballot envelopes in this Clubhouse ballot box. NOTE: SVCA ballots must be in the SVCA Ballot Box by 4:30 p.m. Friday, Nov. 1.



The SVCA Ballot Box is located inside the Clubhouse at 4 Clubhouse Circle, Inside Gate 2 next to the entrance to El Agave. (Jo Anne Jensen/The Views)

Sudden Valley Golf Club

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

Full Membership Rates

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

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

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

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Valley Arts announces October featured artists, reception



(Above left and right) Alice Healy is a watercolor artist who has lived in Sudden Valley for 34 years. (Below) For this exhibition, Keri Trine said for her feature wall starting in October she'll call her collection 'Four Seasons of Sudden Valley.'"



reception from 4-6 p.m. Saturday, Oct. 19 in the Sudden Valley Community Center lobby.

All are welcome to join and meet our featured artists, Alice Healy and Keri Trine, listen to them describe their artistic processes and choices, as well as view their exhibited art.


By Greg Martin
Valley Arts Group

Keri Trine

Trine moved to Sudden Valley last September full time, recount-

See **Valley Arts** on 14

The Valley Arts Group will hold its next quarterly featured artists

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--	--


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Play pickleball on Saturdays




Several large projects are being completed in 2024. The Rec Corridor Tennis Courts have been completed and are ready for all the tennis and pickleball buffs in the Valley. (Kyle Kaltenfeldt/SVCA photo)



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The 2024 Sudden Valley Community Association Annual General Meeting may be viewed live on SVCA's YouTube Channel at <https://www.youtube.com/@suddenvalley-communityassoc8743>

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FINANCIALS

Sudden Valley Community Association

**Sudden Valley Community Association
Reserve Cash Balance & Activity**
7 Months Actual, 5 Months Projected

UNAUDITED

	Capital Reserve Funds						Operating Reserve Funds			
	CRRRF	Roads	CRRRF Capital Reserve Holding Cash	Board Density Reduction	Mailbox	Mitigation Assignment of Savings*	Total Capital Reserve Funds	Emergency Ops	UDR	Total Operating Reserve Funds
Net Available Cash 12/31/2023	3,627,018	2,034,275	222,019	87,688	126,445	151,528	\$ 6,248,973	362,252	306,265	\$ 668,517
Dues Received	779,097	807,532		-	14,524		1,601,152	-	62,026	62,026
Storm Water Mitigation Plan Fee		2,500					2,500			-
Investment Income	16,292	10,956	579	127	344	98	28,397	952	839	1,791
Sale of Assets	1,368						1,368			-
Board Approved Transfer- Marina Dock Replacement	105,600									-
Board Approved Transfer- Other Transfers	40,000						40,000			-
Mitigation Release	-	86,923				(86,923)	-			-
2024 Expenditures	(1,174,593)	(780,841)	(3,349)	-	-		(1,958,784)		(61,660)	(61,660)
Net Available Cash at 7/31/2024	3,394,781	2,161,345	219,249	87,815	141,313	64,703	\$ 6,069,206	363,204	307,470	\$ 670,674
5 Month Outlook										
Outlook - 2024 Dues (95% collections)	535,173	550,443			9,933		\$ 1,095,549			\$ -
Outlook - Prior Year Collections	8,290	8,526			154		16,970		16,364	16,364
CRRRF Loan Payments for year 2024	(138,766)						(138,766)			-
Obligated Expenses/Holdings	(1,480,787)	(739,253)	(219,249)			(64,703)	(2,503,992)		(98,992)	(98,992)
Net Usable Cash Balance 12/31/2024	2,318,690	1,981,061	-	87,815	151,400	-	\$ 4,538,967	363,204	224,842	\$ 588,046
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
Net Usable Cash 12/31/2024, After Recommendation	\$ 1,718,690	\$ 1,481,061	\$ -	\$ 87,815	\$ 151,400	\$ -	\$ 3,438,967	\$ 363,204	\$ 224,842	\$ 588,046
Net Current Year Cash Increase (Decrease)	(1,308,328)	(53,214)	(222,019)	127	24,955	(151,528)	\$ (1,710,006)	952	(81,423)	\$ (80,471)

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

Valley Arts: Announces October featured artists, reception

Continued from 12
ing how a weekend rental turned

into a "let's buy and move" moment for she and her husband Justin, and rescue pup Hugo.

They are Pacific Northwesters through and through, raised in Kirkland, and attended Western Washington University.

Trine transferred to the Art Institute of Seattle where she focused on interior design, graduating at the top of her class with honors. Art has always been central to Trine's life from applying artistic principles to interior design in different projects as well as personal creative expression in different media.

For this exhibition, Trine said for her feature wall starting in October "I'm going to call my collection 'Four Seasons of Sudden Valley.'" Her inspiration for this limited collection of her work?

"Moving here last September has given me a full year of exploring Sudden Valley in each season," Trine said. "It has been a wonderful year of reflection and exploration being surrounded by all of this beauty."

Trine's art is a creative combination of the literalism of photography with an ephemeral softening of that literalism.

Using digital image processing techniques, the application of acrylic medium, and adding silhouette overlays, Trine's work takes on a striking ethereal quality of form and translucency.

Alice Healy

The second featured artist for the fall quarter is Alice Healy. She is a watercolor artist who has lived in Sudden Valley for 34 years.

Her love of watercolor first began with a Chinese brush painting in Singapore.

It was the beginning of a life-long journey of exploration and growth.

Each week, Healy attends a watercolor class.

A few years ago, her teacher asked his students to teach a class in his absence. She chose a squirrel demonstration.

That was the beginning of her animal series.

The squirrels led to chickens, roosters, deer, sloths, otters, llamas, and this year, raccoons.

Raccoons can be a big nuisance to humans but perform essential tasks that contribute to the health of our natural environment in the Pacific Northwest.

For as much as they can be vexing to us, raccoons are characterful subjects for artists.

Animal portraits are her favorite subjects. Healy works from photographs, and "always starts with the eyes."

Healy says that this focus on eyes "has led to her success with the finished painting." Her watercolors show great control over the medium, allowing her subjects' sensibilities to shine through in her artwork.

Gaining precision when needed and leaning into the ability of watercolors to evoke wondrous qualities of light, Healy's work is suffused with life and character.

In addition to the Club House display, more of her work can be seen at the Art Market in Fairhaven.

Display locations

Keri Trine's artwork will be on display in the Sudden Valley Community Center lobby and Alice Healy's pieces will be on display in the Sudden Valley Golf Clubhouse and El Agave Restaurant. Both exhibits will be ready for viewing starting Oct. 12 and will remain on display until mid-January 2025.

More information about our members, the art they create, art blog, and other resources is at valleyarts.org.

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CoEd Soccer, Ages 30+ – Thursdays at 5:45 p.m.
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CoEd Soccer, All Ages – Saturday at 10 a.m.
CoEd Pickleball – Saturdays at 9:45 a.m.
Call 360-734-6430 for more information.

FINANCIALS

Sudden Valley Community Association

Sudden Valley Community Association
Operations - By Department
January 1, 2024 to July 31, 2024
YEAR TO DATE

Whole \$

UNAUDITED

Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	203,960	127,355	-	49,689	281,013	(74,686)	(77,053)	102,358
Accounting	17,384	(9,031)	199,602	(2,406)	48,981	(17,649)	(231,199)	(29,086)
Administration	3,124	1,535	249,400	3,533	76,528	(23,236)	(322,804)	(18,168)
Common Costs	30,325	7,516	-	-	270,473	(62,506)	(240,148)	(54,990)
Facilities	52,770	5,964	26,224	3,365	88,862	38,234	(62,316)	47,563
Maintenance	-	-	214,253	853	40,129	15,059	(254,382)	15,912
Subtotal	307,563	133,339	689,479	55,034	805,986	(124,784)	(1,187,902)	63,589
Golf	915,704	67,850	442,990	7,551	266,703	(18,445)	206,011	56,956
Marina	242,960	45,907	-	-	10,193	1,280	232,767	47,187
Rec/ Pools/ Parks	32,335	10,960	140,908	2,709	91,604	(15,654)	(200,177)	(1,985)
Subtotal	1,190,999	124,717	583,898	10,260	368,500	(32,819)	238,601	102,158
Subtotal Operations before Ops Dues	1,498,562	258,056	1,273,377	65,294	1,174,486	(157,603)	(949,301)	165,747
Ops Dues Earned	1,559,049	-	-	-	-	-	1,559,049	-
Curr Yr Bad Debts Activity	(39,373)	-	-	-	-	-	(39,373)	-
Net Ops Dues	1,519,676	40,691	-	-	-	-	1,519,676	40,691
Net Operations	3,018,238	298,747	1,273,377	65,294	1,174,486	(157,603)	570,375	206,438
Net BOD Approved UDR Activity for Operations	-	-	-	-	5,734	-	(5,734)	-
Firewise	-	-	-	-	33,561	-	(33,561)	-
Hazardous Tree Removal	-	-	-	-	9,630	-	(9,630)	-
GM Recruiting Search	-	-	-	-	-	-	-	-
Net Operations with Board Approved UDR	3,018,238	298,747	1,273,377	65,294	1,223,411	(157,603)	521,450	206,438
Other Operating Activity	-	-	-	-	12,786	-	42,614	-
UDR Activity	55,400	-	-	-	-	-	(43,985)	-
AR Accrual - Prior Year Reversal	(43,985)	-	-	-	-	-	-	-
AR Accrual - Current Year	-	-	-	-	16,966	-	(16,966)	-
Vacation Liability Accrual	-	-	-	-	29,752	-	(18,337)	-
Total Other Operating Activity	11,415	-	-	-	29,752	-	(18,337)	-
Grand Total Operations Activity	3,029,653	298,747	1,273,377	65,294	1,253,163	(157,603)	503,113	206,438

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

July 2024 Internal Financial Statements

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HOLIDAY CRAFT FAIR

SATURDAY, NOVEMBER 23

10 AM - 3 PM

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SVCA 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
 WCSO - 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



Pet of the MONTH



Cubby

This month's pet of the month is Cubby, submitted by Megan Wingo.

Cubby is a 16 year old puggle who has lived in Sudden Valley for 5 years now. He enjoys easy strolls through the neighborhood, playing with his toys, morning snuggles, Jeep rides, and most of all, chicken. He does not enjoy water activities or too many deer in his yard. He has some health problems at his age, but he is still loving life and making the most of every day.

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

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

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.


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.

THE SUDDEN VALLEY Pet of the MONTH IS SPONSORED BY:



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SUDDEN VALLEY VACANT LOTS

20 Sparrow Ct. (Gate 2).....\$89,000

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. **\$359,000**



OWNER FINANCING



OWNER FINANCING 20% DOWN PAYMENT

2 Marigold Affordable living in a cozy and private studio condo overlooking the 18th fairway with sweeping views of Sudden Valley golf course and surrounding mountains. The large picture windows provide ample natural light and outside is an open corner deck. **\$209,000**



OWNER FINANCING

Building lot in quiet cul-de-sac in area of nicer homes. This lot is located in desirable Gate 2 of Sudden Valley and is just a short walking distance to Lake Louise. Enjoy Sudden Valley recreational amenities including golf, tennis, beach access, boating, swimming pool, fitness center, hiking trails, and 24/7 security. **\$89,000**

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SUDDEN VALLEY HOUSES & CONDOS

Rental Listings

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 Application fee - \$35 single, \$45 married.

2 Marigold Drive: Fully Furnished studio condo. Rent \$1600

8 Far Summit Place: Fully Furnished waterfront home. 3 bedroom, 3 bath.
 6 months or more lease available. Rent \$3650