

STATUS: FENCES ALONG SNOHOMISH CASCADE DRIVE

There has been some confusion regarding the status of the fencing along Snohomish Cascade Drive and what SCHOA is doing—we'd like to try to clear that up.

The General Golden Rule: Fences that abut HOA common areas generally fall under the “good neighbor rule” of sharing the cost of the fence. Fences along Snohomish Cascade Drive would be considered a benefit to all members given their location as they affect the value of the entire development. The current board agrees with the above statement, though, due to legal constraints and funding, resolving the fencing issue has been delayed. For this reason, the current board position is that individual owners (along Sno-Cascade Dr.) are responsible at this time for the repairs & replacement, with the possibility of some reimburse depending on the final outcome. Please keep reading to understand why and how the Board is working toward a future resolution.

History: In early 2010—members voted on who should pay for the replacement and/or repairs for the fences along Snohomish Cascade Drive that abut common area and are a benefit to all homeowners, though technically owned by the individual owners.

The Vote Tally:

VOTING OPTIONS:	NUMBER OF VOTES	PERCENTAGE
HOA SHOULD PAY ZERO	38	12%
HOA SHOULD PAY 50%	119	38%
HOA SHOULD PAY 100%	39	13%
NO VOTE OR INVALID	114	37%
TOTAL LOTS	310	

The Problem:

- **Legal:** Current legal documents for The Falls do not have a provision to allow the HOA to pay for maintenance that is not owned by the Association, which is unusual. **Therefore, the 2010 vote was deemed invalid** for liability reasons.
- **Money:** Bids for replacing 100% of the fencing in 2010 was approximately \$140K. However, there was no official reserve funds allocated for any major components owned by the HOA. Even though the dues were raised in 2010, for fencing and recouping on delinquencies—there was no specific plan to that end specified in the budget. Non-profit budgets are meant to be a zero net, what comes in, goes out, that 's why it's important to create a reserve plan, so monies set aside for specific items will be there when needed. In past years, the budgets reflected all funds as operating, the board recently established a reserve fund for future repairs and replacements.



THE FALLS

AT SNOHOMISH CASCADE

BOARD MEETINGS—HOME PAGE:

<http://thefallsschoa.org/>

BOARD MINUTES:

<http://thefallsschoa.org/association-information/meeting-minutes/>

WHAT'S BEEN HAPPENING?

Who's on the Board now?: <http://thefallsschoa.org/association-information/board-of-directors>

What decisions have been made thus far by the new board?: The best source for decision making are the minutes, see above for link. A few decisions in summary:

- 1) To continue with amendments to the legal documents regarding 50/50 split on replacement of fences, name change (from Snohomish Cascade Div I, II & III to The Falls at Snohomish Cascade HOA), electronic communication and possibly voting clause—attorney will start drafting in July 2013.
- 2) Cutting back the Photinia shrubs along Snohomish Cascade Drive. Many of the Photinia shrubs were in very poor condition and while they are typically a hardly plant and can usually be cut back severely—ours were quite dead with a bit of foliage on the tops. We are experimenting with a few that appear to be the healthiest to see if they will grow back, if not, replacement these shrubs will be under consideration.
- 3) Bid requests are out for lighting repairs at the waterfalls (north end) and the south end. Shortly after the brand new south end lights were installed, they were completely vandalized. That's the same issue at the falls—vandalism. Prior to spending additional funds for the repairs and replacements—the board must consider ways to deter vandalism. Any legal suggestions are welcome from the community!!

NEW HOA LAW: Regarding electronic communication and the owners responsibility to provide written documentation and to keep the HOA informed of updated email addresses. Look for more to be announced regarding a policy for the SCHOA.

<http://apps.leg.wa.gov/documents/billdocs/2013-14/Pdf/Bills/Session%20Laws/House/1370-S.SL.pdf>



P TE
PROPERTY MANAGEMENT



BARKER • MARTIN

Attorneys

David Silver

davidsilver@barkermartin.com

Admitted In Washington

December 16, 2013

Snohomish Cascade Homeowner's Association
Board of Directors
c/o Palette Property Management
8201 164th Avenue NE, Suite 200
Redmond, WA 98052

Re: Fence replacement along Snohomish-Cascade Drive

Dear Board:

The Board has requested guidance and advice regarding the ongoing issue of whether the Board should use Association common funds to replace fences along Snohomish-Cascade Drive. This letter sets forth our general opinions on the issue.

The underlying facts as we understand them are as follows. Snohomish Cascade homes located along Snohomish-Cascade Drive have rear-yard fences that are in disrepair, although some owners have already replaced sections of the fences at their own expense. These fences, which make up a contiguous fence line, affect the visual aesthetic of the Association and its properties because they can be seen by passersby on Snohomish-Cascade Drive, a busy thoroughfare. The Board believes that most if not all of the fences should be replaced presently, and that replacing all or a considerable portion of the fences in one contract will ensure the entire fence line is consistent and uniform in appearance and will reduce the overall cost of the project.

However, according to the plat maps for Snohomish Cascade, observations from Directors and others and information obtained from the original builder's representative, the fences are located (and were deliberately located) upon the individual homeowners' lots, not Association common areas.

While we agree that replacing the entire fence at the same time in one project administered by the Association is an attractive option, the Governing Documents¹ do not authorize such an expenditure of common funds.

¹ The Governing Documents consist of the recorded covenants, notably the Amended Snohomish Cascade Divisions I, II, and III Protective Covenants recorded at Snohomish County Auditor's No. 9010250531 (the "Declaration"), the Bylaws of the Association, its Articles of Incorporation and any Rules and Regulations adopted by the Board.

A Professional Services Corporation

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Section 7.3 of the Declaration sets forth the purposes for which common funds in the Maintenance Fund may be used. It states such funds may only be used for the following purposes summarized as follows:

- (1) Payment of the cost of maintaining the Common Area designated to serve the general benefit of such Owners;
- (2) Payment of taxes assessed against Common Areas within the Association;
- (3) Payment of the cost of garbage and trash disposal for Common Areas.
- (4) Payment of the cost of insurance;
- (5) Payment of the cost of enforcing the covenants; and
- (6) Payment of the cost of other services, such as legal or accounting.

As set forth in Declaration Section 7.3, these are the only purposes for which the Board is authorized to spend common funds of the Association. Notably missing from this exclusive list is the authority to spend common funds on property not located in common areas. The fences at issue are not located in or upon Association common areas. Therefore, the Declaration provisions above do not authorize spending common funds to replace the fences (or any other feature or improvement located on private lots).

Assuming the Association had the authority to expend common funds to maintain, repair or replace structures on private lots, any cost-splitting scenario is problematic because the Declaration lacks provisions allowing the Association to differentially assess individual owners for specific expenses. Ignoring Declaration Section 7.3 for a moment, if the Association footed the entire bill for fence replacement it would not have authority to assess X% of the expense back to the group of homeowners abutting the fence (an approach we understand to be the favored approach). Without specific authority to assess fewer than all owners for such an expense, the Association could face legal challenges. Efficient and timely collection of all amounts due the Association is in the best interests of the Association, and is fair to all members.

Moreover, the Association's Declaration specifically addresses fences at Section 3.17. This section by its terms requires that "all backyard fences of lots (facing 65th Avenue S.E.) must be constructed in accordance with the fence design and in the location described in Exhibit "A" attached hereto." Unfortunately, it appears the developer never recorded Exhibit A regarding fences. Even still, there is no indication in this Section that the Association is responsible for maintenance, repair and replacement of rear yard fences. To the contrary, there are indications that owners are required to maintain their own fences at their own expense, consistent with the design criteria (that were supposed to be recorded with Exhibit A).

Since the Declaration is specific and clear regarding the purposes for which common funds may be used, there is little use in examining the allowances and powers in the Bylaws or House Rules. Those documents must be consistent with, and may not contradict, the Declaration. In the event of conflict, the Declaration prevails.

Aside from the provisions of the Governing Documents, the Association is also subject to Washington law, including the Washington Homeowners Association Act, Chapter 64.38 of the Revised Code of Washington (the "HOA Act"). An association, acting through its board, may exercise the powers set out in the HOA Act including but not limited to RCW 64.38.020, which sets forth a list of association powers. One of the powers specifically enumerated in the HOA Act states that an association may "[E]xercise any other powers necessary and proper for the governance and operation of the association." RCW 64.38.020(14).

This "catch all" provision is useful in many circumstances. Unfortunately, it does not apply to enable the Association to pay for the fences because, as the first line of the statute reads, the Association may exercise the powers available to an association listed at RCW 64.38.020, "unless otherwise provided in the governing documents." (Emphasis added.) The Snohomish Cascade Declaration specifically states the purposes for which common funds from the maintenance fund may be used. Accordingly, based on the "unless otherwise provided" clause in the aforementioned statute, the "catch all" power cannot be reasonably interpreted to apply here to allow the Association to spend funds on fences because Declaration Section 7.3 provides otherwise—it expressly limits the purposes for which common funds may be used.

The Board has a duty to act in the Association's best interests. RCW 64.38.025(1). In our opinion, following the provisions of the Declaration is presumptively in the Association's best interests. Thus, without clear authorization to spend Association funds for the purpose of replacing fencing (or anything else) on homeowner private property, our opinion is that the Board should not spend common funds to replace fences located anywhere except in or upon common areas.

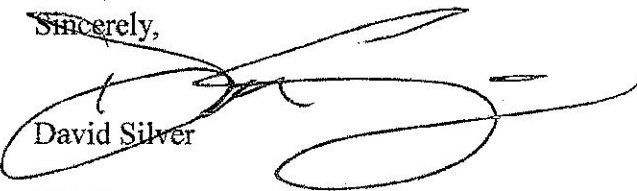
There are a number of seemingly viable options for moving forward. Ultimately, the Board has to gauge what is in the Association's best interest and evaluate those options against any support of owners needed to execute a particular plan. Certainly, the Declaration leaves much to be desired, as evidenced by the shortcomings identified above and the ongoing feud over this issue. We would relish the opportunity to amend and restate it in its entirety so it better meets the Association's needs. Assuming that is not an option, a targeted amendment authorizing expenditure of common funds for fences located on private lots but which benefit common areas (and assessment against individual owners for specific expenses if you choose a X% cost split) may be the best and most straightforward option. An alternative would be to adopt design criteria and require owners to maintain their fences to such a standard. However, this option may not achieve the high uniform aesthetic that an Association-funded replacement would give, and the total aggregated cost of all replacements would likely exceed the cost of a consolidated project.

December 16, 2013

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Please let me know if the Board has any comments or concerns.

Sincerely,



David Silver

DFS:dfs

9985_4

Additional Fence History

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OF COUNSEL

O.D. ANDERSON (1992-1993)
JAMES P. HUNTER (1985-1993)

January 11, 1994

VIA TELECOPIER 486-9827

Brad Hendricks, President
Falls Homeowners Association
14421-1/2 63rd Drive S.E.
Snohomish, WA 98290

Re: Homeowners Association Issues

Dear Mr. Hendricks:

Please accept this letter as a follow up to my letter of December 16, 1993 to address some additional issues that were communicated to me by Patty Farnsworth, Juanell Smith and Dan Kellogg at the meeting we had on December 9, 1993. As you may recall, in that earlier letter, I addressed the issue of the Falls Homeowners Association paying monies to another non-profit corporation for services to be received from that other non-profit corporation. Thus, I will not re-visit that issue in this letter.

Two other matters of concern in the discussion that I had with members of the Homeowners Association were the budgeting process for assessments and an analysis of the responsibility of Directors of the Homeowners Association in making determinations or undertaking actions on behalf of the Homeowners Association. I will discuss those issues below:

With respect to the budgeting process, the initial starting place is to review the Declaration of Covenants, Conditions and Restrictions (hereinafter the "Covenants"). The Covenants define a right to assess for the purposes of maintenance. At Section 7.3 there are recited specific uses for which the maintenance fund may be expended. Without specifically itemizing all those uses, they generally involve the cost of maintaining common area, payment of taxes against common area, payment of garbage and trash disposal for common areas, payment of enforcing covenants and payment of the costs of other services which are of the general benefit of the owners of property in the Falls.

January 11, 1994

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Thus, in evaluating the potential expenditures of monies, the criteria set forth in Section 7.3 should be utilized. In some instances, there is no "bright line" to indicate absolutely whether an expense is within the concept of "maintenance fund" or outside of that concept. The payment to SCARE is probably a prime example of this issue. Section 7.3(6) clearly provides for the payment of the "costs of other services. . . to be of general benefit to owners. . .". Thus, while one Board of Directors could correctly conclude that this is within the scope of proper expenditures of the maintenance fund, another Board of Directors, exercising its judgment, might conclude to the contrary. The most critical issue, as I will discuss below, is the exercise of reasonable judgment.

On the assumption that the expenditures to be identified as potential budget items are held up to this criteria of maintenance fund, those that meet the test, based again on reasonable business judgment, are properly allocatable for the purposes of development of a budget to be spread across the lots in the form of assessments.

The amount of those assessments is limited by the amount of the \$95 limitation set forth in Section 7.2 of the Covenants, but is subject to adjustments consistent with the procedures set forth in Section 7.4.

In summary, the budget should be developed by analyzing the categories of necessary expenses to see if those categories are within the scope of the "maintenance fund" which is defined in Section 7.3. Reasonable business judgment is required in assessing the scope of the maintenance fund expenses as identified in that section. The budgeted expenses are then allocated to the individual lots consistent with the limitations and method of assessment which is set forth in the Covenants.

As discussed above, all of this presumes that the Directors of the Homeowners Association are exercising reasonable business judgment. The concept of reasonable business judgment is a legal concept which requires that Directors perform their duties in good faith, in a manner the Director believes to be in the best interest of the corporation and with such care, including reasonable inquiry, as an ordinarily prudent person would do under similar circumstances. Thus, a Director is not required to be absolutely correct. The Director is, instead, required to exercise reasonable judgment and be acting with proper motives. See, e.g., Paramedical Leasing v. Hangan, 45 Wn.App. 389, 739 P.2d. 717 (1987).

Another way of stating the business judgment rule is found in Nursing Home Building Corporation v. DeHart, 13 Wn.App. 489, 535 P.2d. 137 (1975):

January 11, 1994
Page 3

"[T]he "Business Judgment Rule" immunizes management from liability in a corporate transaction undertaken within both the power of the corporation and the authority of management where there is a reasonable basis to indicate that the transaction was made in good faith. An excellent statement of the "Business Judgment Rule" is found in W. Fletcher, § 1039 (page omitted): "It is too well settled to admit of controversy that ordinarily neither the directors nor the other officers of a corporation are liable for mere mistakes or errors of judgment either of law or fact. In other words, directors of a commercial corporation may take chances, the same kind of chances that a man would take with his own business. Because they are given this wide latitude, the law will not hold directors liable for honest errors, for mistakes of judgment, when they act without corrupt motive and in good faith, that is, for mistakes which may properly be classified under the head of honest mistakes. And that is true even though the errors may be so gross as they may demonstrate an unfitness of the directors to manage the corporate affairs. This rule is commonly referred to as the "Business Judgment Rule."

Another general rule that applies to decision making within the contest of corporations is that courts will normally not second guess the decisions unless there is evidence of bad faith or fraud.

Again, simplified, directors are not individually liable for mistakes in judgment as long as the judgment was honestly exercised. In the context of the budgeting and expenditure process, the Business Judgment Rule would require that the directors honestly exercise their judgment as to what expenditures fall within the scope of permissible expenditures and once determined, the board members are not subject to being "second guessed" unless there is evidence of bad faith or fraud.

I hope this discussion of these general rules is of assistance. To the extent that you or the Board would like to discuss this matter in more detail, please feel free to contact me.

Very truly yours,

ANDERSON HUNTER LAW FIRM



Bradford N. Cattle

BNC:scb



HOA Mailing Address: 14421½ 63rd Dr. SE Snohomish, WA 98290

Volume III

Number 2

April 1, 1994

Upcoming Homeowners Association Meetings:

Tuesday, April 12th 7:00 p.m. Totem Falls Elementary

Tuesday, May 3rd 7:00 p.m. Totem Falls Elementary

Agenda for April 12, 1994 Meeting:

Minutes from March meeting

treasurer's report

presentation by Bob Steimer re: reserve study

Final Audit Report

Committee reports:

- a. Waterfall
- b. Trails
- c. Gardening
- d. Mission Statement
- e. Revision of Articles and Bylaws
- f. Revision of C.C. & R's
- g. Prioritizing Major Improvements
- h. Election Guidelines

Memorial:

In honor of Brad Hendricks, the association will be mounting a marble plaque to a large rock near the waterfall. Brad enjoyed the beauty of our waterfall, and spent considerable time and energy helping to keep it running and in good repair.

Director's Position:

Due to unforeseen personal circumstance, Michelle Fournier will be resigning her position on the Board of Directors. Our Bylaws instruct the remaining Board of Directors to appoint someone to fulfill the remainder of this term. This term will end Oct. 1995. For consideration please send a letter expressing your interest to the H.O.A. by April 15, 1994. The board will review applicants and announce an appointment at the May H.O.A. monthly meeting.

Improvements:

Leavitt Co. is in the process of constructing a main entrance sign along the north side of 132nd St. It will be a concrete and rock slab for Snohomish Cascade masterplan community. The plans also include landscaping along 132nd with pyramidals and grass in a rolling berm, accented with gravel. The idea is to promote the community as Snohomish Cascade with The Falls, Gold Creek etc. being subdivisions of the masterplan community. Leavitt has started developing Sector 2a which is alongside Gold Creek. There will be approximately 250 lots, and should be completed between 1996-1998. Leavitt then plans to develop Sector 3 and Sector 8, which is north of 132nd. It has not been determined how that area will be developed. They are considering some commercial properties, multi-family homes and 5 acre lots. This will not occur for 10-15 years.

Leavitt Co. has paid for the pressure washing and painting of our fence line along Cascade Drive. He has also repainted The Falls entrance sign. To ensure the longevity of the fencing, we ask that you remove any objects that may be leaning against the fencing. In some areas, wood has been stacked against the fencing causing the boards to bow out. This also causes the fencing to rot. Thank you for your co-operation!

Reserve Study Presentation:

Our Audit is completed! We will present the audit findings at the next H.O.A. meeting. One recommendation was to have a reserve account study done. Mr. Bob Steimer, a professional reserve analyst and engineer will be giving us a presentation at the next H.O.A. meeting. He will outline what a reserve study entails and what he can offer us. Come with your questions and comments!

Sports Court:

Mike Smith of the Snohomish County surface water management division was contacted in regard to the sinking of our sports court, and erosion of the hillside. He informed us that the outflow pipe under the sports court, and the hillside erosion is the responsibility of the county. They are aware of the hillside erosion, and have been monitoring it on a monthly basis. He feels the erosion is due to surface water. He is researching what the extent of the county's responsibility is in rectifying the situation. He will send a letter to us by our next H.O.A. meeting.

Common Space:

Mike Smith has also sent us a drainage investigation request form that we will be sending to the county to review the surface water problem at the play park area. We will keep you updated as we get information.

Committees:

At the Feb. Organizational meeting, 4 new committees were formed to address many of the concerns we have heard. The areas we are working on are: 1. Developing a Mission Statement 2. Revising Articles and Bylaws 3. Revising C.C.&Rs 4. Prioritizing Major Improvements. If you are interested in working on these committees, or have a comment please let one of the directors know.

Major Improvements:

Currently we are in the process of obtaining bids for some landscaping improvements. Our current landscaper, and 2 other independent companies will be giving us bids to do: 1. The west entrance hillside 2. Landscaping along the fence line of Cascade Drive. 3. Irrigation along same fence line. 4. Landscaping rear entrance gardens. We will keep you updated as we move along.

Stream Mitigation:

The stream mitigation process is completed. Improvements have been made to the stream thanks to all the time and effort put forth by Ken Ries. Unfortunately the logs that were placed along the stream as well as some of the new plants have been disturbed. Please remind the children not to play in or around the stream. Thank you for your help!

Waterfall:

The waterfall is currently shut off due to vandalism over the March 25th weekend. The new lighting that was installed in Jan. has been broken. Suds were poured into the water supply again. Volunteers will be cleaning the waterfall out this weekend and we hope to have it functioning soon. We will be looking at grated, or protective style lighting to prevent recurrent vandalism. A de-foaming agent will also be used.

THE FALLS

Volume IV Number 4

September, 1995

Calendar of Events

<i>Event</i>	<i>Date</i>	<i>Time</i>	<i>Place</i>
SCHOA Annual Meeting	Wed Nov. 1st	7:00 PM	Totem Falls Elementary

Annual Homeowners Association Meeting

The annual Homeowners Association Meeting is scheduled for Wednesday, November 1, 1995, 7:00 PM at Totem Falls Elementary.

AGENDA

Election of officer
Review of minutes
Treasurer's Report
Committee Reports
Input from homeowners for future projects

Board Election

In November there will be an open position on the Board. There are three board members with a three year term each. Each year a new board member is elected. In the past we have had difficulty finding homeowners willing to volunteer to run for the board. This is your opportunity to contribute to your community and have an impact on its future. To be nominated, please send a letter that includes your name, address, division/lot number, telephone number and a short statement about yourself. Address it to the Homeowners Association's mailing address.

Landscape Plans

The Board is working to improve the landscaping in the common areas. Sometime this fall, we plan to move the maples along 132nd to the south entrance of *The Falls*. The soil at their current location has proven to be too poor for the maples. Placing them in a new location will save the expense of using new plant material on the south entrance.

Bids are also being solicited for extending the sprinkler system and landscaping the west side of Snohomish-Cascade Drive.

Fence Repairs

Our fence along Snohomish-Cascade Drive is in need of some minor repairs. We are currently in the process of having about 326 panels replaced.

BOARD OF DIRECTORS

President- Ken Ries
Secretary- Susan Aaron Moller
Treasurer- Juanell Smith

Contacting the Board:

Mailing Address-
14421 1/2 63rd DR SE
Snohomish, WA 98290

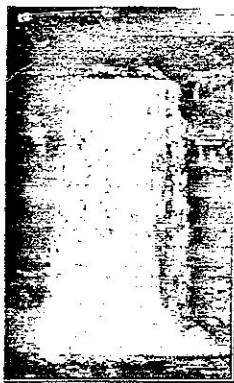
Voice Mail-
(206) 514-8818

A T S N O H O M I S H C A S C A D E

THE FALLS

Volume IV Number 4

December, 1995



A T S N O H O M I S H C A S C A D E

Election of Board Member

During the Association's Annual Meeting on November 8, 1995, The Board of Directors welcomed Larry Schindler who was elected to the board as its new member. He will be replacing Juanell Smith who has completed her term.

Thank You!

The Board and the Association thanks Juanell for her service over the last three years. Juanell has done an exemplary job as Treasurer for the Association.

Architectural Control Committee

Also, during the Annual Meeting, Chalise Baughan, Elizabeth Ries and Kathy Schindler volunteered to serve on the Architectural Control Committee. The Committee ensures that changes to structures within The Falls meet the guidelines of the Association's CC&Rs. If you are planning any changes, be sure submit your proposals to the Association where they will be reviewed by the Architectural Control Committee.

Good Job Bayside

The Board of Directors wishes to thank Rick Bond representing Bayside Landscaping for their excellent work with the landscaping and maintenance on our common areas.

Treasurers Report (November 1995)

Beginning Balance	\$6,459.18
Income	\$135.05
Expenses	\$5,715.29
Ending Balance	\$878.94

Reserve Account & Dues Outstanding

The balance in the Reserve Account is \$3,813.76. Currently, there are only three homeowners with dues outstanding.

Major Improvements for 1996

The Board of Directors plans additional major improvements for 1996. They are:

- Landscaping the west side of Sno-Cascade Drive.
- Extending the irrigation system along Sno-Cascade Drive.

BOARD OF DIRECTORS

President- Ken Ries
Secretary- Susan Aaron Moller
Treasurer- Larry Schindler

Contacting the Board:

Mailing Address-
14421 1/2 63rd Dr. SE
Snohomish, WA 98290
Voice Mail-
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Major Improvements and Repairs Completed in 1995

At the Annual Meeting Association President Ken Ries reported on the improvements and repairs accomplished in the past year:

- Landscape project for the north entrance was completed. Bark was placed and Douglas Firs and Kinnickinnick have been planted.



- Kinnickinnick was planted along the east school trail.
- Grass was planted along the west school trail.
- Several holes were filled in and grass planted.
- 240 saplings were planted by the water retention ponds.
- The Maples at the north entrance have been moved to the south entrance.
- The board has instructed the landscaping company to add emphasis (edging, etc.) on the sports court and the trail area.
- Mailbox stands were painted and roofs cleaned and stained.
- About 326 panels were replaced while doing repairs on the fence along Sno-Cascade Drive.
- Repairs have been done on the Waterfall by the north entrance.

Block Watch

Steve Moller summarized Block Watch activity for 1995:

- In January, there were several incidents of missing mail taken from resident's mailboxes.
- In late February, several teenagers burglarized three to four houses in the vicinity of 142nd St SE.
- In late summer, several problems developed, including:
 - Vandalism of the waterfall
 - Speeding along Cascade Dr.
 - Cars parked on the sidewalk.
- On Halloween, a group of teenagers harassed small children, stole their candy, and sat in the middle of the street refusing to move for vehicles.

Garage Sale

The association seeks a volunteer to act as coordinator for our annual garage sale in the early spring. The coordinator would choose a date and coordinate advertising. If you are interested, please call our voice mail phone number- (206) 514-8818.

Happy Holidays

We want to wish all of you a Happy Holiday season and we hope that you have a successful 1996!

