



SUDDEN VALLEY COMMUNITY ASSOCIATION

SUDDEN VALLEY VIEWS

November 2024

WWW.SUDDENVALLEY.COM

SVCA announces new board members, new GM

Annual consolidated budget also approved at Nov. 2 AGM

By Bill Helm
Editor

SUDDEN VALLEY — In December, Sudden Valley Community Association will have a new general manager.

With more than 20 years of management experience in California and Washington, Michael Bennett will take over from Jo Anne Jensen. On Dec. 12, the board will officially introduce Bennett to the Sudden Valley community at its only meeting of the month.

“Come out to welcome the new GM,” Jensen said during the Nov. 2 AGM in the Dance Barn. “I’d love to say ‘goodbye’ to you all in person.”

In April, Jensen announced that she would retire at the end of her contract, which expired on Oct. 31. However, Jensen agreed to stay on at Sudden Valley until the new general manager was in place.

The big news to come out of the Nov. 2 AGM was the results from the annual election. With 993 ballots received, incumbents

See **AGM** on 9



Sudden Valley Board President Keith McLean, left, gives his president’s report during the 2024 AGM, Nov. 2 in the Dance Barn. Pictured with McLean is Paul McClintock, professional registered parliamentarian. McClintock attended the meeting as a meeting procedure consultant. (Bill Helm/The Views)



Top photo: Sudden Valley Board of Directors pictured following the Nov. 2 AGM. From left: Laurie Robinson, Taimi Van De Polder, Daniel Rodriguez, Rick Asai, Ray Meador, Rob Gibbs, Tom Henning, Linda Bradley, Stu Mitchell and Keith McLean. Not pictured, Andrew Tischleder. Above: Sudden Valley Board Secretary Linda Bradley addresses the audience during the 2024 AGM, Nov. 2. (Bill Helm/The Views)

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Saving Lake Louise from invasive fragrant water lilies



By Bryan Burke
SVCA Member

Sometime in the past 15 years, invasive fragrant water lilies were introduced into Lake Louise. By 2020 they filled all of the available habitat, still water between 2-8 feet deep.

The shallower areas are now completely covered from mid-May through mid-October, which deprives wildlife of their habitat.

They block shore access for waterfowl and for the otters, beaver, and muskrats, not to mention people.

By blocking sunlight to native pond plants, they adversely affect the aquatic invertebrates that feed larger animals.

In the fall, the stems and leaves die and sink to the bottom, and decomposition lowers the Oxygen content in the water.

Through the winter, the rhizomes lay dormant, waiting to put up new growth in spring.



SVCA Member Bryan Burke, above left, in his boat, rowing back to the Sudden Valley Welcome Center (in the background) with a full load of lilies. Sometime in the past 15 years, invasive fragrant water lilies were introduced into Lake Louise. By 2020 they filled all of the available habitat, still water between 2-8 feet deep. Above right, Burke's boat, emptied out after a haul, with lilies in the background. (Photos courtesy Bryan Burke)

After summer 2023, I decided to explore ways to mitigate the infestation in 2024. Going after them from the shore would be challenging. Much of the shore is not easily accessible from

land, and recovering the cut lilies wouldn't be easy either.

Recovery would be almost as important as cutting them to avoid filling the lake with decaying matter.

As a long-time river runner I realized my biggest boat, a 14-foot self-bailing raft, might be the ideal platform.

From it I could wield cutting implements against the weeds, then haul them into the boat, from which the water would drain out, and transport them away to a pick-up point.

The plants must be cut, and cut again a few weeks later, to starve the rhizomes that put out the shoots, leaves, and flowers.

In January, I reached out to SVCA staff for a meeting to discuss recruiting volunteers in April, find out what resources residents could bring to bear, and organize attacking the weeds starting in late May.

On May 14, the meeting finally came. The GM opened with a statement that the SVCA had no staff or funding to support the project, and besides, it was pointless - the lilies had taken over.

I forged ahead anyway. The maintenance department provided specialty cutting tools and hauled away the cuts that I dropped at the Welcome Center.

See **Burke** on 10

AA Right- Steve Kure

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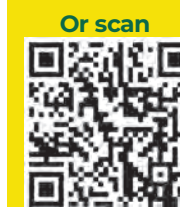


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VIEWS

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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.

How to manage hazardous trees

By SVCA Staff

Known for its ubiquitous trees, Sudden Valley requires residents to live side-by-side with beautiful, and often towering, trees.

As with all things in nature, trees have a life span and can fall prey to disease. If this happens, it may be necessary to have the tree evaluated and potentially removed.

Here are some steps to removing a hazardous tree in Sudden Valley:

The best way to measure tree health is to hire an arborist to evaluate the trees.

According to the United States Department of Agriculture, a hazardous tree is defined as "a tree that has a structural defect that makes it likely to fail in whole or in part." Some of these trees can pose an imminent danger due to decay or unstable branches.

Dead or dying trees usually pose a greater threat, but live trees can also be considered hazardous depending on the circumstance, such as structural defects or proximity to a home.

An arborist will identify hazardous trees and rate the risk of trees falling. If the hazardous trees do not pose imminent danger, removal must be approved by the Architectural Control Committee (ACC).

This is done by submitting a tree/vegetation trimming and/or removal request (Tree Form) and placing a ribbon around the tree for review.

Once approved by the ACC, a Sudden Valley Community Association (SVCA) tree permit will be issued which is required to remove trees in Sudden Valley.

Sometimes removal requires a road closure which must be posted on the Sudden Valley website.

If there is a hazardous tree that poses an imminent danger as identified by an arborist, fill out the tree form and email it to office@suddenvalley.com or bring it to the Welcome Center. It must include the

arborist's assessment.

As per SVCA Policy 2006.03 #3, the general manager "has the authority to approve the removal of dead or hazardous trees and landscape plants on platted lots."

The GM understands the immediacy of these situations and reviews these requests as quickly as possible.

Once approved, an SVCA tree permit will be issued and if a road closure is needed for removal of the tree, it must be posted on the website.

Sometimes hazardous trees are on a neighboring property.

If that property is owned by a neighbor, contact the neighbor directly. If that property is owned by SVCA, fill out a tree form and email it to office@suddenvalley.com or bring it to the Welcome Center.

Be sure to indicate the tree is on SVCA property in the space provided on the left side of the form.

As with all tree requests, place a ribbon around the tree. Vinyl ribbon is available at the Welcome Center.

The maintenance team will evaluate the ribboned tree and, if necessary, have it assessed by a tree expert.

The tree will be placed on a list in priority order, and to save on cost, grouped for removal by area within Sudden Valley.

If the tree needs immediate attention, the team will quickly get multiple bids from tree removal services.

Ultimately the GM will approve the removal based on the budget and the bids.

There is not enough manpower in administration to follow up on every SVCA tree request. Once submitted, it is acceptable to follow up in two weeks for the status.

Be aware that a Whatcom County Tree Removal Permit is required to remove any significant tree.

For more information go to whatcom-county.us/2481/Tree-Removal or search "Whatcom County tree permit."

FINANCIALS

Sudden Valley Community Association Balance Sheet August 31, 2024 and December 31, 2023			
	Unaudited** Aug 31, 2024	Unaudited** Dec 31, 2023	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 838,825	\$ 678,244	\$ 160,581
Building Completion Deposit Fund	784,230	506,408	277,822
Member Receivables - Operations*	-	43,985	(43,985)
Other Receivables	16,913	16,560	353
Prepaid Expenses	132,775	70,215	62,560
Operating Lease ROU Assets	6,887	10,631	(3,744)
Inventory	7,371	5,659	1,713
Total Current Assets	1,787,001	1,331,702	455,300
Current Liabilities			
Accounts Payable	(89,905)	(226,676)	136,771
Accrued Vacation Liability	(81,634)	(64,195)	(17,439)
Accrued Payroll	-	(64,114)	64,114
Prepaid Assessments	(264,132)	(224,404)	(39,728)
Building Completion Deposits	(784,230)	(506,408)	(277,822)
Other Refundable Deposits	(9,556)	(5,896)	(3,660)
Operating Lease Liability	(6,887)	(10,631)	3,744
Prepaid Golf Memberships	-	(112,089)	112,089
Total Current Liabilities	(1,236,344)	(1,214,413)	(21,931)
Deferred Lease Revenue Liabilities			
Deferred Library Lease Revenue	(38,667)	-	(38,667)
Total Deferred Lease Revenue Liabilities	(38,667)	-	(38,667)
Operating Reserve Funds			
Emergency Operating Cash	363,342	362,252	1,090
Undesignated Reserves Cash	298,658	306,265	(7,607)
Total Operating Reserve Funds	662,000	668,517	(6,517)
Net Operating Assets	\$ 1,173,990	\$ 785,806	\$ 388,185
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,213,307	3,627,018	(413,711)
Roads Reserve Cash Fund	2,223,941	2,034,275	189,666
Board Density Reduction Cash Fund	87,833	87,688	145
Mailbox Cash Fund	143,425	126,445	16,980
CRRRF Capital Reserve Holding Cash	219,332	222,019	(2,687)
Mitigation Assignment of Savings Cash	49,783	49,688	95
LWWSD Assignment of Savings Cash	14,931	101,840	(86,909)
Member Receivables - Capital**	-	16,112	(16,112)
Total Capital Current Assets	5,952,552	6,265,085	(312,533)
Capital Fixed Assets			
Fixed Assets	16,548,672	15,373,162	1,175,510
Finance ROU Assets	84,596	136,464	(51,868)
Lots Held for Sale	236,456	236,456	-
Total Capital Assets	16,869,724	15,746,082	1,123,642
Long Term Liabilities			
CRRRF Loan 2022	(1,641,700)	(1,799,425)	157,725
Finance Leases	(65,301)	(106,596)	41,295
Total Long Term Liabilities	(1,690,869)	(1,906,021)	215,151
NET ASSETS	\$ 22,305,397	\$ 20,890,952	\$ 1,414,445
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	519,533	463,239	56,294
Net Income: Rec Special Assmt	-	(180,468)	180,468
Transfers Out from Operations to Capital	(145,600)	(32,799)	(112,801)
Current Year Net Income: Capital**	898,262	1,471,336	(573,074)
Transfers Into Capital from Operations	145,600	32,799	112,801
Retained Earnings**	5,232,892	4,950,121	282,771
Capital**	15,654,710	14,186,724	1,467,986
TOTAL MEMBER EQUITY	\$ 22,305,397	\$ 20,890,952	\$ 1,414,445

* The Association's internal policy is to write off any member receivables that are 30 days past due as bad debts for internal financial statement purposes. As per SVCA policy, Management continues to pursue collection of these receivables via all avenues allowed by Washington State laws. In addition, the Association records and bills finance charges on receivables that are thirty days past due at 1% per month. At August 31, 2024, and December 31, 2023, the balances of receivables written off were \$761,378 and \$623,674, respectively.

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

Maintenance building open house

Drop in and check out SVCA's beautiful new Maintenance Building on Saturday, Nov. 16 from 10 a.m. until noon. SVCA's Maintenance & Facilities Manager, Mike Brock, will be on hand to answer questions and give tours of the new facility. Members of the Board of Directors will also be on hand to speak with residents. The Maintenance Building is at 2800 Lake Louise Road, inside Area Z.



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

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

Hours: 8 a.m. - 4:30 p.m. for remote assistance (phone or email)
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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
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.

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AROUND THE VALLEY

General Manager's report: Department highlights

The following comes from the general manager's report at the Nov. 2 AGM.

Administration

- Developed and launched new Sudden Valley Volunteers program.
- Supported significant revisions to the Architectural Control Policies.
- Introduced new procedures to keep member contact info database up to date.
- Created electronic system for filing leases by property address.
- Significantly increased the number of members using ACH to pay their monthly dues; this system is more convenient for members, improves both the reliability and accuracy of dues payments and reduces the number of manual transactions.

Accounting

Budget Development: 2025 proposed monthly dues increase of 7% will be allocated to both operations and capital reserves

Collections Rate: As of September 2024 vs September 2023: 97.8% / 97.5%

Expenses as a Percentage of Revenues: As of August 2024 vs August 2023: 83% / 80%

Audit Results: Received an Unqualified (CLEAN) Opinion on the 2023 Year End Financial Audit Report

Operational Net Income: Au-

Review of 2024 Capital Projects -- CRRRF

These projects account for \$2,392,904 in obligated funds

Project	Cost	Status
Marina Dock Replacement	\$169,049	Complete
All Facilities Re-key	\$31,495	Complete
Barn 8 Refurbishment	\$824,530	Paused
Rec Corridor Tennis Court Resurfacing	\$349,118	In Progress
Playground ADA Improvements	\$107,867	Complete
Area Z Maintenance Facility Remodel	\$483,398	Complete
Area Z Tall Barn Refurbishment	\$59,475	Complete
Maintenance Fleet Vehicle Replacement	\$90,480	Complete
Clubhouse HVAC - Design & Permitting	\$22,176	In Progress
Golf Course Irrigation Control Panel Replacement	\$44,981	Complete
Turf Building HVAC	\$9,009	Complete
Turf Building Remodel - Design & Permitting	\$9,755	In Progress
Asphalt Cart Path Repairs	\$54,080	Complete
Kubota MS 5660 Tractor	\$50,937	Complete
Sand Trap Rake	\$32,579	Complete
Adult Center Furnace & Water Heater Replacement	\$13,108	In Progress
Adult Center & Clubhouse Painting	\$40,867	Complete

gust 2024 = \$598,000; September 2024 (projected) = \$642,000

Maintenance

Internal Projects Completed

- Implemented 2023-2024 Snow plan
- Completed 2 Clean Green

Category	2022	2023	2024
Exterior Alteration Requests	110	126	122
Tree/Vegetation Requests	47	58	58
Fence Requests	19	25	28
Variance Requests	11	24	42
New Construction Starts	22	27	35
New Construction Additions	NA	NA	5
New Construction Re-Approvals	NA	NA	1
New Construction Extensions	17	26	19
New Construction Changes	NA	29	49

- events
- Held 2 Community Cleanups
 - Facilitated three volunteer events
 - Firewise Program (516 labor hours)
 - Shoulder Mowing (twice in all gates)
 - Refurbished RV Storage Area
 - Pothole and road repairs (shoulder work, sign repair,

- stop bar painting, gravel restoration)
- CVC (Culvert, Vegetation, Control)

- Outsourced Completed:**
- Street Sweeping (Twice Yearly)
 - Gutter Cleaning (Quarterly)
 - New fencing at Adult Center,

- Turfcare, and RV storage area
- Painting of Adult Center & Clubhouse
 - HVAC replacement at Adult Center
 - Heater replacement in Dance Barn
 - Asphalt Road Resurfacing
 - Culvert and Drainage Repairs
 - Area Z Maintenance Shop Remodel

Resolved 805 Maintenance Requests this year:
Trees (193); Roads (106); Parks (83); Maintenance (117); Facilities (200); Drainage (106)

Golf Course

- Golf revenue and profitability, while strong, will not equal the 2023 results. At this time, we project that revenue will be about 1% lower than last year.
- Weather affected performance (68% higher rainfall year over year from January to October) and damaged several greens in the early months of the year.
- Because the greens were damaged, discounts were offered through April to encourage play.
- Membership revenue is also slightly lower than in 2023 with a few factors contributing to this:
- A slow start to the season due



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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.



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Review of 2024 Capital Projects -- Roads

These projects account for \$1,471,713 in obligated funds

Project	Cost	Status
Ten-Year Roads Drainage Plan	\$132,350	Complete
Fast Response - Drainage Issues	\$88,400	In Progress
On-Call Engineering	\$41,600	In Progress
Five-Year Permit Renewal	\$30,000	Complete
Biannual Bridge Inspections	\$5,561	Complete
Potholes & Minor Road Repairs	\$36,400	In Progress
2024 Road & Drainage - Design & Permitting	\$36,619	Complete
Deer Run Lane & Culvert Replacements	\$939,779	Complete
Bridge Design & Permitting	\$131,004	In Progress
Cold Spring Drainage Improvements	\$30,000	Complete

to green damage

- Transition in golf staff early in the season
- Less play from an aging membership
- On the positive side, golf outing and group play revenues are slightly higher than last year.

Looking Ahead to 2025

- Our focus for 2025 is to strengthen relationships with new and existing customers, boosting membership retention and sales.
- We also plan to increase the number of new junior and adult golf classes with the goal of bringing new golfers to the club.

Turf Care

- A challenging late winter

freeze killed turf on 5 putting greens this season.

Our greens crew were able to bring them back to health allowing us to open 18 holes by late spring.

- Aggressive drainage was installed on #13-14 and 15 greens this winter.

- Consistently top-dressed greens resulting in smooth putting surfaces and fairways, as well as improved drainage.

- Constructed four new gold tee boxes improving playability for senior and beginner players.

- Received capital funding for the replacement of a tractor, utility vehicle and sand raking unit.

- First phase of a three-phase program of cart path repairs was completed successfully.

- Worked closely with golf shop staff to ensure that maintenance and project work was

completed with the least possible disruption in play.

Recreation

- Overall, 2024 non-assessment revenue attributed to Recreation increased by more than 20% over the previous year.

- Most of the increase was contributed by pools, which saw a 34% increase in revenue.

Other highlights include:

- Continued preseason certification for lifeguard staff and added two refresher

training events

- New pickleball club formed
- Continued growth in use of Fitness Center
- Introduced drop-in events for recreational sports: soccer, tennis, and pickleball

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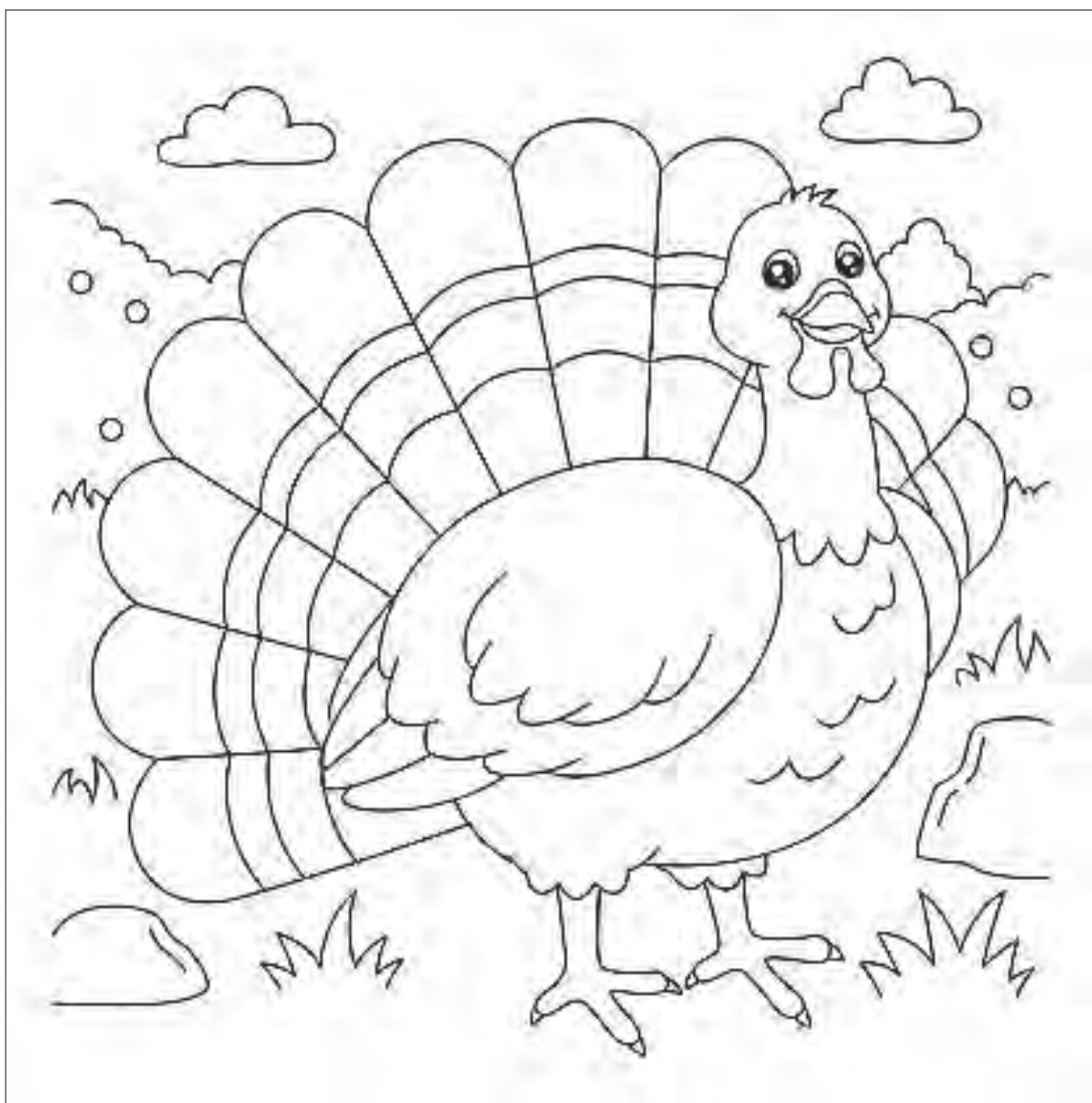
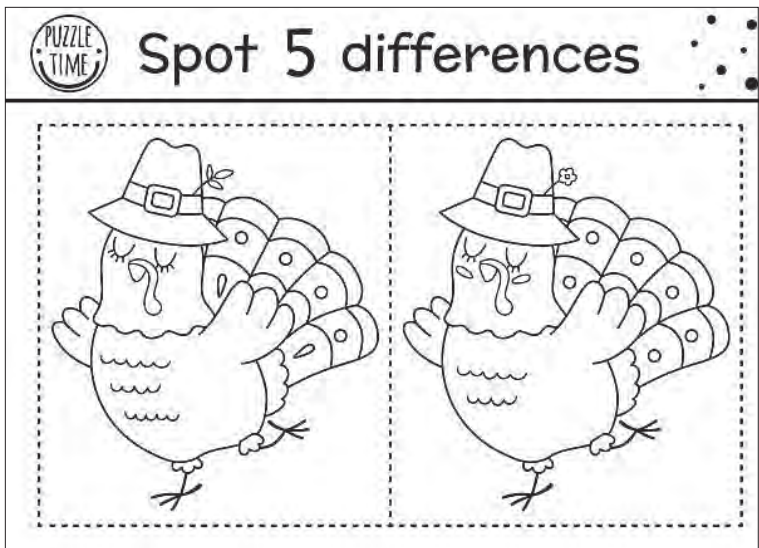
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Learn more about Sudden Valley's many clubs



Pickleball Club: Get active with this popular sport for all ages. Meets every Saturday at 9:45 a.m. at the Rec Corridor Pickleball Courts in Gate 2. (The Views photo)

By Kyle Kaltenfeldt
SVCA Staff

Now that cooler and wetter weather makes indoor activities more interesting, perhaps it's time to explore Sudden Valley's many resident-organized clubs. Open to everyone and free to join, these SVCA-approved clubs offer opportunities for camaraderie and community involvement.

What are Sudden Valley clubs?

Sudden Valley Clubs are resident-led groups that encourage community engagement through shared interests and activities. Each club offers something unique and aims to create a welcoming space for all.

How to start an SVCA club

To form a new club, activities must be distinct from existing SVCA programs and clubs and be

open to all interested residents. Additionally, interest in the club must be demonstrated through a sign-up sheet at the Community Center or social media engagement that shows community support.

Current clubs in Sudden Valley

- **Gardening Club:** Cultivate a love for plants, flowers, and sustainability. Meets the second Tuesday of every month (except December & January) at 2 p.m. in the Library.
 - **Mindful Meditation Club:** Relax, reflect, and recharge with guided meditation. Meets every other Saturday, 9:30 a.m., in Multi-Purpose Room A at the Community Center.
 - **Tai Chi Club:** Embrace balance and health through Tai Chi practices. Meets every Thursday, 10 a.m., in the Dance Barn.
 - **Ping Pong Club:** Perfect your game and meet fellow table tennis enthusiasts. Meets every Tuesday, 6-8 p.m., and Saturday, 4-6 p.m., in the Dance Barn.
 - **Pickleball Club:** Get active with this popular sport for all ages. Meets every Saturday at 9:45 a.m. at the Rec Corridor Pickleball Courts in Gate 2.
 - **Remote Sailing Club:** Set sail with fellow enthusiasts every Tuesday, 10 a.m., at the Marina.
- Interested in starting a new club or learning more about an already existing club? Email us at recfrontdesk@suddenvalley.com.

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SVCA facilities closed for Thanksgiving

The Welcome Center, Fitness Center and Golf Course will all be closed on Thanksgiving, which takes place this year on Nov. 28. The Fitness Center and Golf Course will re-open on Friday, Nov. 29, but the Welcome Center will remain closed until the following Monday, Dec. 2.

Dmitry Mora completes Eagle Scout project

Sudden Valley teen earns Eagle Scout rank with his community project

By Kyle Kaltenfeldt
SVCA Staff

At just 13 years old, Dmitry Mora has achieved the rank of Eagle Scout, the highest honor in Boy Scouts of America.

Dmitry joined Cub Scouts in 2019, moved up to Boy Scouts in 2022, and achieved his Eagle Scout milestone in October.

Dmitry said his favorite part of scouting is the adventure of camping out at local camp spots and attending Summer Camp at Fire Mountain Scout Camp in Mount Vernon.

His favorite merit badge earned so far, railroading, provided him with an unforgettable experience learning about local railroad operations and even riding up front on a train with a conductor.

For his Eagle Scout project, Dmitry enhanced a local recreation area near the AM/PM beaches by adding games like giant Jenga, giant checkers, and giant connect 4 to complement a giant chess set.

He and BSA Troop 4019 built custom storage benches for the games, complete with QR codes that residents and visitors can scan to access the bench's lock combination.

His Eagle Scout ceremony took place in October in the Dance Barn, led by a fellow Eagle Scout from his troop.

In honor of his achievement, Dmitry was given an American flag that had previously flown over the U.S. Capitol.

Reflecting on his scouting experience, Dmitry said, "scouts is a great way to get outdoors," and shared that the most valuable skill he's learned is "successfully using a camp stove," a skill likely to serve him well on many more adventures ahead.



As part of his Eagle Scout project, Dmitry Mora added two new storage benches with three additional yard games (giant checkers, giant Jenga and giant connect 4) to the Sudden Valley Community at am/pm beach. Additionally, Dmitry's storage benches include a QR code that can be filled out to get the combination to open and play the games. This project was completed by BSA Troop 4019 in Bellingham. Dmitry's Eagle Scout Court of Honor was on Aug. 27. (Camille Mora for the Views)

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For more information go to WWW.SUDDENVALLEY.COM

Halloween haunts Sudden Valley

By Maxx Robinson
SVCA Staff

On Saturday, Oct. 26, Sudden Valley held its annual Trunk or Treat event to celebrate the Halloween season, with 19 highly decorated cars lined up at the Community Center that handed out candy to Sudden Valley families on the chilly October night.

The event began around 5 p.m. with a line of families stretching across the Community Center parking lot and turning toward the Whatcom County Library. Cars were decorated by Sudden Valley residents, with each car having its own theme and intricate details.

From a spooky clown-themed trunk to a pirate ship complete with a mast and giant octopus, there was no shortage of creativity on display.

Some trunks even had special effects, such as lights, fog machines, or a giant spider that pounced as you reached for candy.

In addition to trick or treating, there was also hot dog and kettle corn vendors, a bouncy house, Halloween music, and a pumpkin carving event hosted by Christ the King Church. The entire Trunk or Treat event lasted around two hours, with Sudden Valley rec staff helping refill candy bowls for each trunk to keep the sugar rush going.

Thank you to all the Sudden Valley residents who participated in this event, whether you transformed your trunk into a spooky display, or dressed up with your family to trick or treat. We hope to see you again next year.



An impressive clown-themed trunk built over the course of three months.



Children parade in their Halloween costumes.



On Saturday, Oct. 26, Sudden Valley held its annual Trunk or Treat event to celebrate the Halloween season, with 19 highly decorated cars lined up at the Community Center that handed out candy to Sudden Valley families on the chilly October night. Left photo above, A line of Sudden Valley residents stretching across the Community Center parking lot. Left photo below, A light-up alien display. (Sudden Valley photos)

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Ice melt for sale

With Winter quickly approaching, it's always a good idea to have ice melt on hand. Luckily, you don't have to go far to buy some, because ice melt is now available for purchase at the Sudden Valley Welcome Center. We have 50-pound bags for \$13.81 before tax, so stock up before the freezing starts.

FINANCIALS

**Sudden Valley Community Association
Reserve Cash Balance & Activity**
8 Months Actual, 4 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	890,116	921,730			16,582		1,828,427		68,096	68,096
Storm Water Mitigation Plan Fee		2,500					2,500			
Investment Income	18,648	12,642	663	145	398	110	32,606	1,090	954	2,045
Sale of Assets	1,368						1,368			
Board Approved Transfer- Marina Dock Replacement	105,600						105,600			
Board Approved Transfer- Other Transfers	40,000						40,000			
Mitigation Release		86,923				(86,923)				
2024 Expenditures	(1,469,442)	(834,129)	(3,350)				(2,306,921)		(76,657)	(76,657)
Net Available Cash at 8/31/2024	3,213,307	2,223,941	219,332	87,833	143,425	64,714	\$ 5,952,552	363,342	298,658	\$ 662,000
4 Month Outlook										
Outlook - 2024 Dues (95% collections)	428,139	440,354			7,946		\$ 876,439			\$ -
Outlook - Prior Year Collections	6,632	6,821			123		13,576		13,091	13,091
CRRRF Loan Payments for year 2024	(111,013)						(111,013)			
Obligated Expenses/Holdings	(1,216,741)	(686,691)	(219,332)			(64,714)	(2,187,478)		(59,225)	(59,225)
Net Usable Cash Balance 12/31/2024	2,320,324	1,984,425	-	87,833	151,494	-	\$ 4,544,076	363,342	252,524	\$ 615,866
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
Net Usable Cash 12/31/2024, After Recommendation	\$ 1,720,324	\$ 1,484,425	\$ -	\$ 87,833	\$ 151,494	\$ -	\$ 3,444,076	\$ 363,342	\$ 252,524	\$ 615,866
Net Current Year Cash Increase (Decrease)	(1,306,694)	(49,850)	(222,019)	145	25,049	(151,528)	\$ (1,704,897)	1,090	(53,741)	\$ (52,651)

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

Events for kids at the South Whatcom Library

Storytime pirate party

Wednesday, Nov. 13 10:30– 1:30 a.m. at the South Whatcom Library. Storytime Pirate Party for ages 2-6 this morning. Come dressed as a pirate if you like and be prepared to walk the plank and look for treasure. Avast ye landlubbers!

Let's build a treasure box

Saturday, Nov. 16 2–3 p.m. at the South Whatcom Library. Do you have a special place to keep your treasures? Come to the library to decorate a box perfect for storing those valuable trinkets you don't want to lose

South Whatcom Teen Corps: Let's build a treasure box

Saturday, Nov. 16 1:45–3 p.m. at the South Whatcom Library. We need teens with a community spirit to help out with our Treasure Box program for kids. You'll help pass out supplies and assist kids in all the making and the doing. Teens in grades 6-12 can register below.

AGM: Board announces new board members, new GM

Continued from 1

Ray Meador (713 votes), Rick Asai (689 votes) and Taimi Van De Polder (615 votes) retained their seats on the board. Each will serve three years. A newcomer, Tom Henning (610 votes) will serve two years on the board.

Another challenger, Nancy Alyanak received 503 votes, which was fifth out of five candidates.

Following the AGM, the board held its organizational meeting to name its executives for 2025. As with 2024, Keith McLean will serve as board president, Taimi Van De Polder will be vice president, Linda Bradley will be secretary and Laurie Robinson to serve as treasurer.

Sudden Valley mailed out 3,023 ballots via USPS, another 97 via Canada post.

Sudden Valley had two candidates to fill six openings on its Architectural Control Committee (ACC). Both incumbents, Allen Helvajian (775 votes) and Daniel Vink (664 votes) will remain on the committee.

The ACC is responsible for reviewing requests to make exterior modifications to your property. These may include requests regarding limbing or removing a tree, general landscaping, exterior paint, adding or replacing a patio, roof, skylight, deck, generator, heat pump, playground equipment, gutters, windows or anything else

that changes the look of the exterior of the property.

The ACC will solicit interested Sudden Valley members to serve in 2025. Visit SuddenValley.com to apply.

At the Nov. 2 AGM Sudden Valley had no candidate for its Nominations & Elections Committee.

Also on Nov. 2, the association's participating members voted 621-340 to approve the \$7,533,142 annual consolidated budget for 2025.

Projected assessment revenue is \$5,525,641, other operating revenue is a projected \$2,007,501.

The total monthly dues (operations and capital dues) for the proposed 2025 annual consolidated budget are \$156.28 for a developed lot, \$148.41 for an undeveloped lot.

The association's participating members voted 854-82 to approve a bylaw amendment to revise Article III Section 4(3)(b) to remove

"inconsistent descriptions of a director's term of office."

This measure required two-thirds support from its participating voting members.

At its Oct. 26 meeting, the Sudden Valley Board of Directors approved the proposed retaining wall easement for 18 Sudden Valley Drive, to give the GM permission to execute the agreement, and to set a \$3,250 fee to cover legal, recording and surveying costs.

Also on Oct. 26, the SVCA Board approved a one-meeting-per-month schedule for November and December 2024. The board's next two meetings will be 7 p.m. Nov. 14 and 7 p.m. Dec. 12. The Dec. 12 meeting will include a 6 p.m. reception to greet the new GM, Michael Bennett.

-- Contact Bill Helm at bill@lyn-dentribune.com.



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FINANCIALS

Sudden Valley Community Association
Income Statement Summary

UNAUDITED	Current Month - August 2024			Year to Date - 8 Months Ending 8/31/2024		
	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	1,781,634		1,847,058
Bad Debt Reserve	(4,392)		(3,358)	(43,765)		(35,108)
Net Current Year Assessment Income	218,193	6,911	227,394	1,737,869	47,601 97.5%	1,811,950
Bad Debt Recoveries - Prior Years			265			23,503
Golf Income	220,076	32,369	-	1,135,780	100,219	-
Marina Income	2,490	2,490	-	240,977	47,257	-
Rec Center & Pools Income	7,968	3,305	-	30,878	11,236	-
Legal & Collections Income	-	-	-	-	-	-
Other Income	16,599	2,195	-	107,280	37,769	-
Rental Income - Other	361	(455)	-	9,788	2,575	-
Area Z Rental Income	829	613	-	15,588	(2,412)	-
Lease Income	5,632	1,486	-	43,841	10,673	-
New Home Construction Fees	30,100	30,100	-	195,900	120,900	2,500
Capital Gain (Loss) on Sale of Assets	-	-	-	-	-	1,368
Investment Income	967	876	4,209	5,685	4,952	32,606
Total Revenue	503,215	79,890	231,868	3,523,586	380,770	1,871,927
EXPENSES						
Salaries & Benefits	299,400	17,083	-	1,572,777	82,377	-
Contracted & Professional Services	17,348	5,776	-	162,029	(46,328)	-
CC&Rs/ Mandates	45,358	(9,586)	-	351,468	(60,669)	-
Maintenance & Landscaping	46,836	(21,223)	-	305,168	(3,963)	-
Utilities	27,122	(3,264)	-	145,078	(6,643)	-
Administrative	12,210	5,535	-	124,410	(11,088)	-
Regulatory Compliance	10,905	7,790	-	139,783	(37,759)	-
Insurance Premiums	18,552	(4,320)	-	124,879	(11,026)	-
Other Expenses	-	84	-	-	667	-
Depreciation Expense	-	-	112,312	-	-	912,344
Interest expense	-	-	5,958	-	-	45,209
Total Expenses	477,731	(2,125)	118,270	2,925,592	(94,432)	957,553
Net Income (Loss)	25,484	77,765	113,598	597,994	286,338	914,374
Net UDR Activity for Operations						
Firewise	-	-	-	(5,734)	-	-
Hazardous Tree Removal	(8,051)	-	-	(41,612)	-	-
GM Recruiting Search	(6,716)	-	-	(16,347)	-	-
Net Income (Loss) with Board Approved UDR	10,717	77,765	113,598	534,301	286,338	914,374
Other Activity						
Net Other UDR Activity*	3,374	-	-	45,322	-	-
AR Accrual - Prior Year Reversal	-	-	-	(43,985)	-	(16,112)
AR Accrual - Current Year	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	667	-	-	1,333	-	-
Vacation Liability Accrual	(473)	-	-	(17,438)	-	-
Total Other Activity	3,568			(14,768)		(16,112)
Grand Total Activity	14,285	77,765	113,598	519,533	286,338	898,262

*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.

**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
- WCOS - Whatcom County Sheriff's Office
- WDFW - Washington State Department of Fish and Wildlife
- WTA - Whatcom Transportation Authority
- WUCIOA - RCW 64.90 - The WA Uniform Common Interest Ownership Act

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Burke: Save Lake Louise

Continued from 2

A few volunteers who could put in an hour or two now and then joined in. Together we have removed an estimated 4,800 pounds of invasive lilies, keeping the area by the Welcome Center mostly clear and cutting into the cove by the causeway to attract attention, test methods, and prove something could be done.

The task is huge, but the stakes are high. This spring there was a near total failure of the resident ducks to reproduce.

Ducklings must move quickly from their nests ashore to open water and that access no longer exists.

Based on the weight of lilies cut and removed, in the north cove a minimum of five tons of weeds will die off every fall and

sink to the bottom. In a few years this area will be a rotting marshland, possibly cutting off the spillway that provides summer irrigation water for the golf course and perhaps even endangering the dam.

The south end of the lake, once a bird sanctuary, has already filled in with lily mass to the point where it scarcely counts as part of the lake during the summer. Other shallow areas will see the same fate if nothing is done.

I hope to work with the incoming Board, new general manager, staff, and volunteers from the community to formulate a plan to renew the attack in 2025. Daunting as it is, it can be done in stages and include a wide range of volunteers.

If you would like to support the effort, keep an eye open for announcements in spring 2025.



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FINANCIALS

Sudden Valley Community Association
Operations - By Department
January 1, 2024 to August 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	244,610	167,777	-	59,936	307,353	(68,727)	(62,743)	158,986
Accounting	19,998	(16,542)	241,310	(3,466)	61,166	(15,325)	(282,478)	(35,333)
Administration	3,413	1,608	299,931	5,193	85,950	(23,034)	(382,468)	(16,233)
Common Costs	33,712	7,645	-	-	309,645	(76,468)	(275,933)	(68,823)
Facilities	59,430	8,262	31,797	3,730	105,064	42,604	(77,431)	54,596
Maintenance	-	-	259,719	5,503	48,890	12,407	(308,609)	17,910
Subtotal	361,163	168,750	832,757	70,896	918,068	(128,543)	(1,389,662)	111,103
Golf	1,135,780	100,219	549,696	7,366	314,804	(36,970)	271,280	70,615
Marina	248,110	50,390	-	-	11,138	1,708	236,972	52,098
Rec/ Pools/ Parks	40,666	13,811	190,324	4,115	108,807	(13,005)	(258,465)	4,921
Subtotal	1,424,556	164,420	740,020	11,481	434,749	(48,267)	249,787	127,634
Subtotal Operations before Ops Dues	1,785,719	333,170	1,572,777	82,377	1,352,817	(176,810)	(1,139,875)	238,737
Ops Dues Earned	1,781,634	-	-	-	-	-	1,781,634	-
Curr Yr Bad Debts Activity	(43,765)	-	-	-	-	-	(43,765)	-
Net Ops Dues	1,737,869	47,601	-	-	-	-	1,737,869	47,601
Net Operations	3,523,588	380,771	1,572,777	82,377	1,352,817	(176,810)	597,994	286,338
Net BOD Approved UDR Activity for Operations								
Firewise	-	-	-	-	5,734	-	(5,734)	-
Hazardous Tree Removal	-	-	-	-	41,612	-	(41,612)	-
GM Recruiting Search	-	-	-	-	16,347	-	(16,347)	-
Net Operations with Board Approved UDR	3,523,588	380,771	1,572,777	82,377	1,416,510	(176,810)	534,301	286,338
Other Operating Activity								
UDR Activity	58,341	-	-	-	13,019	-	45,322	-
AR Accrual - Prior Year Reversal	(43,985)	-	-	-	-	-	(43,985)	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	1,333	-	-	-	-	-	1,333	-
Vacation Liability Accrual	-	-	-	-	17,438	-	(17,438)	-
Total Other Operating Activity	15,689				30,457		(14,768)	
Grand Total Operations Activity	3,539,277	380,771	1,572,777	82,377	1,446,967	(176,810)	519,533	286,338

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

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.

Have your next meeting or event at the SVCA Community Center!



Dance Barn
(up to 300 people)



Multi-purpose Room A
(up to 40 people)



For more information, visit suddenvalley.com/rentals

Democracy in action

Girl Scout Juniors from Troop 44348 recently advanced their Democracy in Action badge work through an inspiring meeting with Sudden Valley Community Association board members Taimi Van De Polder and Laurie Sousa Robinson. The Girl Scouts engaged in a thoughtful discussion about civic engagement and community leadership, asking insightful questions about the board members' experiences and what motivated them to serve their community. Our upcoming female leaders gained firsthand knowledge about local governance and citizenship in action. We are deeply grateful to Ms. Van De Polder and Ms. Robinson for sharing their time and wisdom with our Girl Scouts, helping to inspire the next generation of community leaders. Pictured from left to right, Arabella S., Evie P., Meredith W., Arya S., Norah C., Sapphire B., Cassidy R. and Farrah H. (SVCA photo)



SUDDEN VALLEY Pet of the MONTH



Koda

This month's pet of the month is Koda, submitted by Nakell Jones. This is Koda! His parents are Brendan and Chelsie Cowden. Koda loves getting pets and cuddling. He hates being cold and sharing attention with his siblings.

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:



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Tues.-Sat. 11am-6:30pm, Closed Sun. & Mon.



KEEP INFORMED

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

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

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

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

Social Media: Facebook &

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

E-Mail: Sudden Valley Community Association e-Blast
Sign up for our e-blast to receive community event and other important updates delivered directly to your inbox.

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

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



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SUDDEN VALLEY HOUSES & CONDOS

Rental Listings

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

Studio condo:

On Sudden Valley golf course. Rent \$1600

SUDDEN VALLEY VACANT LOTS

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



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. Experience the best of Sudden Valley living. The condo is within walking distance of the golf course, restaurants and trails. Area amenities include 24/7 security, swimming pool, library, marina, tennis courts and more.
\$198,500



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



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**

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