

Vaynoka News

Official Newsletter for the Waynoka Property Owners Association"

Issue 363

### ELECTION NOTICE—Ballot Correction

#### October 2018

Lake Waynoka WPOA voters, please be advised that there is a misprint on the 2018 ballot recently mailed to you. The date listed in the Reserve Funding section should be 2019 rather than 2018.

**Incorrect as printed:** 
No: I do not approve the increases in assessments and vote to waive the reserve requirements of ORC 5312.06 for the **2018** calendar year.

Should be: 
No: I do not approve the increases in assessments and vote to waive the reserve requirements of ORC 5312.06 for the **2019** calendar year.

If you have already voted and this information changes the way you would have voted for the reserve funding issue only, please contact the Nominating Chairperson, an Election Inspector or the office for instructions. We apologize for any confusion this error may have caused.

# ATTENTION DOCK OWNERS

With the end of the boating season and the removal of boats/equipment from our docks, it would be a great time to inspect the electrical systems on our docks. The electrical wiring on many older docks may not be up tocode or may have been inadequately maintained over the years. Electric shock drownings (ESD) are most commonly caused by improper electrical connections on boats and docks. By law, all connections near water are required to have working ground fault circuit interruption technology, (GFCI). So check your docks electrical system, test the GFCIs, if not now, at least in the spring.

Courtesy from the Lake Advisory Committee



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#### WPOA Board of Trustees Saturday Meeting – 11/10/18

\*\*Anyone who would like to receive an e-mail blast of the report summaries, on the Friday prior to the meetings, needs to submit their e- mail address to the Office staff.

\*\*Any updates from the Friday email are indicated in <u>italics</u> of the summary of each report. \*\*The deadline for submission of information for the monthly newsletter and other media releases is the Monday following the WPOA meeting at 4pm. The Office staff appreciates the cooperation of all of the clubs to share the events and activities held at Lake Waynoka.

President Prescilla Redick called the meeting to order at 10:00am.

Judy Yanonne led those present in the Lord's Prayer which was followed by the Pledge of Allegiance.

Roll Call: Present: Buckley, Ellis, Johnson, Kitchen, Koch, Redick, Robinson, Yannone, and Mgr. Cahall Absent: Crank (ex.)

**Minutes:** Koch made a motion and Robinson seconded to approve the 10/13/18 minutes as printed in the newsletter. A yea/nay vote was taken and the motion passed unanimously.

#### President's Report (Prescilla Redick):

- > President Redick wished everyone a happy and safe Thanksgiving on behalf of the Board.
- President Redick introduced Valerie Bullock who clarified the Chapel vote. The President of the Church Board may turn the ballot over to a Chapel Board member or a Chapel member to vote. Thank you for explaining the procedure to us.

#### Treasurer's Report (Steve Johnson):

Operating funds

- The total operating <u>income</u> for the month of October was \$97,000.00 from normal operations.
- ➤ The total operating <u>expense</u> for the month of October was \$149,000.00 with no unexpected expenses.
- The operating fund <u>balance</u> at the end of October was \$477,641.83.
- The operating income for the year at the end of October was \$1,900,000.00 and that is 91% of the plan for 2018. The expected income at the end of October was 93% so the WPOA is 2% under budget.
- The operating <u>expense</u> for the year at the end of October was \$1,654,000.00 and that is 81% of the plan for 2018. The expected expense was 86% so the budget is 5% under expectation. We are currently 3% better than expected overall budget performance.

#### Allocated Assessment Funds

- ▶ The income for allocated operating assessments in October was \$1,600.
- Assessment account expenditures in October totaled \$9,400.00 for road sealing materials.

> The balance of all allocated assessment accounts at the end of October was \$281,760.11.

#### Invested Funds

- ▶ Invested reserves at the end of October totaled \$398,856.35.
  - ✤ Total cash on hand at the end of October was \$1,158,258.29.

#### Manager's Report (Paul Cahall):

The Administration building is now on winter hours. From November 1<sup>st</sup> to March 1<sup>st</sup> we are open 8 am to 4 pm Monday through Friday.

- The Campground was closed on November 5<sup>th</sup> and as soon as we have everything winterized and cleaned up all water and electricity will be turned off. If you wish to dry camp anytime this winter check the current rules and regulations volume one for requirements and limitations.
- ➢ We have cleaned and winterized the recreation area bathrooms and locked them up. They will be reopened on April 1<sup>st</sup>.
- The valve on the dam will be opened Thursday morning on November 15<sup>th</sup> please make sure your boats are out of the water. We cannot stress this enough.
- Any small watercraft left at the recreation dock areas after December 1<sup>st</sup> will be considered abandoned and disposed of.
- Cracks in the shower floors in the Recreation center have been repaired along with the dectron system.
- The budget, as recommended from the finance committee, has been provided to the board members for review. We hope to have any required changes made for an approval at the December meeting.
- Work with the Long Range Planning committee has started for the 2019 Capital budget. We hope to present it to the board in December for a January approval.
- We have built a salt shed that can hold 50 tons of salt and it is full. We have also purchased a new snow plow and salt spreader. These purchases will greatly enhance our snow removal capabilities. The last time we bought new snow removal equipment we only used it once that winter so hopefully this purchase will get us a mild winter.
- > Replaced the ice machine in the lounge.
- Mgr. Cahall stated that he nor the Board have any updates about Bryer Cable other than they expect to have the bulk of the lake ready for service by the first of the year. Please call Bryer Cable at 937-483-4403 for further updates and/or questions.

#### Security Report for October 2018 (Chief Wallace):

Calls for Service	49	Animal Complaints	
Arrests	1	Dog	2
Reports	3	Other (Beaver/Fowl)	2
Citations	3	Grinder Pumps	20
Warnings	3	Squad Calls	3
Security Checks	694	Fire Runs	2

#### **Gate Counts**

RFID Front- 12,304	Front Security Lane- 10,002	
RFID Rear Entry- 13,687	RFID Rear Exit- 17,621	
Vahiala Information		

#### Vehicle Information

Vehicle 1191	Fuel- 15.5 gallons	Miles Driven- 205
Vehicle 1591	Fuel- 68 gallons	Miles Driven- 1076

#### **Other News from Security**

- > During the Month of October, a subject was charged with OVI and marijuana possession.
- A menacing complaint was reported. The issue was resolved with the help of Hillsboro Police Department.

- WPOA trustee campaign signs have been reported stolen. Please contact this office if you have any information pertaining to this.
- The Lake Waynoka Rangers completed their 3<sup>rd</sup> session of firearms training for 2018. The training consisted of handgun qualification.
- We have moved forward in the Security building remodel and addition. The plans for the addition and remodel are being drawn up by DS2 architects and we have met with an HVAC contractor and commercial electrician.
- Special thanks to Gate Guard Stone and Gate Guard Valentine along with Sgt. McKinzie and Officer Legenfeld for their efforts during the Campground Trick or Treat event that led to another successful community event.
- We have filed paperwork in Brown County Municipal Court in reference to seizing two abandoned campers that are currently occupying campsites.
- Janalyn Payne, who has been an employee of WPOA since 2006, announced that she would be retiring effective 10/31/2018. Jan has been a valuable member of the security department and has served WPOA as an OSHA safety director and a security shift commander. Her presence will be missed. Please take the time to thank her for her service to this community while she is enjoying retirement.

#### **Other Committee Reports:**

**Building** (Pete Levermore):

One variance was requested for a dock dig out and two new residence permits were received during the month of October. The total permits for 2018 is 94.

Permit	October	Year to Date
Residence	2	16
Dock/Boat Lift	2	19
Additions	0	4
Repair/Replace	3	30
Pool	0	2
Deck	1	4
Garage	0	7
Storage	1	6
Boat Cover	0	0
Carport	0	0
Fence	2	6
Totals:	11	94

Election Inspectors/Nominating (Margi Borgman/Dave Patton/Anna Clark, Chairperson):

- A total of 1528 ballots for the WPOA 2018 vote for trustees and reserve funding were mailed out to members in good standing on Friday, October 26. If you have not received a ballot, something is missing from your packet, you need a replacement ballot or have any other questions, please call me (513-290-5359) or the office, and we'll be happy to help you. Returned ballots must be received at the office by 4 pm on Monday, November 26<sup>th</sup>. A reminder that your lot number must be on the outer return envelope for the ballot to be valid.
- Unfortunately, we discovered that there is a misprint on the ballot -- the date listed in the Reserve Funding section should be 2019 rather than 2018.

**Incorrect as printed:**  $\square$  **No**: I do not approve the increases in assessments and vote to waive the reserve requirements of ORC 5312.06 for the *2018* calendar year. **Should be:**  $\square$  **No**: I do not approve the increases in assessments and vote to waive the reserve

requirements of ORC 5312.06 for the 2019 calendar year.

If you have already voted and this information changes the way you would have voted for the reserve funding issue only, please contact the Nominating Chairperson, an Election Inspector or the office for instructions. We sincerely apologize for any confusion this error may have caused.

#### Lake Advisory (Mike LaPlante):

- Waynoka Lake Advisory Committee Chair, 937-689-7604, laplantema@gmail.com
- The Lake Advisory Committee conducted another Concerns/Resolution Team (CRT) meeting on Saturday, 20 October at 9AM in the Lodge. Based on the results of that meeting, I presented a couple of recommendations to the trustees at the WPOA workshop on Monday, 5 November. These recommendations address: 2 boat stickers (one on the port side and one on the stern for each boat) and a boat sticker fee increase to cover additional marine patrol hours. The CRT team continues to refine 7 other recommendations that will be presented to the WPOA Trustees at the 3 December workshop.
- With the end of the boating season and the removal of boats/equipment from our docks, it would be a great time to inspect the electrical systems on our docks. The electrical wiring on many older docks may not be up to code or may have been inadequately maintained over the years. Electric shock drownings (ESD) are most commonly caused by improper electrical connections on boats and docks. By law, all connections near water are required to have working ground fault circuit interruption technology, (GFCI). So check your docks electrical system, test the GFCIs, if not now, at least in the spring.
- It's November and the leaves are falling, winter is around the corner. (Brrr!) We would like to again remind property owners and landscapers, please do NOT blow leaves/grass clippings into the lake. All these organics add up to what's called a **high nutrient load**. Sounds like good news. But, no. Nutrients are good for our waterways but excessive nutrients cause all sorts of problems, including blue-green algal blooms which often result in lake closures. So please dispose of your leaves and grass clipping properly.
- Our committee has a limited number of swimmer safe fish habitats for sale. These habitats are meant to be placed under docks to provide food and a safe place for the small fish to survive and grow. We are selling these habitats for \$25 each, or you can purchase them at the below website.

https://www.fishiding.com/swimmer-soft-shallow-water-lake-waynoka-fish-habitat-4-pack/

Mike presented a show and tell of the fish habitats at the meeting. He has several for sale at \$25/each vs. \$37.50 if you were to buy them yourself. Please contact Mike at the number or email above if you are interested. It is a good time to put them in when the lake is lowered.

#### Long Range Planning (Judy Yannone/Dave Patton):

The Long Range planning has been developing a Process/Algorithm for addressing emergencies at Lake Waynoka and the adjacent community. Development of a process for clubs and committees to initiate projects that they would like to see done at the lake.

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- There are a few tasks that need to be evaluated by the LRPC prior to us going forward on the playground. Three different groups are out there and are welcome to investigate possible solutions/configurations. We appreciate the help in researching and helping with funds. If you want to present a proposal and location please contact one of the LRPC and we can review and take it to the board when it is appropriate.
- We are revisiting previous projects that were on the last survey. We are going to address going forward with Survey Monkey for short surveys that will be sent to emails. If the office does not have your email, you will not be able to participate.

#### Rules and Regulations (John Buskey): No report

**Unfinished Business:** The Board is continuing to work on the 2019 budget which they hope to finalize in December.

#### New Business:

- Tom Wyatt reported that 80 people attended the October Potluck Dinner at the Lodge. The 2<sup>nd</sup> dinner was held November 13<sup>th</sup>. There will be a Christmas themed potluck at the Lodge on December 8th. It will begin at 6pm. Please bring a covered dish, a beverage, and silverware. Everyone is invited to celebrate, enjoy fellowship with your neighbors, and help build a strong community.
- President Redick read a letter from the Brown County Auditor, Jill Hall, in response to allegations that a property owner has reported to the Ohio Ethics Committee and the Brown County Sheriff. The concerns address WPOA properties that have \$0 in property value. Ms. Hall and her staff investigated the properties of concern and noted that the property values are correct as it includes roads, right of ways, common lake access areas, and some that are considered wasteland.

**Motions and Resolutions:** A motion was made by Yanonne and seconded by Koch for an Art Club BYOB at the lounge on December 10<sup>th</sup>. A yea/nay vote was taken and the motion passed unanimously.

#### **Community Organizations:**

Art Club (Joanne Edwards):

- Uncorked on Canvas is sold out.
- There will be an Art Club Christmas party on December 10<sup>th</sup> at 6:30 in the Lodge. Please bring a snack to share and a glass, mug, or plate to paint. Everyone is welcome to attend.
- The Art Club has identified its next project. Several murals on acoustic tiles with a Lake Time theme will be placed on the Conference/Meeting room walls to reduce distractions from the hallway and beautify the room. The bench will also be lowered to chair height. Terry Borgman will be heading up this project. Please contact him for further details.

#### Book Club (Joy Ackley):

- The Reading/WIFI room will be unavailable from November 15<sup>th</sup>-December 16<sup>th</sup> for the Needy Children's Christmas supplies.
- > Several VHS tapes have been donated and added for membership viewing.

#### Chapel (Valerie Bullock):

Everyone is invited to the Chapel services beginning at 10am each Sunday. Pastor Ron Stevens will bring the message. **Civic Club** (Ginny Tatman):

- The Civic Club has elected its new Board. Tony Tatman President, Betty Purdin Vice President, Jackie Mathis – Secretary, and Ginny Tatman - Treasurer. Congratulations to the new Board and thank you to those that have served the past two years.
- There are plenty of Lake Waynoka T-shirts, hats, visors, sweatshirts, ect. for sale through the Civic Club. They come in a variety of colors, sizes, and logos and make great Christmas gifts.
- The Lake will be celebrating its 50<sup>th</sup> anniversary next year. The club is looking for special logo ideas. If you have one in mind, please contact someone in the club.

Shawnee Women's Club (Valerie Bullock): All ladies are welcome to join the club. Please see a member if interested.

**WaterSports Club** (Pat Raleigh): December 15<sup>th</sup> will be Trivia Night at the Lodge. Sardinia Library will graciously provide the questions. Pat threw a challenge out to all clubs to see which one is the smartest.

#### **Board Concerns:**

- Tom Koch took a minute to thank all Veterans in attendance and throughout our community for their service.
- Walt Robinson reminded all residents to let security know if you are burning brush or leaves. The winds cause fire safety issues. Please be reminded that all fires must be controlled, physically attended to, and a water hose nearby.

#### Membership Compliments and Concerns:

Steve Meese (Lot# 3171) – Steve would like to remind owners that are wrapping or storing boats through the Marina that the boats on the water must have gas and the keys inside so they can be driven to the boat ramp for removal. The Marina has collected several items floating on the lake. Please check to see if you are missing anything.

Adjournment: The motion to adjourn was made by Koch and seconded by Yanonne. The motion passed unanimously and the meeting was adjourned at 10:25 am.

Rhonda J. Maybriar, WPOA Assistant Recording Secretary

### \*\*\* Don't forget your Boat Dock Rental !!! \*\*\*

- 1. If you like the dock you had this year (Litte Crow, Red Cloud, Tomahawk or Little Chief) and would like to have it again next year:
  - a. Between April 1st and <u>December 31st</u>, 2018, either call or come into the administration office and pay a \$50.00 NON REFUNDABLE reservation fee.
  - b. This will reserve that dock for you until March 15, 2019 of the following year.
  - c. Between January 1st and <u>March 15th</u>, 2019 you must pay the annual rental fee of \$200.00
  - d. On March 16th any unpaid docks will be put back into the pool of available docks for rental on April 1st, first come basis.
  - e. You CANNOT pay for your dock a full year in advance. <u>NO EXCEPTIONS.</u>
- 2. If you do not like the dock you had this year:
  - a. Come to the administration office April 1st to pick a dock from those available on a first come basis.

You cannot take a dock away from someone else just because you put a deposit on their dock.

#### WAYNOKA PROPERTY OWNERS ASSOCIATION TREASURER'S REPORT; BALANCE SHEET

#### 10/13/2018

GENERAL OPERATING FUNDS:	9/30/2018	9/30/2017
OPERATING CHECKING/PEOPLES	\$43,104.67	\$41,509.20
CHARGE CARD ACCOUNT	\$27,454.21	\$9,602.27
OPER SAVINGS/FIRST STATE BANK	\$302,390.40	\$250,712.94
OPER RESERVE/FIRST STATE BANK	\$172,667.17	\$131,927.42
LOTTERY CHECKING	\$2,526.67	\$2,653.43
TOTAL OPERATING FUNDS:	\$548,143.12	\$436,405.26

#### ASSESSMENTS

	\$100.00	ROADS ASSESSMENT	\$102,369.54	\$104,869.51
	\$60.00	LAKE ASSESSMENT	\$62,986.45	\$108,129.40
	\$100.00	IMPROVEMENT ASSESSMENT	\$69,001.29	\$97,770.07
		CAMPGROUND IMPROVEMENT	\$58,937.36	\$46,419.16
TOTAL			\$293,294.64	\$357,188.14

#### WPOA INVESTMENTS:

	PEOPLES BANK	\$0.00	\$25,000.00
	FIRST STATE BK 19722453	\$118,696.93	\$118,696.93
	FIRST STATE BR 17722455 FIRST STATE BANK 1020301623	\$102,906.93	\$101,680.79
	FIRST STATE BANK 1020897917	\$126,896.35	\$101,740.29
	FIRST STATE BANK #700700590	\$50,251.02	
	PEOPLES BANK/CDARS	\$0.00	\$0.00
TOTAL INVEST	FMENTS:	\$398,751.23	\$347,118.01
TOTAL ALL ACC	COUNTS:	\$1,240,188.99	\$1,140,711.41

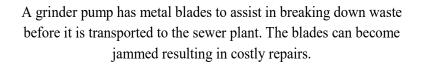
2018 INCOME END OF SEPTEMBER	2018	2018 PLAN EXPECTED
\$1,803,000.00	86%	88%
2018 EXPENSE END OF SEPTEMBER		
\$1,505,000.00	74%	78%

#### Re-published in its entirety from previous issue because of editor error.

#### Waynoka Regional Water & Sewer District 1 Waynoka Drive, Lake Waynoka, Ohio 45171 937-446-3232 or 937-446-3330

#### WRWSD Board of Trustees Saturday Meeting – 10/13/18

#### What is a grinder pump?



Tip:

Cigarette butts are not biodegradable and should not be flushed down the toilet. The filters on cigarette butts can clog and destroy your grinder pump.

Vice President Beard called the meeting to order at 9:30am.

Roll Call: Present: Beard, Buskey, LaPlante, Levermore, Purdin, Redick, Mgr. Cahall Absent: Bridges (ex.)

**Minutes:** A motion was made by Purdin and seconded by LaPlante to approve the minutes of the Monday, September 17th meeting as read. A yea/nay vote was taken and the motion passed unanimously.

President's Report (Jim Bridges): None

Treasurer's Report (John Buskey):

- We are 75% through the year. Income and expenses are as expected; however, some line items have exceeded 100%. We plan to meet in early November to amend those line items in the budget.
- Treasurer Buskey reported that a CD matured with \$1900 in interest. This CD was rolled over for another 24 months.
- The WRWSD received funding from 13 grinder taps and 10 water/sewer taps which was budgeted for 11 of each.
- > Interestingly, more homes are being built in Phase II which is further away from the lake itself.
- Budget meetings will commence after October 31<sup>st</sup> with plans to present a preliminary budget proposal to the Board in November.

Manager and Plant Superintendent Report (Paul Cahall & George Culver):

- > A large shipment from Water Meter is expected to arrive Monday, October 15<sup>th</sup>.
- > Tap installations are caught up.
- Lagoon draining is expected to begin in late November early December depending on the weather.
- CT Consultants is expected to make their final presentation of the Reserve Study at the next WRWSD Monday meeting.
- The WRWSD received an Auditor of the State award for the 5<sup>th</sup> year in a row for a "clean" audit report meaning financial reports were submitted on time and did not contain any findings for



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recovery, material citations, material weaknesses, significant deficiencies, Single Audit findings or questioned costs. The Board recognized and thanked Kay Bundy, John Buskey, George Culver, and Paul Cahall for all of their hard work to receive this prestigious award.

Old Business: None

New Business: None

Board Member Concerns: None

Motions and Resolutions: None

Membership Concerns: None

Adjournment: The motion to adjourn was made by Purdin and seconded by LaPlante. All were in favor and the meeting was adjourned at 9:39 am.

Rhonda J. Maybriar, WRWSD Assistant Recording Secretary

#### Waynoka Regional Water & Sewer District 1 Waynoka Drive, Lake Waynoka, Ohio 45171 937-446-3232 or 937-446-3330



There are a number of ways to save water and they all start with you.

**Tip**: Cook food in as little water as possible. This also helps it retain more nutrients.

#### WRWSD Board of Trustees Monday Meeting - 10/29/18

President Bridges called the meeting to order at 6:55pm.

Roll Call: Present: Bridges, Buskey, LaPlante, Levermore, Purdin, Redick, Mgr. Cahall, Supt. Culver

Absent: Beard (ex.)

**Minutes:** A motion was made by Purdin and seconded by Levermore to approve the minutes of the Saturday, October 13th, 2018 meeting as distributed by email. A yea/nay vote was taken and the motion passed unanimously.

President's Report (Jim Bridges): None

**Treasurer's Report** (John Buskey): Presented Motion 2018-12 \*see below under Motions and Resolutions\*

Manager and Plant Superintendent Report (Paul Cahall & George Culver):

- > The leak on Coyote Cove is scheduled for repair.
- > Funds between WPOA and WRWSD contracts have been trued up.
- Installation of taps is caught up.
- Mgr. Cahall will be drafting a new information letter for home contractors to ensure certain things are completed before the installation of water and sewer taps. There was discussion on including Supt. Culver on all future email distributions of submitted new residence permits that go to the Zoning Committee.

- > The lagoon will be drained sometime after November  $15^{\text{th}}$ . This will lower the lake 2-3 feet.
- Master Meter has delivered the new meters and tower hardware. Their goal is to have everything installed within the month.
- Supt. Culver updated the Board on new EPA rule changes. The Board discussed options of getting more licensed personnel.

#### **New Business:**

- The final Reserve Study has been received from CT Consultants. There was discussion concerning increasing the amount of water reserves for expansion and maintenance based on the report.
- There was discussion about a lot that may be for sale near the WRWSD plant. The Board directed Mgr. Cahall to enter into negotiations to purchase the lot if an agreement can be reached.

#### Old Business: None

**Motions and Resolutions:** Motion #2018-12 was made by Buskey and seconded by Redick to authorize Kay Bundy to receive public records training on behalf of the entire WRWSD Board of Trustees. A yea/nay vote was taken and the motion passed unanimously.

**Adjournment:** The motion to adjourn was made by Purdin and seconded by Levermore. All were in favor and the meeting was adjourned at 7:46pm.

Rhonda J. Maybriar, WRWSD Assistant Recording Secretary

Waynoka Regional Water & Sewer District 1 Waynoka Drive, Lake Waynoka, Ohio 45171 937-446-3232 or 937-446-3330

#### WRWSD Board of Trustees Saturday Meeting - 11/10/18

#### What is a grinder pump?



A grinder pump has metal blades to assist in breaking down waste before it is transported to the sewer plant. The blades can become jammed resulting in costly repairs.

Tip:

Do not flush feminine hygiene products. These can clog and destroy your grinder pump.

President Bridges called the meeting to order at 9:30am.

Roll Call: Present: Beard, Bridges, Buskey, LaPlante, Levermore, Purdin, Redick, Mgr. Cahall

**Minutes:** A motion was made by Purdin and seconded by Beard to approve the minutes of the Monday, October 29th meeting as read. A yea/nay vote was taken and the motion passed unanimously.

President's Report (Jim Bridges): None

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#### Treasurer's Report (John Buskey):

- > Presented Motion 2018-13 and Motion 2018-14 (see below under Motions & Resolutions).
- Work has begun on the WRWSD 2019 budget for consideration in December. A proposed budget plans to be introduced at the November workshop.

Manager and Plant Superintendent Report (Paul Cahall & George Culver):

- The lake valve will be open Thursday morning November 15<sup>th</sup> to drain the lake 2-3 feet. Please remove your boats before that time.
- The water meters have been delivered and are awaiting installation by Ferguson. We are waiting on the equipment for the top of the tower to be delivered.
- The new water and sewer tap permits for contractors were introduced. The agreement is the same except it has been changed to increase the breaker to a 30amp and includes a 14 day service level agreement for water/sewer tap installation once everything is installed and inspected. The new version will be more user friendly and align everyone on the same page. After review, the Board agreed to move forward with the new changes.

#### Old Business: None

#### New Business: None

**Board Member Concerns:** Vice President Beard asked if the water tower is due to be painted in 2019. Buskey reported that it is in the capital budget and will be addressed sometime after January.

#### **Motions and Resolutions:**

- Motion # 2018 13 was made by Buskey and seconded by Laplante to amend the 2018 fiscal year budget, increasing income by \$57,490.00 to \$1,022,001, and increasing expense by \$37,879.00 to \$972,050.00, yielding a net income of \$49,951.00. See attached schedule of changes. A roll call vote was taken and the motion passed unanimously.
- Motion 2018-14 was made by Buskey and seconded by Purdin to accept the October 30th WRWSD financial statements as distributed by email. A yea/nay vote was taken and the motion passed unanimously.

**Membership Concerns:** David Geschwind (Lot# 1223 & 1224) brought up his concerns about a new home being built on Squaw Cove. The WRWSD will have to dig up a portion of his property to run water and sewer lines. He presented a sketch of his property outlining where gutter drains, water lines, Frontier lines, and other utilities are located. He asked that the WRWSD crew be mindful of the locations when digging. President Bridges thanked Mr. Geschwind for the sketch and stated that this will be very helpful for Mgr. Cahall and Supt. Culver. President Bridges said that they will keep in contact with Mr. Geschwind during the process.

**Adjournment:** The motion to adjourn was made by Purdin and seconded by LaPlante. All were in favor and the meeting was adjourned at 9:47am.

Rhonda J. Maybriar, WRWSD Assistant Recording Secretary

# Manager's Reminders Paul S. Cahall

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Reminder: Do not go out on the ice on the lake it is not only extremely dangerous it is against the rules and can result in fines.

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Reminder: Dumpsters around the lake are for specific purposes and not for public use. Many of these do have cameras pointed at them and any unauthorized use could result in a \$124 dumping fee.

Reminder: If you have an emergency please do not call Security, call 911. Brown County 911 will send you the emergency help you need. Our police department does work out of the security building but is dispatched on emergency calls by the 911 center. Feel free to call to report things other than emergency items.

Any items (small watercraft) left in the recreation areas around the lake after December 1, 2018 will be considered abandoned and will be disposed of.

Reminder: If your guests show up without being called in a pass, they will not be admitted into the lake. Also, we will not provide such a guest with your phone number. The guards will not call your home for your guests. Securities job is not to make arrangements for your guests, but to ensure unauthorized persons do not enter the lake.





Sunday	Monday	Tuesday	Wednesday	
		to to a contraction	P P P P P P P P P P P P P P P P P P P	
2 2a-9p= Open Gym 10a= Chapel Service	3 Sa-10a= Cardio Fit 10a-11a= Water Aerobics 10a-Noon= Art Class (L) 6:30p-8:30p= Fickleball Sp-6p= Chair Yoga	4 Sa-10a" Chair Fit Sa-11a" Pickleball 1:30p-3p" Dandyliners (L) Ep-7p" Mandy's Mix (RC) Ep-7p" Lake Advisory Mtg.	5 9a-18a <b>- Cardio</b> Fit 10a-11a <b>- W</b> ater Aerobics 1p= Euchre (L)	
9 8a-9p~ Open Gym 10a~ Chapel Service	10 9a-10a~ Cardio Fit 10a-11a~ Water Aerobics 10a-Noon~ Art Class (L) 5p-6p~ Chair Yoga 6:30p~ Art Club (L)	11 9a-10a~ Chair Fit 9a-11a~ Pickleball <i>10a~ Book Club (L)</i> 1:30p-3p~ Dandyliners (L) 6p-7p~ Mandy's Mix (RC)	12 9a-10a~ Cardio Fit 10a-11a~ Water Aerobics <i>10a~ Shawnee Women's (L)</i> 1p~ Euchre (L)	
16 8a-9p= Open Gym 10a= Chapel Service	17 9a-10a= Cardio Fit 10a-11a= Water Aerobics 10a-Noon= Art Class (L) 5p-6p= Chair Yoga	18 Sa-10a" Chair Fit Sa-11a" Pickleball 1:30p-3p" Dandyliners (L) 6p-7p" Mandy's Mix (RC)	19 9a-10a <b>- Cardio</b> Fit 10a-11a <b>- W</b> ater Aerobics 1p= Euchre (L)	
23 8a-9p~ Open Gym 10a~ Chapel Service	24 7a-Noon, Rec. Center <sup>~</sup> OPEN 8a-Noon <sup>~</sup> Admin Office, OPEN 9a-10a <sup>~</sup> Cardio Fit 10a-11a <sup>~</sup> Water Aerobics 10a-Noon <sup>~</sup> Art Class (L) 2p-7p <sup>~</sup> Lounge OPEN	25 ADMIN. OFFICE CLOSED~ 12-25-18 thru 1-1-19 REC. CENTER & LOUNGE~ CLOSED	26 ADMIN. OFFICE CLOSED 9a-10a~ Cardio Fit 10a-11a~ Water Aerobics 1p~ Euchre	
30 ADMINL OFFICE CLOSED 2a-Sp= Open Gym 10a= Chapel Service	31 ADMIN. OFFICE CLOSED 7a-Noon" Res. Center, DPEN 9a-10a" Cardio Fit 10a-11a" Water Aerobics 10a-Noon" Art Class (L) 7p" WRWSD Arty.(L) 8o-1a" New Years Party (Le)	MERRY C	HRISTMAS	





Thursday	Friday	Saturday
- Charles		1 8a-9p~ Open Gym 8a-11a~ Pickleball 10a-NOON~ Crafts for Kids (RC)
6 9a-10a° Chair Fit 9a-11a° Pickleball 9:15a° Adult Tap (L) 10a° Needlework Group (L) 1p° Game Day (L) 4p-8p° Open Pool Table (Lg) 6p-7p° Mandy's Mix (RC) 6:30p° Euchre (L) 13 9a-10a° Chair Fit 9a-11a° Pickleball 9:15a° Adult Tap (L) 10a° Needlework Group (L) 1p° Game Day (L) 4p-8p° Open Pool Table (Lg) 6p-7p° Mandy's Mix (RC) 6:20p° Euchre (L)	7 9a-10a~ Cardio Fit (RC) 10a-11a~ Water Aerobics 1p-3p~ Ping Pong 3p~ Chair Volleyball 6p~ Ugly Christmas Sweater Party (Lg) 7p~ Euchre (L) 14 9a-10a~ Cardio Fit(RC) 10a-11a~ Water Aerobics 1p-3p~ Ping Pong 3p~ Chair Volleyball 7p~ Euchre (L)	8 8a-9p~ Open Gym 8a-11a~ Pickleball 9:30a~ WRWSD BOARD MTG. (L) 10a~ WPOA BOARD MTG. (L) 11:30a~ Watersports Club Mtg. (L) 6p~ Christmas Community Potluck (L) 8:30p~ River Pickles Band (Lg) 15 8a-9p~ Open Gym 8a-11a~ Pickleball 6p~ Trivia Night (L)
20 9a-10a~ Chair Fit 9a-11a~ Pickleball 9:15a~ Adult Tap (L) 10a~ Needlework Group (L) 1p~ Game Day (L) 4p-8p~ Open Pool Table (Lg) 6p-7p~ Mandy's Mix (RC) 6:30o~ Euchre (L) 27 ADMIN. OFFICE CLOSED 9a-10a~ Chair Fit 9a-11a~ Pickleball	21 9a-10a~ Cardio Christmas(RC) 10a-11a~ Water Aerobics 11:30a~ WD-50 Club 1p-3p~ Ping Pong 3p~ Chair Volleyball 7p~ Euchre (L) 28 ADMIN. OFFICE CLOSED 9a-10a~ Cardio Fit (RC)	22 8a-9p~ Open Gym 8a-11a~ Pickleball 29 ADMIN. OFFICE CLOSED 8a-9p~ Open Gym
9:15a~ Adult Tap (L) 10a~ Needlework Group (L) 1p~ Game Day (L) 4p-8p~ Open Pool Table (Lg) 6p-7-~ Mandy's Mix (RC) 6:30p~ Euchre (L)	10a-11a~ Water Aerobics 1p-3p~ Ping Pong 3p~ Chair Volleyball 7p~ Euchre (L)	8a-11a~ Pickelball



# LAKE WAYNOKA COMMUNITY ORGANIZATIONS ANNOUNCEMENTS

#### DECEMBER, 2018



WPOA Events & Marketing: Director- Gins Dash, Office: (937) 448-3232 or (937) 515-3100.

Again, we would like to THANK every property owner, family, all the organizations, committees, volunteen, staff from all departments, bourd of trastees & manager of Lake Waynola, for making all of our community events & activities an absolute success and continue to do these events, activities & classes all year around! Everyone that has contributed greatly for your bard work, timelees hours, talent, leadenship, energy and expertise.

toward maintaining a civil, safe, connected, diverse, resilient and active commonity throughout the year is very much appreciated and has been noticed! We are pleased and hormeed to share with all of you that when visitors/guests come to visit our hale/events/charaes/entertainment/activities, they have expressed and shared their positive firedback to me of what an amazing community we have and that they want to be a part of this lake community as members! Kudes to our active and comp community and how proud that makes on all first and how thankful we are to have each other as friends and neighbors that come together to make this beautiful community a place that we call, our home! THANK YOU FOR ALL YOU DO!!

<u>Community Organizations</u>: Just a friendly ranioder – The devilies for submission for each month newslater and other model releases is the Monday after the mandely, WEWSD & WPOA board monthings. The Office Staff appreciates the cooperation of ell the chile to share their secure and activities hold in Lake Waynoba. Thenk you!

Please, make your plane with us at our events! Look for information on our, website, Facebook, Twitter, Instagram, local newspaper (open gate/public events only), newsletter (view on-line, muled and/or pick-up a copy at the office, holge, rec. center, lounge or compground.) Please come not and support our events and activities with us. Get all of your up-to-date information and changes on: www.facebook.com/LukeWaynebs WE WISH EVERYONE A VERY MERRY CHRISTMASS

Art Cluby, Joanne Educada, (937) 446-1917: The Art Club meets Manday evening following the second Saturday of every month at 6:30 in the lodge confinence room, September-May. Please contact Joanne before guest attending so we will have ample supplies for you at (937) 446-1917. Our December meeting is our Annual Christman Porty, on Monday, December 10th at 6:30 at the lodge. It is FREE for all that want to attend and join us. Please bring a wine gives or other gives that you would like to point and a stack and your own.



BYGB (and mother glass to put it in if necessary). We will provide the paints and broches. Please contact Journe or an Art Club member if you get a chance, so we can be better prepared for how many will be attending. Last minute attendees are welcome. Please read more information that Journe reported in the WPOA meeting minutes under the Community Organizations.



<u>Bank Club</u>: Jay Arkley, (937) 509-0312: The Lake Waynaka Book Club meets on the (2<sup>nd</sup> Taesday) of every month, 10 cm in the lodge, DECEMBER BOOK OF THE MONTH<sup>\*</sup> ~ "THREE MANY COOKS" by Mary Coots, Pan Anderson, Sharan Damelio! A big thatks to Anne

Clark for being Moderator for the November meeting! Please remember (to make the winter days more enjoyable) the Library bas MAGAZINES, DVD'S, BOARD GAMES, POZZLES, VHS TAPES, and BOOKS for all ages! Clob members are looking forward to Trivia Night! Thanks to all for using and supporting the Library! If you have any questions, please call or email: jayachder/260@consil.com, Come and superience, the joy of reading with the Book Club! HAPPY READING!

<u>Game Day</u> (function of the Book Chib): Carolyn Cooper, (937) 446-1616. Game Day is moving to Thursdays beginning November 1\*. The fam shorts at 1 pm every Thursday except for Thunkeyiving Day. EVERYONE is welcome. Bring your bound game, card game, or any game that you want to play. (No gambling allowed). Come and join the fam!

<u>Connerrand</u>: Lettie Pint, (937) 446-2007: All property owners can store their boots for the winter 11/1 to 4/1 in the compground parking lot for a \$100 storage fee. See Leslie for more details. The Compground is now CLOSED for the season. See everyone in the Spring!



THANK YOU ALL FOR A GREAT CAMPING SEASON?! Like us on which for book non/LWCompground



<u>Celf Learner</u> Tom Wyst; (937) 213-1009: The Lake Waynelm Gelf League had a great series, floads you to all float participated? We will see you all again in the Spring.

<u>Civit: Club:</u> Tony Tatman (937) 446-9575: The 2019 calendars are on sale for \$4 each or 3 for \$10, you can purchase them in the Admin. Office. Our calendar sales allow the club to provide funds for various community projects and from all denations. Lake Wayneks clothing and apparel will be officed for sale after the WPOA monthly meeting in December. Clothing will make an excellent baliday gift! Rease contact, Ginny Tatman 937-446-9575 to place orders. The Civit Club will resume monthly meetings in MARCH 2019.







Health & Recreation Center: Data Branel, (937) 446-1778: Merry Christmas' The Health and Recreation. Center would like to wish everyone a Merry Christman and a Happy New Year? We would like to think all the L.W.W.T. (Lake Waynaka Workout Team) members who joined and made this a huge success! All cardo and water classes from Descender 3<sup>44</sup>-Descender 7<sup>46</sup> will be taught by Linda Garfield. Craft for Kids will be on Descender 1<sup>47</sup> at 16 and to NOON. The Res. Center will close at NOON on Christman Eve and remain classed through Christman Day. We will also close at NOON on News Year's Eve but remain open on New Year's Day. Cherk our facebook page and the bulletin board for news on special gamts. Please Stop by and

pick up a Desember calendar or farebook for all of our apcoming events and classes on social media on: www.facebook.com/HealthandRecCenter

Lake Committee: Prescilla Redick, (937) 445-9385:

Thank you for a great season? Fishing Tournaments will start in the Spring.





Lounge: Laura McDowell, (937) 448-2012: Join us in December, with band entertainment and events at the Lounge. Please look for more detailed information in this newsletter.

Please file as an array. Exceback confl.WLange

Surveyse Wanen's Club; Joan Hartings, (937) 243-0007: We normally meet at 10 am in the ladge on the 2<sup>94</sup> Wednesday of each month. The Shawnee Women's Club will be having their December meeting at the lodge, Wednesday Dec, 12<sup>th</sup>, at 10 am. We will be having a cookie eachange as well as a White Riephont gift eachange. If you would like to join our club, please contact any member. All ladies from the lake are insided to join us.





<u>Waynaka WaterSports Club:</u> Pet Raleigh, (\$13) 403-6261: The WaterSports Club is studying for the Trivia. Night from Monday-Friday @ 7p in 9p. Please read more information that Pat Raleigh reported in the WPOA meeting minutes under the Community Organizations. Check on out<u>: www.facebuok.com/Waynaka.Watersports</u>

"Respectivity submitted, Give Dash" WPCA Events & Marketing Director



#### Hours: Thursday - Sunday 10:00 am to 8:00 pm

Come check out our Daily Specials or see us on Facebook



Southern Charm

The WD-50 Club (Waynoka Divas - Red Hats) are meeting to discuss when and where our December activity will be. Keep an eye out on Facebook and the bulletin board in Lodge for that information. Anyone interested in joining our fun group is welcome, if you are 50 years of age or older and live at Lake Waynoka with a Lake Waynoka, 45171 mailing address. Come join the fun with us, we would love to have you!



The Lake Waynoka Health and Recreational Center will be having Crafts for Kids on December 1st at 10am-12pm Bring your family and enjoy the fun!

		Dec	cember 20	<b>D18</b>		
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		Health	a & Rec. Center	Calendar		<b>1</b> Open Gym Pickleball 8-11a Crafts for Kids 10a-12p
<b>2</b> Open Gym	<b>3</b> Cardio Fit 9a Water Aerobics 10a Pickleball 6:30- 8:30p Chair Yoga 5-6p	<b>4</b> Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	<b>5</b> Cardio Fit 9- 10a Water Aerobics 10-11a	<b>6</b> Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	<b>7</b> Cardio Fit 9- 10a Water Aerobics 10a Ping Pong 1-3p Chair Volleyball 3p	8 Open Gym Pickleball 8-11a
9	10	11	12	13	14	15
Open Gym	Cardio Fit 9a Water Aerobics 10a Chair Yoga 5-6p Pickleball 6:30- 8:30p	Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	Cardio Fit 9- 10a Water Aerobics 10-11a	Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	Cardio Fit 9- 10a Water Aerobics 10a Ping Pong 1-3p Chair Volleyball 3p	Open Gym Pickleball 8-11a
16 Open Gym	17 Cardio Fit 9a Water Aerobics 10a Chair Yoga 5-6p Pickleball 6:30- 8:30p	<b>18</b> Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	<b>19</b> Chair Fit 9-10a Water Aerobics 10-11a	<b>20</b> Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	21 Cardio Fit 9- 10a Water Aerobics 10a Ping-Pong 1-3p Chair Volleyball 3p	22 Open Gym Pickleball 8-11a
23 Open Gym	24 Christmas Eve Close at 12pm Cardio Fit 9a Water Aerobics 10a	25 Merry Christmas! Closed	26 Chair Fit 9-10a Water Aerobics 10-11a	<b>27</b> Pickleball 9-11a Chair Fit 9-10a Mandy's Mix 6- 7p	28 Cardio Fit 9- 10a Water Aerobics 10a Ping-Pong 1-3p Chair Volleyball 3p	<b>29</b> Open Gym Pickleball 8-11a
30 Open Gym	31 New Year's Eve <u>Close at 12pm</u> Cardio Fit 9a Water Aerobics 10a					



# **MERRY CHRISTMAS!**

### LAKE WAYNOKA COMMUNITY POTLUCK SUPPER (RESIDENTS & EMPLOYEES INVITED) IN THE LODGE AT 6 PM SATURDAY, DECEMBER 8<sup>TH</sup> 2018

# BRING A COVERED DISH TO SHARE, BEVERAGE & TABLEWARE, HAM WILL BE PROVIDED!

#### THIS IS A GREAT WAY TO SPREAD YOUR HOLIDAY CHEER TOGETHER AND ENJOY THE TRUE SPIRIT OF GIVING WITH FRIENDS, FAMILY AND NEIGHBORS TO SOCIALIZE, HAVE FUN AND SHARE DELICIOUS FOOD WITH EVERYONE!

REMEMBER WHEN YOU BRING A DISH, PLEASE PLACE A RECIPE CARD (IF YOU WISH TO SHARE) WITH YOUR DISH.





<u>Date</u>: Saturday, December 15<sup>th</sup> 2018

# Time: 7:00pm - 9:00?

# **Questions Prepared by Sardinia Library**

- Trophy awarded to highest score of club team
- Donation to Sardinia Library by WaterSports Club
- Maximum team member is 6
- No assistance from electronics, ie. Cell Phones/ipads/tablets
- BYOB and snacks
- Send team name, members and Club affiliation to Mary Raleigh <u>raleigh mary@yahoo.com</u>

Seating Space is limited so 1<sup>st</sup> Come 1<sup>st</sup> Serve

### **EUCHRE SCORES**

#### Wednesdays at 1:00 pm - \$5.00

10/17	Joy Roquet66 Carlos Day65
11/07	Carlos & Peggy Day66 Carolyn Slater57

#### Thursdays at 6:30 pm - \$1.00

10/18	Villie Foster46 Penny Swensen44
10/25	Bill Boothe49 Betty Purdin43
11/01	Villie Foster52 Carolyn Slater43
11/08	Bob Rickling49 Carolyn Slater48

#### Fridays at 7:00 pm - \$3.00

11/02	Larry Scott	67
	Carolyn Slater	61

If you like to play Euchre, meet new people and have a good time, come to the Clubhouse and join the fun! Call Bob Rickling for more information, 937-446-3758.

### LAKE WAYNOKA CIVIC CLUB

Did you know that you can help support the Lake Waynoka Civic Club by purchasing quality sports wear? All items are embroidered with your choice of lake related logos & are available in a variety of colors. The logos include duck & reed, campfire, bass, sailboat, anchor & captain's wheel. These items make perfect gifts, or just treat yourself!

Gildan Zip Hooded Sweatshirt	\$30	
Gildan Pullover Hooded Sweatshirt	\$25	
Gildan Crewneck Sweatshirt	\$20	
Gildan T-shirt	\$12	
Gildan knit Sport Shirt (golf)	\$18	
Hats & Visors	\$12	
Plus sizes cost a little more.		

Additional items are available upon request. Sample items can be seen in the display case at the Lodge.

We also, have can koozies! \$1.00 each or 6 for \$5.00. Contact Ginny Tatman at 937-446-9575 <u>ginnyt9285@frontier.com</u>

# Save your cans!!!!!!

In case you didn't know, recycling aluminum cans pays a BIG portion towards the total cost of the fireworks on Labor Day weekend. So <u>PLEASE</u> remember to save all your aluminum cans. You can put them in the can trailer located behind the swimming pools (the access road behind the bar. all the way back behind the pools at the end of the road).

#### NOTHING BUT ALUMINUM CANS ARE ACCEPTABLE!!!!!

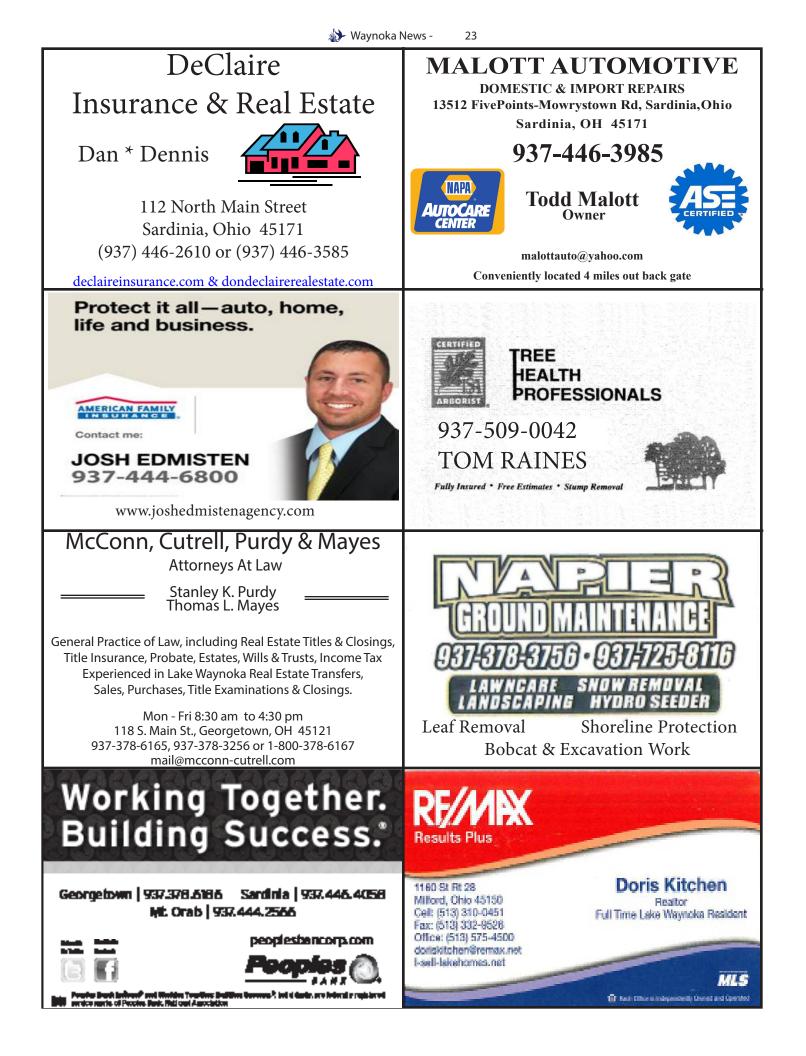
The Shawnee Women's Club On behalf of the Sue Hamm Memorial Fireworks Fund



November 7th - 23rd December 7th - 22nd *\*Dates based on Eastern Time\** "excerpt from The Old Farmer's 2018 Almanac"

#### WPOA Regulations on Limit and Fish Size

<u>SPECIES</u>	DAILY LIMIT	MINIMUM SIZE
Crappies	20	9 Inches
Large/Small Mouth & Spotted Bass	3	15 Inches
Walleye	3	15 Inches
Channel Catfish	6	None
Perch	8	9 inches
Bluegill	None	None



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Irst State BANK You're at home with us!

**Brown County Locations:** Mt Orab | Georgetown | Ripley 937.695.0331



# **Special Delivery**

Please inform all delivery people to use "1 Waynoka Dr" on their GPS to get here, then use your home address.

#### Waynoka News ADVERTISER RATES

Full Page - 7 ½" x 10" \$240-1 Issue, \$1368-6 Issues, \$2592-12 Issues

Half Page - 7 ½" x 5" \$120-1 Issue, \$684-6 Issues, \$1296-12 Issues

Quarter Page – 5" x 3 <sup>3</sup>/<sub>4</sub>" \$60-1 Issue, \$324-6 Issues, \$648-12 Issues

Eighth Page/Business Card 2 ½" x 3 ¾" \$30-1 Issue, \$171-6 Issues, \$324-12 Issues

Classified Five cents for each letter, number, punctuation mark and/or symbol per issue.

All ads must be black & white camera ready. All ads must be submitted in the exact words to be printed. TYPE WRITTEN. Deadline for ads or articles is the first Monday after the second Saturday. All ads must be paid in advance. Checks made payable to: W.P.O.A. Visa or MasterCard accepted. Ads must be delivered to the administration office or mailed to:

Waynoka News 1 Waynoka Drive or E-mailed to: leslie@lakewaynoka.com

Sardinia, Ohio 45171

by 4:00 p.m. on the deadline date.

# HOME MAINTENANCE

Almost any job around your home!

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Waynoka News - 25

Meeker Funeral Home



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~Funeral and/or Cremation Services to meet any need~ ~Pre-Arrangement Services Available~

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> 25 years experience - Amish/Mennonite background. Lake Waynoka references upon request.



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Waynoka News EDITOR Leslie Piatt



Judy Yannone.....Secretary

Steve Johnson.....Treasurer Tom Koch.....Mbr. at Large

Jenny Ellis

Walt Robinson

Brian Buckley

Doris Kitchen

### WAYNOKA MARINA 937-446-4429

\*\*NEW HOURS\*\* Effective November 1, 2018 STORE IS CLOSED FOR THE WINTER

Shop Hours: Monday, Tuesday, Thursday & Friday 10:00 am to 5:00 pm Wednesday 12:00 pm to 4:00 pm Saturday 10:00 am to 2:00 pm Sunday by appointment only

Service includes: Winteration, wrapping, inside storage, cleaning boats interior/exterior, clean pontoons with/without chemicals, pickup/return boats Please call (937) 446-4429 to schedule any winter services.

### Health & Rec Center Hours

Mon – Fri 7:00 am to 9:00 pm Sat – Sun 8:00 am to 9:00 pm

or any other individual.

Advertising in this newsletter is not an endorsement of

products or services.



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