



Lost Bridge Village Community
Association, Inc.
12477 Lodge Drive, Garfield, AR
72732

FORTY-FOURTH ANNUAL MEETING
MARCH 14, 2015

Agenda

- **Welcome - Debby Maule**
- **Introduction of Board Members - Debby Maule**
- **Year in Review - Debby Maule**
- **Election Results - Ted Tidwell**
- **Treasurer's Report - Ellen Rinard**



Agenda

■ **Trustee Reports**

- **Security – Ellen Rinard**
- **Roads – Pete Sams**
- **ACC – Gary Hearron**
- **Library – Pat Testut**
- **Social – Debby Maule**
- **Parks & Rec – Steve Bray**
- **Posy Covenants – Randy Haley**

- **Covenants – David Hudiburgh**

- **Insurance – David Hudiburgh**

- **Tech Support – Jon Testut**

- **Water & Sewer – David Hudiburgh**

- **Maintenance Building – David Hudiburgh**



Agenda

- Q&A
- Adjourn



Year In Review

Major Objectives

- Operate within the set 2014 budget
- Collect delinquent assessments and related costs
- Improve relationships with Benton County officials
- Update and improve the LBVCA website
- Replace dilapidated LBVCA Maintenance building
- Address special needs of Posy Mountain residents
- Identify violations and enforce Covenants
- Assessment Increase and Covenant Revisions



Year in Review

Accomplishments

- Operated within the 2014 budget despite rising costs and unexpected R & M costs - thanks to collection of delinquent assessments
- Turned over delinquent accounts to Ozark Collections - collected \$17,929 in delinquent assessments, paid collection agency fee of \$7171, total to LBVCA - \$10,758



Year in Review

2014 Vision Committee Findings

Larry DeBrot of the 2014 Vision Committee presented a list of 48 “Findings” at last year’s General Meeting. This Committee was comprised of various members of LBVCA acting independently of the LBVCA Board of Trustees.

These Findings were a compilation of a 10-year “wish list” of what they would like to see accomplished by the Board.

This Board has acted upon and accomplished 12 of the 48 Findings. Some of these 12 are still ongoing.



Year in Review

Accomplishments/failures of Vision Committee's “Findings”

- **#1 Increase Annual Assessment Dues** - lost by 30 votes in a Special Ballot initiative in 2014
- **#8 Enforce Covenants** - formed 2 ad hoc Covenants committees (1 for the Village, 1 for Posy Mountain) to identify Covenant violations. Increase in legal budget for 2015, legal action has begun on 5 LBVCA property owners in violation of Covenants.



- **#10 Develop better communication with Benton County officials** - 3 meetings and ongoing communication in 2014 with B.C. Roads Dept., communication with Sheriff's Dept. for increased patrols in area
- **#11 Conduct a Posy Mountain study for Covenant changes-** Randy Haley's P.M. committee, proposed Covenant changes affecting P.M. put up for vote to membership
- **# 15 Improve website and include Bylaws** - new, updated lbvca.com website



-
- **#16 Establish different assessment rates for improved and unimproved properties -**
attempted in last ballot initiative, lost by 30 votes
 - **#23 Revisit the Rec Center/pool relationship with the membership -** increased summer hours
 - **#31 Document rental understandings with agents and homeowners -** sent updated rental agreement for LBV properties to all rental agents, posted on website for members who rent homes



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- **#39 Provide playground areas for LBV children-** Covenant change to convert Association-owned properties to Common Areas for playgrounds
 - **#42 Review Mission Statement achievement/failures at General Meeting**
 - **#47 New and relocated Maintenance Building**
 - **#49 Improve and increase maintenance on LBV private roads** - increase in R & M budget for LBV private roads





MISSION

To provide a fiscally viable, covenant governed community that:
Communicates, Develops and maintains amenities and properties,
Promotes recreational and social opportunities, Supports enhancement
of safety, roads, and the natural beauty of the area.

Election Results

Ted Tidwell, Election Committee Chairman

- **Election Committee:**

- Ted Tidwell , Patricia Reynolds, Peggy Webster

- **Election Results**

- Board of Trustees (5 vacancies)

- Two for 3 years, one for 2 year, two for 1 year.

- **Covenant Change Proposals**

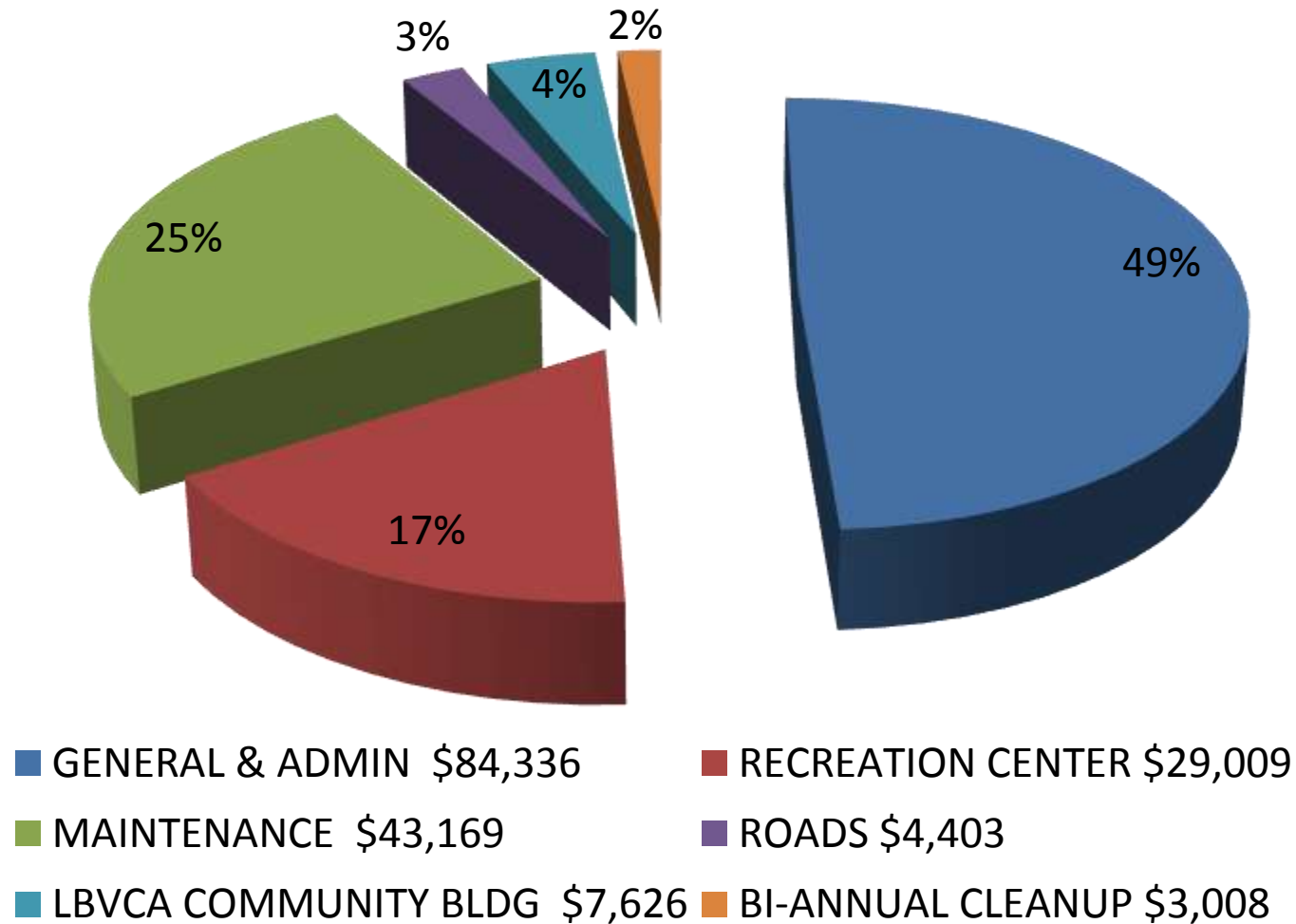


Financial Report



LOST BRIDGE VILLAGE COMMUNITY ASSOCIATION, INC.

2014 ACTUAL EXPENDITURES

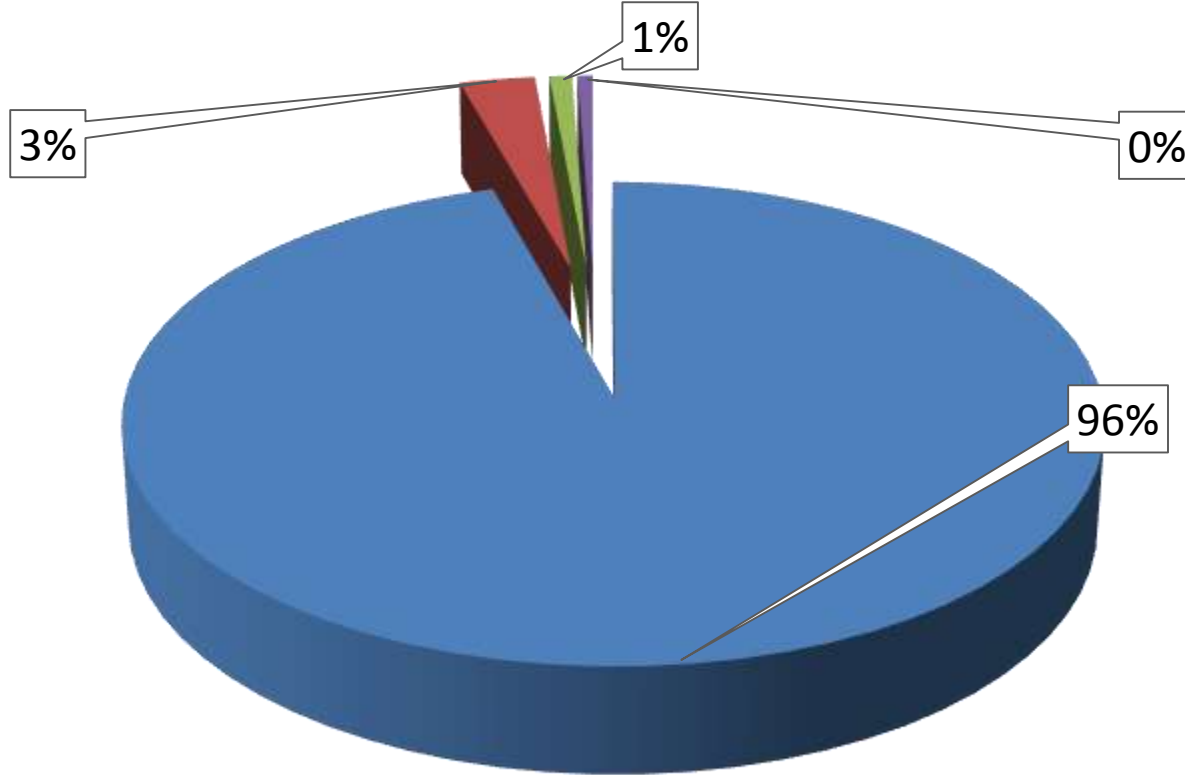


TOTAL ACTUAL EXPENDITURES: \$171,522

TOTAL ACTUAL INCOME: \$179,791

LOST BRIDGE VILLAGE COMMUNITY ASSOCIATION, INC.

2015 PROJECTED INCOME



■ ASSESSMENT INCOME \$165,000

■ PENALTIES \$5,000

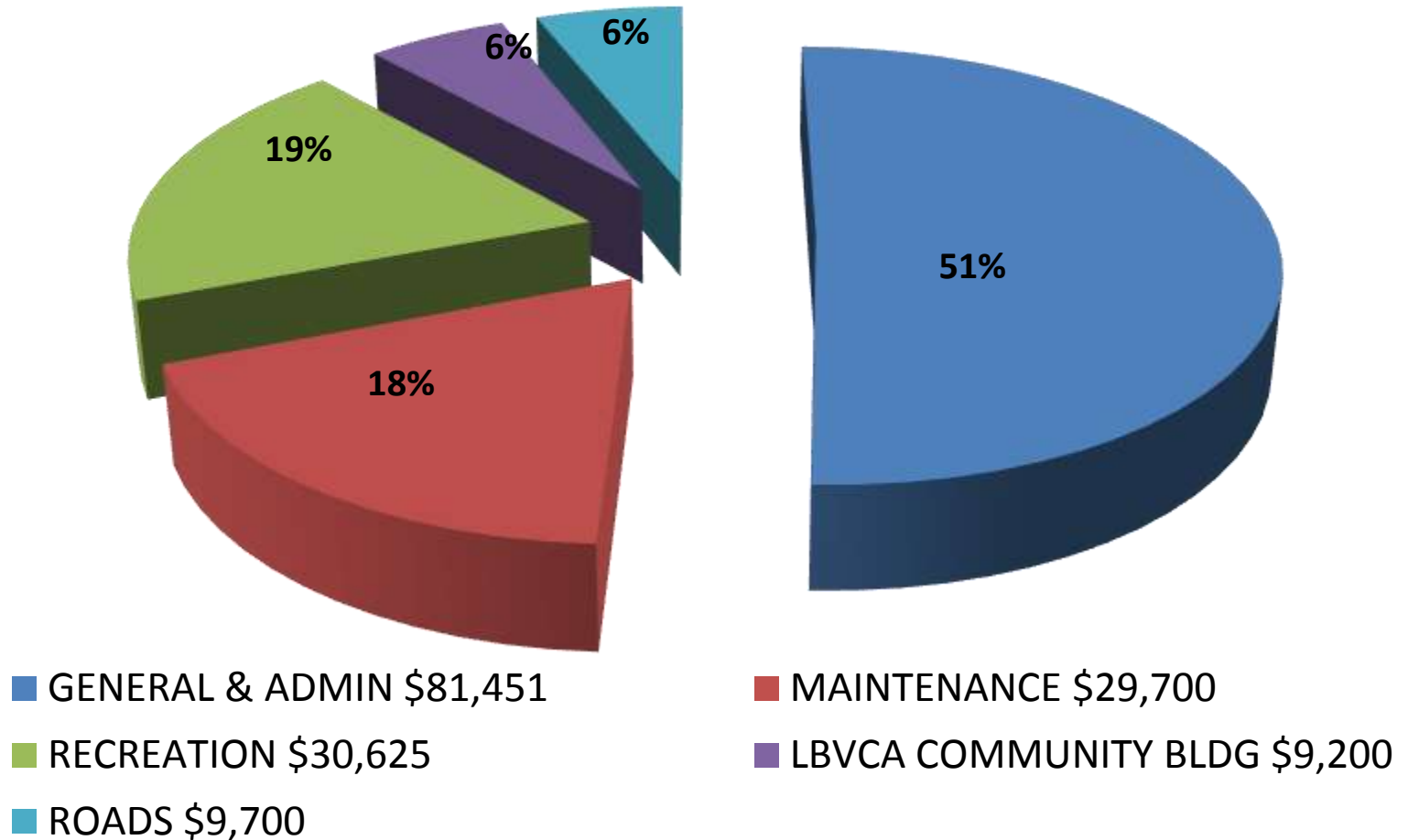
■ NEWSLETTER & PHONE BOOK ADS \$1,500

■ INTEREST \$1,000

TOTAL PROJECTED INCOME: \$172,400

LOST BRIDGE VILLAGE COMMUNITY ASSOCIATION, INC.

2015 PROJECTED EXPENSES



TOTAL PROJECTED EXPENSES: \$160,676

**Lost Bridge Village Community Association, Inc .
Statement of Assets, Liabilities, and Owner Equity
Cash Basis as of December 31, 2014**

CASH ASSETS

Checking And Savings

Cash in Arvest Money Market 5,492

Cash in Checking 4,617

Cash in Iberiabank Money Market 12,574

Cash in Contingency Money Market Fund 27,519

Total Checking and Savings 50,203

Total Cash Assets 50,203



**Lost Bridge Village Community Association, Inc .
Statement of Assets, Liabilities, and Owner Equity
Cash Basis as of December 31, 2014**

Fixed Assets

Land	\$120571
Airstrip	\$ 69913
Community Building	\$141371
Recreation Center	\$186828
Maintenance Bldg	\$167621
Tennis Courts	\$ 28531
Total cost of property/equipment	\$714834
Less Accumulated Depreciation	(\$451931)
<u>Total fixed assets</u>	<u>\$262903</u>



Other assets

TOTAL ASSETS

\$369279



**Lost Bridge Village Community Association, Inc .
Statement of Assets, Liabilities, and Owner Equity
Cash Basis as of December 31, 2014**

Liabilities and Property Owners Equity

Current Liabilities

<u>Builders Deposits</u>	<u>\$ 16500</u>
Misc accrual for employee tax	(\$ 367)
Total current liabilities	\$16133

Long Term Liabilities

Capitol Improvement fund	\$ 12574
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Total Liabilities	\$28707
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Unrestricted Property Owners Equity	\$340572
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Total Liabilities and Property Owners Equity	\$369279
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Lost Bridge Village Community Association, Inc. Statement of Income and Expenses - Cash Basis For the year Ended December 31, 2014

Operating Income 2014

Assessments Collected	\$168,967	
Late Payment Penalties Collected	\$8,899	
Building Permit Deposits	\$300	
Interest	\$140	
Donations	\$1,639	
Gain (Loss) on Lot Sales	\$4,789	
Other Operating Income	\$2,957	
<u>Total Operating Income</u>		<u>\$187,690</u>



Lost Bridge Village Community Association, Inc. Statement of Income and Expenses - Cash Basis For the year Ended December 31, 2014

Operating Expenses

Roads	\$8,973
Maintenance	\$34,844
Recreation Center and Pool	\$31,632
Community Building	\$9,005
Office and Administration	\$87,673

Total Operating Expense

\$172,101

Net Ordinary Income

\$15,580



Lost Bridge Village Community Association, Inc. Statement of Income and Expenses - Cash Basis For the year Ended December 31, 2014

Other Operating Expense/Income

Other Expenses	\$72	
Depreciation Expense	\$0	
Capital Improvements	\$0	
Bad Debt Allowance	\$16,065	
Total Other Expenses		<u>\$20,460</u>

Net Income **(\$10,691)**



Security Patrol Report

Ellen Rinard TA; Phil Williamson



■ Neighborhood Watch Program

- Security Patrol Zone Captains (available on LBVCA website)
 - Zone 1 - Wally Ake Lodge, Timberline, LBV Community Bldg.
 - Zone 2 - Larry Shade
Dogwood, White Oak, & Rec Center



Security Patrol Report

(continued)

- Zone 3 - Laura Wilcher Dogwood to White Oak and Maple
- Zone 4 - Susan Harris Gainer, Cedar, Hickory, Walnut, & Redbud
- Zone 5 - Phil Williamson Black Oak, Pine, Oak, Shady Glen, & boat ramp



Security Patrol Report

(continued)

- Zone 6 - Jim Haguewood E. & W. Airport, Country Club, Lake Ridge, Stone Ridge, Ridgeview, & Lakeview
- Zone 7 - VACANT Cedar Forest, Cedar Ridge, & Cedar View



Security Patrol Report

Neighborhood Watch Materials

- **Available at the LBVCA Office**
 - Neighborhood Watch window stickers
 - National Neighborhood Watch Institute handbooks
 - Family Data Sheets



Security Patrol Report

(continued)

■ Incident Summary:

- Advised sheriff's office of 2014 criminal data missing from their map, resulting in update <http://gis.bentoncountyar.gov/MapsandStats/index.html>
- Sheriff patrols happen daily in marked/unmarked cars unless other activities in the county take precedence.



Security Patrol Report

(continued)

- Calls during 2014:
 - 2 Suicides
 - 1 Breaking and Entering
 - 1 Theft
 - 1 Sex Abuse
 - 2 Domestic Battery
 - 1 Suspicious Circumstances
 - 1 Criminal Mischief
 - 2 Family Disturbance
 - 1 Civil Case



Security Patrol Report

(continued)

- Call 911 in an Emergency
- Guest: Capt. Lynn Hahn, BC Sheriff's Dept.



A photograph of a two-lane asphalt road that curves gently to the right. The road is flanked by a dense forest of green trees and foliage. A metal guardrail runs along the right side of the road, following its curve. The road surface appears slightly worn with some light-colored patches. The overall scene is a peaceful, wooded road.

Roads and Maintenance

Roads & Maintenance

T/A: Debby Maule, Pete Sams, Jon Testut

- Meeting with County Director of Roads, Jeff Clark
- Personal property owner's responsibilities
Burning, culvert, driveway, off-street parking,
refuse, see & say
- County roads vs. private roads responsibilities



Roads & Maintenance

T/A: Debby Maule, Pete Sams, Jon Testut

Major Activities for the year:

- Snow removal : Ice pre-treat / Spreader
- Grass Cutting : Caution when driving
- Culverts / Ditches : See & Say
- Maintenance / Repairs : In house services
- Burn Pile challenges : Remains closed for burning



Roads & Maintenance

T/A: Debby Maule, Pete Sams, Jon Testut



Roads & Maintenance

T/A: Debby Maule, Pete Sams, Jon Testut

Suggestions and Concerns:

- www.lbvca.com
- [Office: 479.359.3204](tel:479.359.3204)
- [Jon Testut: 479.531.8164](tel:479.531.8164)

RECOGNITION

Lake Bum Services



Roads & Maintenance

T/A: Debby Maule, Pete Sams, Jon Testut





Architectural Control

Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

Members

Bob Wright, Co-Chair

*Wally Ake**

*Rich Brundage**

*George Naidl**

Hugh Wagner

* New members for 2014



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

Functions

- As of January 1st 2014 permits are issued and inspections are performed by Benton County
- Benton county will only issue permits after receiving application approval from LBVCA ACC, and will only perform final inspection after receiving final approval from the ACC
- Review applications for covenant compliance & approve/deny application using BS& P as guide (Building Project Checklist)



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

Functions

- Follow up review for covenant compliance before giving final approval
- Update Building Practices & Standards
- Answer building/construction questions from current, new, or prospective village members
- Investigate unapproved construction, and either address with a letter to property owner, or forward to Benton County and/or LBV Board of Trustees for legal action
- Review request for waivers



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

2014 Activity

- Received **21** inquiries about construction in LBVCA
- Resulted in **14** applications approved
- **4** new homes
- **10** new decks, garages, sheds & home additions



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

- Revised ACC Building Practices & Standards
 1. Out buildings, less than 100 SQ FT no utilities, no permit required, but still must match covenants
 2. Steel lap siding
- Establish open lines of communication between LBVCA and Benton County
 1. Permit Number & Status
 2. Provide Benton County with boundaries of LBVCA
- Several letters written with positive response, mainly new owners unaware of covenant requirements



Architectural Control Committee

Chairman: Gary Hearron T/A: Jon Testut

RECOGNITION

- Benton County staff, Chief Building Inspector Glenn Tracy, Audrey Gresham and Alisha Nesbit
- Marty Sauers for learning and adapting this new process
- ACC members for documentation coordination on form letters & B P&S. (www.lbvca.com)

Thanks to former ACC members for their time, experience & knowledge provided during 2014

Richard Wedel - Larry Shade - Dave Schaffner - Larry Webster





Lost Bridge Village Library



Library

Librarian: Pat Testut T/A: Jon Testut

Annual Library Report

LBV Library Mission Statement

Lost Bridge Village Library is dedicated to providing free library services for our patrons, practical access to our collection, and to provide materials of popular interest to the Lost Bridge Village community.





Library

Librarian: Pat Testut T/A: Jon Testut

Annual Library Report 2014

- Circulation Figures
 - Books 882
 - Movies 1276
 - Audio Books 105

- Collection Inventory (as of 2/9/15)
 - Books 1796
 - Movies 781
 - Audio Books 74



Library

Librarian: Pat Testut T/A: Jon Testut

- 'Collector' Software Program
- Patron Access:
 - Library Desk Computer
 - Personal Computer/Tablet
 - <http://cloud.collectorz.com/lbvlibrary/books/view>
 - <http://cloud.collectorz.com/lbvlibrary/movies/view>
- email address:
 - LBVlibrary@Hotmail.com

(see handout)



Library

Librarian: Pat Testut T/A: Jon Testut

Special Recognition: Library Volunteers

- Patti French
- Ellen Slaney
- Marguerite Hammer
- Ruth Jacobs (Retiring)
- Judy Williamson
- Kara Funk
- Betty Tittle (Retiring)
- Noel Sloan
- Pat Larsen



Social Committee



LBV Social Committee

Financial Report

Special “Thank You” to Committee and Callers

Events and Hosts of 2014 Social Events

Volunteer sign up sheets - help with Events or Host
an event



2014 Social Committee

Financial Report

Beginning Balance: \$ 589.20

Income:

Social Functions: \$ 2084.70

Donations:

July 4th Fireworks: \$(1059.84)

LBV Library: \$ (200.00)

Expenses & Supplies: \$ (943.44)

Petty Cash: \$ 100.00



LBVCA Social Committee

Debby Maule - Chairman and Trustee Advisor

Linda Shade - Treasurer

Roberta Heaton

Ellen Rinard

Arlene Darick



Thanks to LBV Social Callers

Duties: notification of Socials & emergency alerts

Patti French

Mary Gray

Judy Growcock

Marguerite Hammer

Tricia Necessary Hawkins

Julie Hearron

Roberta Heaton

Pat Larsen

Debby Maule

Noreen Shaw

Pat Testut





LBVCA June Social

“Summer Kickoff”

Hosts - Leslie & Glen Dettman, Roberta Heaton, Linda & Larry Shade,
Larry & Peggy Webster, Flo & A.J. Anglin, Patti & Bob French
Musicians - John Rainone, Don Kotouc, & Ray Millon
Guest vocals - Marty Sauers





July 4th Celebration

Thanks to Pete Sams, Grady & Paula Allen, Mike & Karen Maule, Linda & Larry Shade,
Charlie & Marie Norris, Marguerite Hammer, Roberta Heaton, & Marty Sauers
Jim Ebersole - ice cream donation, all volunteers who baked cakes & cupcakes, and NEBCO
Special thanks to Ted Tidwell & The Second Wind Band

Profits donated toward fireworks display - \$1060



August Social

Benefit for

“Saturday Night Dance”



Hosted by Ted Tidwell & The Second
Wind Band
and the LBV Social Committee



**LOST BRIDGE VILLAGE COMMUNITY ASSOCIATION'S
8TH ANNUAL**

FLY IN

AIRCRAFT * CLASSIC CARS * BOATS

2014



**Lost Bridge Village
Airstrip (40AR)
on scenic
Beaver Lake !**

**For event info call
479-359-3204**



Saturday, September 13th 11-2 p.m.

**Take Hwy. 62, turn right on Hwy. 127, 6 miles to Slate Gap Rd., left on E. Airport Dr.
Live Music, Food, Drinks, Crafts, Covered Seating
DONATIONS appreciated to help offset costs**



9th Annual LBVCA “Fly In”



Donations & raffle proceeds: \$1567 Expenses: \$689
Profit: \$878

In attendance: 400+ people, 10 planes, 21 classic cars, 2 gyrocopters, 3 boats, 1 fire truck





Raffle Winner









Special Thanks to all who made this “Fly In” a success

The LBVCA Board of Trustees - everything!

Gary & Julie Hearron - cooks, food service

Bill Maule, Mike & Karen Maule - help with area Car Clubs, breakdown

Wes Higginson - donation of Piper Cub remote-controlled airplane for raffle, arranged gyrocopters, set up & breakdown

Hugh Wagner - set up & breakdown

Ted Tidwell & The Second Wind Band - entertainment

NEBCO





October Social

“Men Cooking (with help)”

Hosts:

Gary & Julie Hearron
Don Berndt & Pat Larsen
Dick & Noel Sloane
Richard & Kara Funk



November Social - “The Mike & Marty Show” & Chili Dinner

Special thanks to Mike Gray, Marty Sauers,
Roberta Heaton, Ann & Dave Schaffner, and
Ron & Deb McMaster





Very
special
thanks to

Ted Tidwell & The Second Wind Band

**Band members: Ted Tidwell, Jim Briscoe,
Mike Gray,**

**Gary Loesch, Marc Millspough, Terry
Pritchard, Marty Sauers, and Ron Thurman**



Electronic Communication

Out of 980 property owners only **243**
have provided email addresses

“Blanket” email info:

Readers of LBVCA Newsletter email - **50%** (121 members)

Readers of “Social” or Alert emails - **20%** (48 members)

This info is tracked by our provider - Go Daddy

Please do not call Marty and ask her to Blanket email info about personal or family functions - this is **NOT** the purpose of our email service. Notification about the death of a LBV member and funeral services are an exception



Hard copy vs. Electronic

Cost of mailing a hard copy of the
LBVCA Newsletter to membership, each mailing
(not counting volunteer time) - **\$1163**

Postage: \$500

Envelopes: \$200

Paper: \$288 (\$36 x 8 reams)

Printing Cost: \$150

Office Adm. time: 8-16 hours

Time to fold, stuff, label & stamp: (18 hrs) 3 hrs x 6 volunteers

Total approximate cost per year: $\$1163 \times 6 = \6978



Electronic communication

is quicker and
more cost-effective!!!

Please provide
up-to-date contact info:
address, phone, email by
calling the office at 359-3204





Parks and Recreation

Parks & Recreation

Steve Bray TA

- Recreation Center
 - Transition to new Rec Center Manager.
 - Updated Equipment.
 - Added Wii Motion Gaming System.
 - Received a donated TV.





Welcome Bill Magnuson as the Rec Center Manager





New donations of fitness equipment





Widescreen TV Donation





Wii Entertainment System with Sports Resort Games



Facilities Status

- **We got lucky in 2014, No major repairs.**
- **Pool leaks 200+ gallons/day. Seems to be in underground piping.**
- **Pool deck cracking, possibly from leak subsidence.**
- **Coating worn off pool bottom. Rough Gunitite exposed, pool looks dirty, but is not. Hope to drain and paint this Spring.**
- **Tennis court crack seal did not hold up well. Needs resurfacing.**



Pool is not doing well



Pool Issues



Gunite is the material forming the pool shell.

Most of the plumbing in a pool is embedded in the Gunite shell.





08/10/2013

Tennis court crack before



01/10/2007

Tennis court crack after filling & sealing last year



Parks & Recreation

*Thanks to volunteers who donated time,
money, and equipment:*

Grady & Paula Allen

Ken & Valerie Bell

Brian Bostian

Nancy Bray

Tom & Hollye Harrison

William & Debby Maule

Chuck Riggle

Pete Sams

Jon & Jason Testut

Hugh Wagner

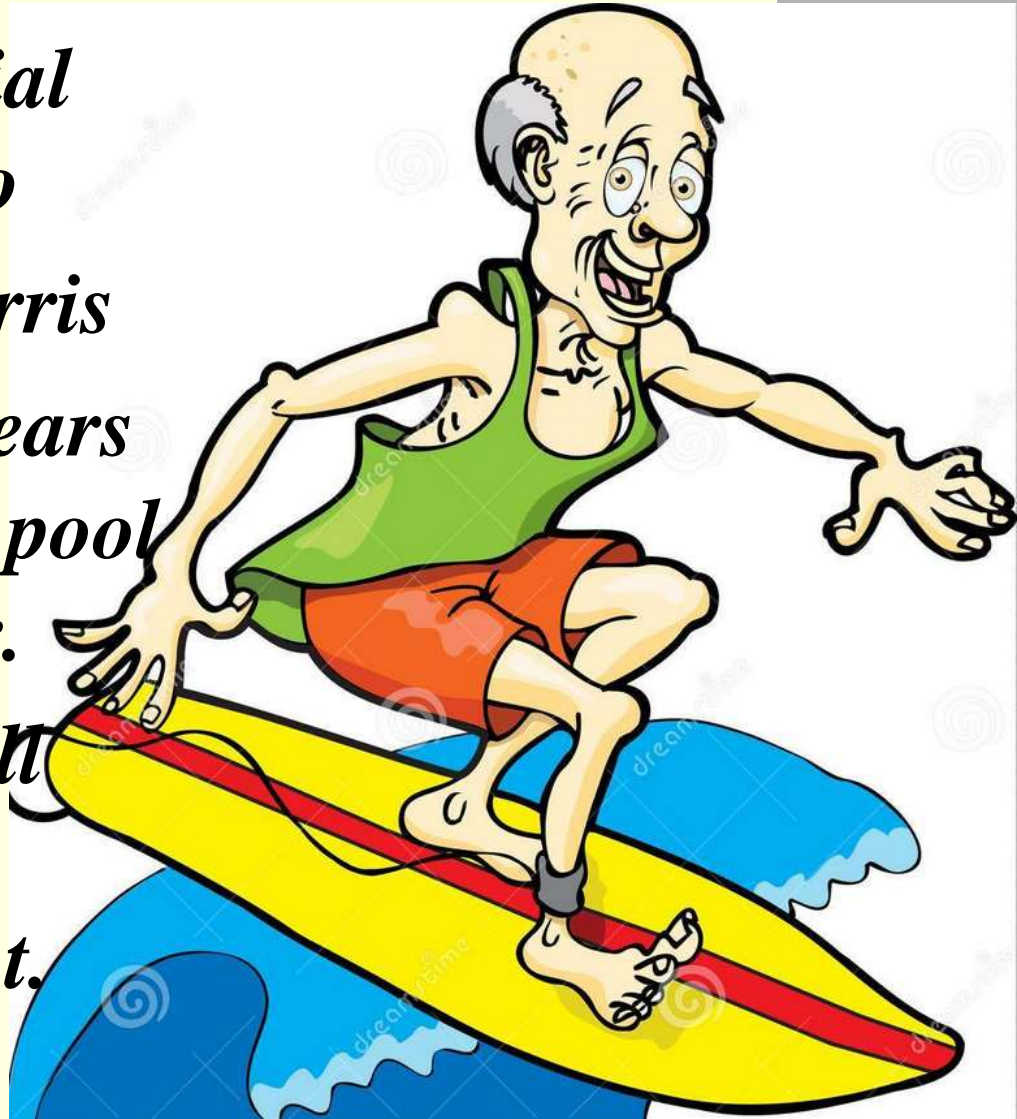
Phil & Judy Williamson

Bob & Sara Wright



Parks & Recreation

*Very special
thanks to
Charlie Norris
For many years
of service as pool
manager.
Enjoy well
earned
retirement.*



Posy Mountain

Owners in Posy providing support:

- Jason Hahn
- Ken Buchheit
- Cory & Roxanna Maish
- Cory Oliver
- Rusty Waymack



Posy Mountain

Progress being made:

- Covenant revisions
- Enforcement





Covenants Compliance



Covenant Enforcement

Covenants Enforcement Plan

Mail letters asking full-time residences to:

- 1) ID specific concerns about covenant violations (start data base),
- 2) Provide specific recommendations for improving LBV,
- 3) Tell us if they will volunteer for a compliance review team that will;
 - a. Prioritize violations and maintain a “top ten” list and
 - b. Recommend Board action and monitor results.

Organize a Covenants Review Team to complete objective 3).

Team Members: Pete Lawlor, Team Leader

Bill Bush, Dan Butterworth, Glen Dettman and Wesley Higginson



Insurance

Insurance Renewals Plan

Solicit a minimum of three bids for every insurance renewal.

Implement a policy requiring an annual search for competitive bids for all policies.

Airport Policy:.....	2013-\$2,032	2014-\$1,563
saved.....		\$469.00

Directors & Officers:...	2013-\$5,005	2014-\$3,504
saved.....		\$1,501.00

General Property:.....	2013-\$11,701	2014-\$10,987 or <u>\$11,381</u> for
<u>3 years</u>	\$320.00(x3yr.)	

Overall savings \$2,290.00



Technical Support

T/A: Steve Bray/Jon Testut



Technical Support

T/A: Steve Bray/Jon Testut

Equipment:

- Office Computers (3)
- Lobby & Library Computers (2)
- Printers/Copiers (6)
- Peripheral Equipment (Router, Range Extender)
- Security/Surveillance (3)



Technical Support

T/A: Steve Bray/Jon Testut

Duties & Responsibilities:

- Upgrade Software : MS Office/QuickBooks
- Modify/Develop Programming : MS Access
- Maintain/Repair Equipment
- Install New/Replacement Hardware
- Plan replacement/additional software/equipment as needed



Technical Support

T/A: Steve Bray/Jon Testut

Duties & Responsibilities:

- Update & Improve WWW.LBVCA.COM
- Website hits = >5000



Technical Support

T/A: Steve Bray/Jon Testut

Lost Bridge Village~~~Addresses and Links

SUBSCRIBE TO LBVCA NEWSLETTER

UPDATE

<http://www.lbvca.com/subscribe-to-newsletter.html>

**Keep up with Village Events
Submit your email address**

office@lbvca.com



Water and Sewer

Water & Sewer Liaison

Increase harmony and cooperation,

Including valuable assistance with water & sewer lines for the new maintenance building.

Special Thanks to Mr. Rob Buttons and crew











10/08/2014 04:51







10/09/2014 05:43



10/10/2014 03:06



New Maintenance Building

New Maintenance Building Plan

April, 2015

Request building proposals from a minimum of 10 “red iron” contractors,

Request foundation proposals from a minimum of five concrete contractors,

May, ‘15

Reduce building proposals to five and begin preliminary discussions

Conducted on-site discussions with “best three”

Reduce concrete proposals to three and begin preliminary discussions

Conduct on-site discussions with “best two”



New Maintenance Building

New Maintenance Building Plan

June, '15

Prioritize building and concrete proposals and complete final negotiations

Present “best two proposals” for Trustee vote and award contracts

July, '15

Complete concrete work; site preparation, footings and foundation

August, '15

Complete building erection and connect water & sewer lines

September, '15

Complete electrical work, plumbing, heating and ventilation for restrooms



New Maintenance Building

New Maintenance Building Plan

October, '15

Finalize all inspections, seal floor and complete 1st stage of landscaping

**Volunteers: Allen, Grady & Paula.....Ames, Charles.....Bray,
Steve.....Buchheit, Ken.....Haley, Randy.....Lawlor, Pete &
Ruth.....Maude, Debby.....Rinard, Ellen.....Smith, Randy.....Testut,
Jon & Jason**

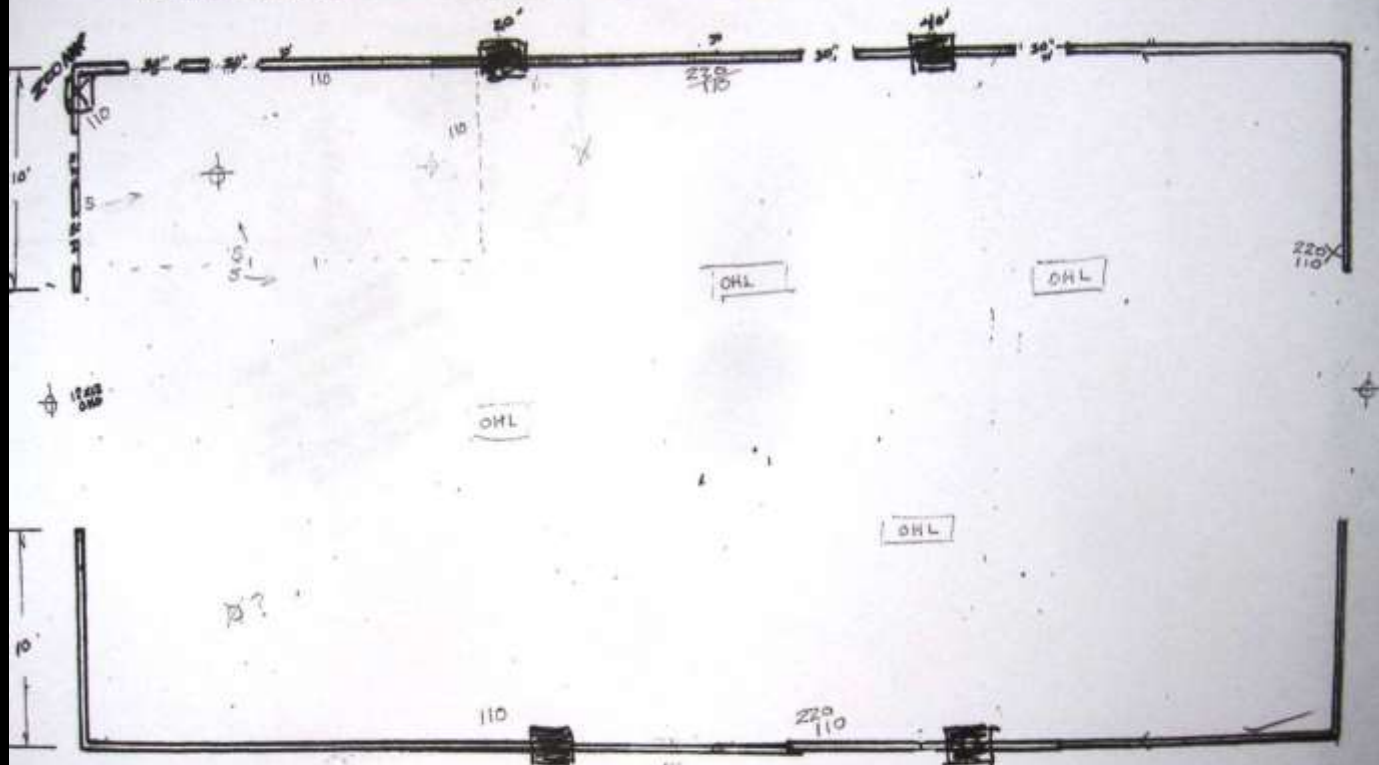
Special Thanks: Don Toepfer and Dwight Springfield Construction



32' x 60' w 16' walls, 3/12 pitch, .26 gauge roof & walls and insulated walls, roof & OHDs

Request option prices for:

rain gutters & down spouts and wainscot



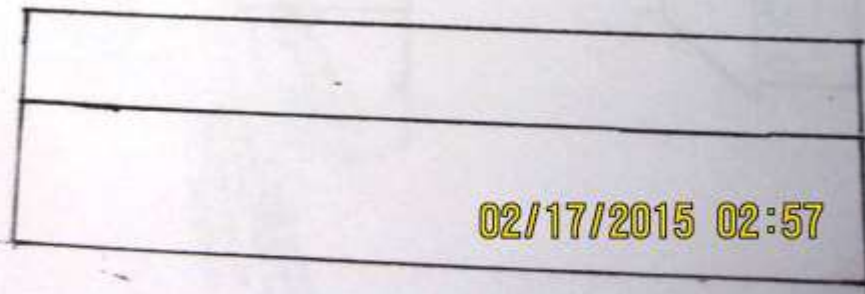
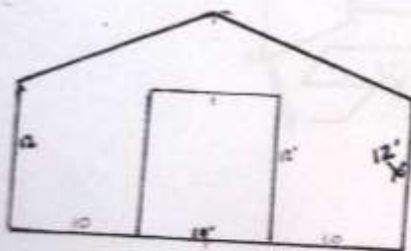
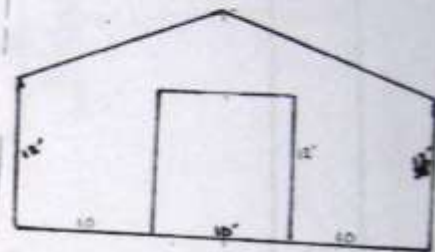
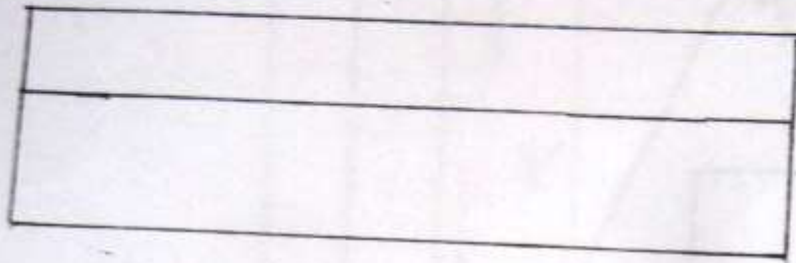
FOOTINGS — DEEP

— WIDE

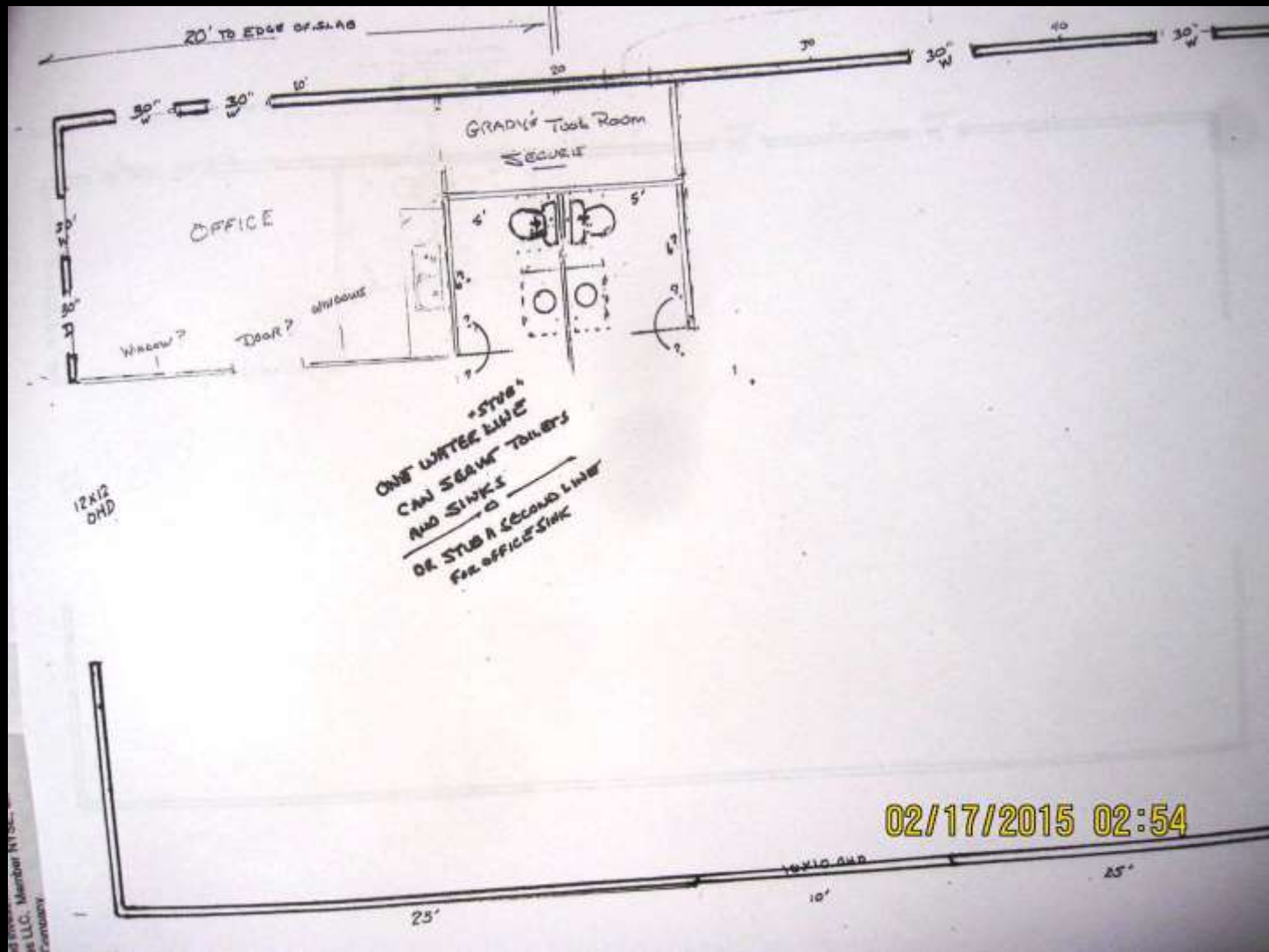
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— REINFORCEMENT

02/17/2015 02:54

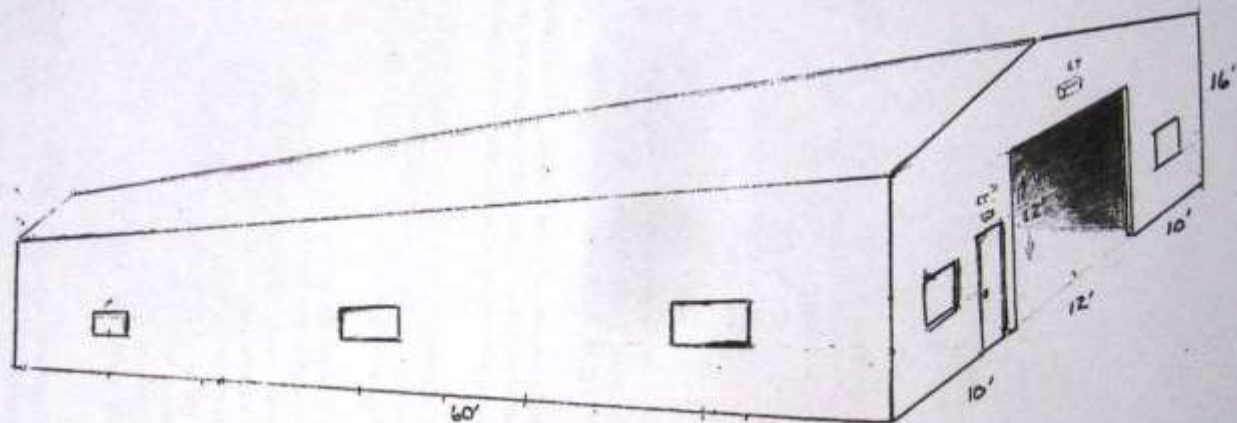


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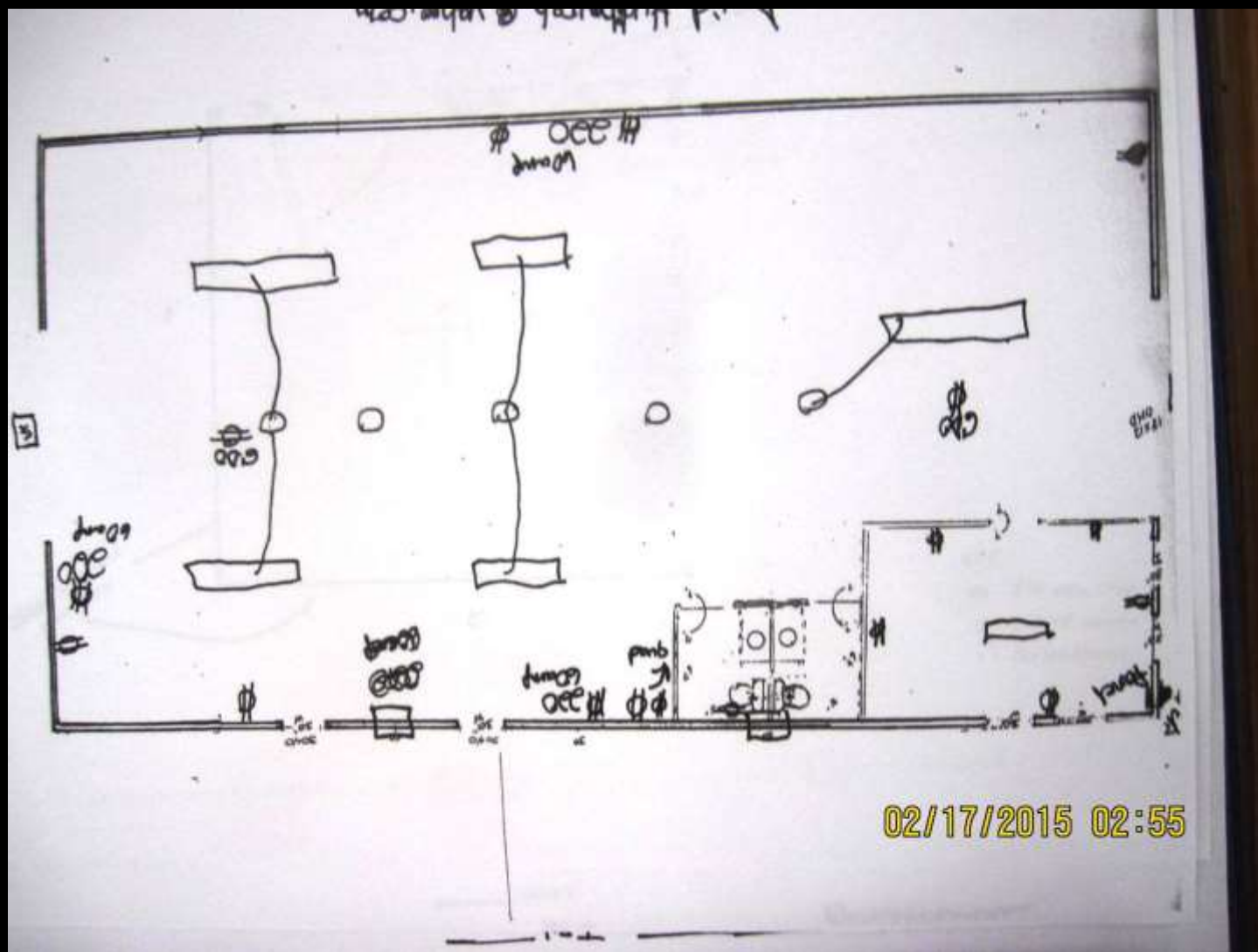


02/17/2015 02:54

31000, Member NYS
LLC, Member NYS
Company



02/17/2015 02:53





08/12/2014 20:39



08/21/2014 04:16



08/14/2014 21:46



08/16/2014 00:42





08/29/2014 04:05





09/08/2014 20:37



09/08/2014 20:39



09/09/2014 05:43



09/09/2014 05:47



09/14/2014 00:51



09/14/2014 01:00



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Questions & Answers

This presentation will be available on the LBVCA.com website.



A serene landscape photograph of a sunset over a large body of water, likely a lake. The sun is a bright, glowing orb positioned just above the horizon, casting a long, shimmering reflection directly down the center of the water. The sky is filled with soft, scattered clouds, some of which are illuminated from below by the sun, creating a palette of warm colors including orange, pink, and light blue. The water's surface is calm with gentle ripples. In the foreground, the dark, silhouetted branches of evergreen trees are visible, framing the top right and bottom of the image. The word "Adjourn" is written in a clean, black, sans-serif font, centered horizontally and positioned in the lower half of the frame, partially overlapping the water.

Adjourn