

Meeting Agenda
Oaks Royal III Homeowners Association, Inc.
November 6, 2023 7:00 pm

1. **Verify quorum 20% or 29 households:**
2. **Call Meeting to Order: use full name:**
3. **Salute to the Flag: Pledge of Allegiance:**
4. **Roll Call of Officers & Directors: Sharon**
5. **Secretary's Minutes,**
Any omission, correction to minutes as read, minutes stand as written
6. **Treasurer's Report: Pam**
Are there any questions. The report for will be file for audit. Motion
7. **Club and Committee Reports:**
 - a. **Men's Club: Clair**
 1. **Treasurer's Report**
 2. **Events for the month**
 - b. **Women's Group: Carol**
 1. **Treasurer's Report**
 2. **Events for the month**
 - c. **Social Club: Lisa**
 1. **Treasurer's Report**
8. **Vice President's Report: Guy**
9. **Directors Reports:**
 - a. **Club House: Ernie**
 - b. **Hospitality: Dot**
 - c. **Landscaping and Grounds: Harry**
 - d. **Recreation & Pool: Paul**
 - e. **Social: Lisa**
10. **President's Report: see notes Ann**
11. **Members**
12. **Old Business**
13. **New Business**
14. **Adjournment**

HOA MONTHLY MEETING / OAKS ROYAL III / NOVEMBER 6, 2023

Call to Order: Vice President Guy Englehardt called the meeting to order at 7 p.m. followed by the Pledge of Allegiance.

Roll Call: Six board members were present – Ann (Zoom) – Harry and Lisa absent. Owners of 31 properties were in attendance.

Secretary: The minutes from the last meeting were read – accepted as read. Tom Gustafson’s resignation letter as vice president was read.

Treasurer: Financial report was given and accepted as read.

Men’s Club: No report.

Women’s Club: No report.

Social: No report.

Vice President: Guy reported elections are coming up in January for three positions. If you want to run for the Board, please contact Guy. He also needs volunteers to help check people in and count ballots.

Guy will be maintaining the four cameras installed in the park – there are two on Antigua as it enters/leaves 1 & 2, one at intersection of Seville and Impala and one at entrance to park from Dean Dairy.

The Culverts under Dean Dairy have some serious blockage and have been reported to the Pasco Public Works Director / waiting for response or action.

Director’s Reports:

Clubhouse: Ernie is looking for someone to clean the clubhouse on a regular basis and has part on order to fix the freezer in the kitchen.

Hospitality: Dot reported two deaths in the park this summer – has sent out 18 cards to residents for various reasons – one house for sale on Antigua. Two

closings this summer – the Wood home sold to Ernest Rice and the Gustafson home sold to Rodriguez. The Craft Fair has been cancelled for the Saturday after Thanksgiving due to health issues of the Hostess.

Grounds: Harry absent.

Pool: Paul thanked Earl Smith, Larry Dodge and Dave Brooks for maintaining the pool and hot tub during the summer. New panels are needed for the solar system and a new filter for the hot tub.

Social: Lisa absent.

President's Report: Ann relayed this update on Golf Carts – 1) persons 18 years or younger must have either a photo learners permit or drivers license to operate a golf cart and 2) persons 18 years and older must have a valid photo driver's license or government issued identification card to operate a golf cart. The revised statute 316.212 was signed into law by Governor DeSantis effective October 1, 2023 for any golf carts operated on public roads, such as those in Oaks Royal III.

Pet Waste Ordinance: Clean up after your pet!! The area between the road and the sidewalk is the designated area for your pet to do their business – not on a resident's lawn!!

Frontier: Installation for internet based tv and fiber optic internet will be taking place in the park – should be completed by March 2024 for service.

Members: Liz Eisenhower has a comedian scheduled for Feb. 3, 2024 / Tickets will be \$8.00 each and will be available soon.

Sharon thanked Louise and Shirley for their many summers filling in for the Social Director / they have both officially retired!! Great job girls and many thanks!!

A concern was mentioned about a home on Antigua that was bought for the purpose of renting it out / Dot explained that no mention of this was ever discussed at the interview / the lady plans on living there.

Motion made by Marty and seconded by Dave to adjourn the meeting at 7:50 / motion carried.

Vice Presidents Notes: Elections: 3 candidates drop from board every election cycle. This year is Sharon Pollard, Lisa Whitaker & Pam Champeau. We have 2 candidates for ballot, 2 board members have decided to run again. We need at least one more to complete ballot.

We need 7 people to help on election night at January meeting. 2 help check people in at tables, 5 to help count ballots. We have 2 volunteers, I need 5 more.

Cameras: there are 4 motion activated cameras mounted on light poles at key points throughout park. Two on Antigua as it enters/leaves 1 & 2, one at intersection of Seville and Impala and one at front entrance of park near Dean Dairy Road. These are monitored monthly and images are downloaded and held temporarily in case of resident complaint of crime to be turned over to Pasco Sheriff's Office to aid their investigation. All four cameras are in working order.

Culverts - Per resident reports, I have reported serious blockage occurring to culverts under Dean Dairy Road North of Malibu Way servicing Zephyr Creek. I contacted Jason Mikel, Pasco Public Works Director on 10-25-2023 and 11-6-2023. He will send a work crew to investigate. Issue: summer rains & tropical storm caused erosion in Zephyr Creek fills culvert, could cause flooding on our side & road erosion on Dean Dairy Road.

Presidents Report: President Ann Parks could not be here. She is unavoidably detained in Michigan until after the first of the year. However, she misses being here and is still working diligently on your behalf!

Golf Carts: Effective October 1st 2023, Golf Carts operated on public roads, such as those in the Oaks Royal 3 community are subject to the revised statute 316.212 language signed by Governor Desantis: 1) persons 18 years or younger must have either a photo learners permit or drivers license to operate a golf cart & 2) persons 18 years and older must have a valid photo driver's license or government issued identification card to operate a golf cart.

Pasco Ordinance Sec. 90-2. - Pet waste ordinance.: Requirement for Disposal. All pet owners and keepers are required to immediately collect their pet's waste when deposited on any property, public or private, not owned or possessed by that person and to properly dispose of the pet waste. Owner/Keeper means any person who shall possess, maintain, house, or harbor any pet or otherwise has physical custody or control of any pet. Person means any individual, corporation, company, partnership, firm, association, or political subdivision of this State subject to municipal jurisdiction. Pet means a domesticated animal. Pet waste means waste matter, excrement expelled from the bowels of a pet. Properly dispose means placement in a designated waste receptacle, or other suitable container, and discarded in a refuse container which is regularly emptied by the county or some other refuse collector; or disposal into a system designed to convey domestic sewage for proper treatment and disposal.

Respectfully submitted,

Sharon Pollard

Sharon Pollard, Secretary

1:27 PM

11/05/23

Cash Basis

**Oaks Royal Phase III Homeowners
Profit & Loss Budget vs. Actual
January through October 2023**

	Jan - Oct 23	Budget	\$ Over Budget
Estoppel Fee			
Badges	10.15	250.00	-239.85
Postage	0.00	50.00	-50.00
Printing	550.20	600.00	-49.80
Total Estoppel Fee	560.35	900.00	-339.65
Total Hospitality Expense	560.35	1,425.00	-864.65
Insurance Expense	6,679.05	13,000.00	-6,320.95
Landscaping and Groundskeeping			
Aquatic Control	4,642.00	5,100.00	-458.00
Lawn Mowing	12,000.00	13,500.00	-1,500.00
Maintenance	2,201.58	1,000.00	1,201.58
Pest Control	0.00	500.00	-500.00
Power Wash	0.00	500.00	-500.00
Special Maintenance Project	16,512.55	11,940.00	4,572.55
Street Light Expense	3,925.05	5,500.00	-1,574.95
Total Landscaping and Groundskeeping	39,281.18	38,040.00	1,241.18
Mileage Reimbursement	32.04	150.00	-117.96
Office Expense			
Bank Service Charge	0.00	50.00	-50.00
Certified Mail	0.00	20.00	-20.00
Contribution	0.00	50.00	-50.00
Dues	61.25	50.00	11.25
Equipment Purchase	0.00	500.00	-500.00
Equipment Repair	0.00	200.00	-200.00
Lien Recording	0.00	100.00	-100.00
Mailing (Special)	0.00	500.00	-500.00
Miscellaneous	663.15	100.00	563.15
Registration Fee			
Ink, Paper & Printer Supplies	558.46		
Office Supplies	-86.33	700.00	-786.33
Postage	0.00	500.00	-500.00
Registration Fee - Other	423.54		
Total Registration Fee	895.67	1,200.00	-304.33
Safe Deposit box	50.00	50.00	0.00
Telephone & Internet Expense	1,659.78	1,650.00	9.78
Total Office Expense	3,329.85	4,470.00	-1,140.15
Pool Expense			
Cleaning	5,731.25	10,000.00	-4,268.75
Maintenance	1,451.86	2,000.00	-548.14
Maintenance (Special)	1,271.16	10,000.00	-8,728.84
Permits	425.00	425.00	0.00
Pool Propane	1,694.62	2,000.00	-305.38
Shuffle Board	0.00	100.00	-100.00
Spa Propane	238.26	800.00	-561.74
Water	0.00	2,000.00	-2,000.00
Total Pool Expense	10,812.15	27,325.00	-16,512.85
Professional Fees			
Accountant	788.00	1,000.00	-212.00
Attorney	1,695.10	6,000.00	-4,304.90
Total Professional Fees	2,483.10	7,000.00	-4,516.90
Total Expense	80,990.51	113,950.00	-32,959.49
Net Ordinary Income	15,455.31	0.00	15,455.31
Net Income	15,455.31	0.00	15,455.31

Oaks Royal Phase III Homeowners Profit & Loss Budget vs. Actual January through October 2023

	Jan - Oct 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Carry forward	0.00	20,000.00	-20,000.00
Donations	500.00		
Estoppel and Registration Fees			
Estoppel fees	0.00	725.00	-725.00
Registration Fee	1,484.35	1,750.00	-265.65
Estoppel and Registration Fees - Other	7,872.00		
Total Estoppel and Registration Fees	9,356.35	2,475.00	6,881.35
Gifts			
Men's Club Transfer	3,000.00		
Social Account Transfer	500.00		
Total Gifts	3,500.00		
Income			
HOA Dues			
Dues Interest	14.16		
Handling Fee for other payments	164.74		
HOA Dues - Other	82,625.89	89,668.00	-7,042.11
Total HOA Dues	82,804.79	89,668.00	-6,863.21
Total Income	82,804.79	89,668.00	-6,863.21
Interest			
CD 199 6 months	27.48		
CD 618 12 months	16.84		
CD 745 6 months	46.07		
Checking Interest	21.25		
Money Market Interest	106.04		
Total Interest	217.68		
Keys	37.00		
Other Income	30.00		
Special water credit	0.00	1,807.00	-1,807.00
Total Income	96,445.82	113,950.00	-17,504.18
Gross Profit	96,445.82	113,950.00	-17,504.18
Expense			
Club House Expense			
cleaning salary	1,860.00	2,340.00	-480.00
cleaning supplies	216.85	500.00	-283.15
Electric	4,420.90	6,000.00	-1,579.10
Inspection, Health & Fire	0.00	500.00	-500.00
Maintenance	6,998.04	2,000.00	4,998.04
Maintenance (Special)	3,729.69		
Pest Control	0.00	400.00	-400.00
Propane	408.69	50.00	358.69
Trash Removal	178.62	250.00	-71.38
Total Club House Expense	17,812.79	12,040.00	5,772.79
Contingency	0.00	10,000.00	-10,000.00
County Tax	0.00	500.00	-500.00
Hospitality Expense			
Bereavment	0.00	500.00	-500.00
Cards	0.00	25.00	-25.00

Oaks Royal Phase III Homeowners
Balance Sheet
As of October 31, 2023

	Oct 31, 23
ASSETS	
Current Assets	
Checking/Savings	
General Fund	
1Regular Checking	40,788.13
Total General Fund	40,788.13
Reserved Funds	
Reserved for Insurance Deduct	
Certificate of Deposit-12 months	4,523.75
Certificate of Deposit-6 month	12,303.67
Certificate of Deposit-6 months	8,778.72
Total Reserved for Insurance Deduct	25,606.14
Reserved for Prop. Imp. & Rep.	
Money Market	20,322.08
Reserved for Prop. Imp. & Rep. - Other	1.09
Total Reserved for Prop. Imp. & Rep.	20,323.17
Total Reserved Funds	45,929.31
Total Checking/Savings	86,717.44
Accounts Receivable	
Accounts Receivable	-5,984.71
Total Accounts Receivable	-5,984.71
Total Current Assets	80,732.73
TOTAL ASSETS	80,732.73
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	46,458.80
Unrestricted Net Assets	18,818.62
Net Income	15,455.31
Total Equity	80,732.73
TOTAL LIABILITIES & EQUITY	80,732.73

Oaks koyal III Meeting Sign-In Sheet

Meeting Date: Nov. 6, 2023

(31)

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Aeschliman	Terry			Antigua Dr	5550	
Andrews	Robert	Dillon	Karen	LeSabre Way	36412	
Armstrong	Bev			Bonney Drive	36335	
Baart	Diane	Bournival	J. Richard	Regal Way	5551	<u>Diane Baart + Richard Bournival</u>
Barrett	Toni			Bonney Drive	36332	
Barton	Michael	Barton	Andrea	Seville Drive	5437	<u>Maip Baat</u>
Barton	Walter	(Walt) Barton	Beverly (Bev)	Malibu Way	36410	<u>Walter Barton</u>
Bedford	Richard	Bedford	Linda	Riviera Drive	5436	
Bertelson	Pamela	(Pam)		LeSabre Way	36405	
Birch	Donna	Gatz	Phil	Antigua Drive	5606	

1: Last Name 1: First Name 2: Last Name 2: First Name Street Number Signature

Bitner David Bitner Gabriele LeSabre Way 36335

Blehm Sylvia (June) Antigua Drive 5445

Borges Richard Riviera Drive 5426

Brooks David (Dave) Susan (Sue) Riviera Drive 5453 *Sue Brooks*

Brown Phillip Brown Christine Riviera Drive 5447

Brueggemann II Norman Brueggemann Lideth (Lee) Antigua Drive 5513 *Lideth Brueggemann*

Brusch Joseph Regal Drive 5554




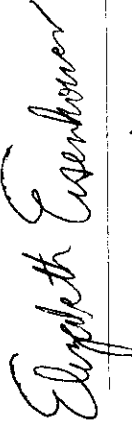

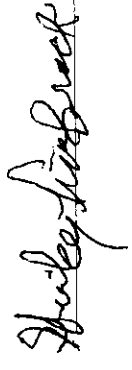
Burden James (Jim) Burden Janet (Jan) Riviera Drive 5502

Campbell Randolph Cox Valerie LeSabre Way 36408


Carmichael Ronald Carmichael Carol Bonney Drive 36422

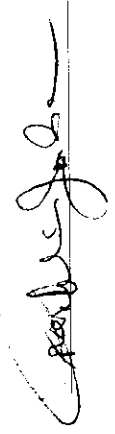

Champeau Pamela (Pam) Riviera Drive 5441 *Pam Champeau*

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Cirks	Marvin	Cirks	Jane	Caprice Way	5569	<i>Jane Cirks</i>
Colvin	Nina			Antigua Drive	5529	
Cook	Steve	Cook	Jeannette	LeSabre Way	36413	<i>Jeannette Cook</i>
Cooper	Lisa	Cooper	Greg	Antigua Drive	5521	
Correa	Judy	Rosaroles	Roger	Riviera Dr.	5420	
Cruz	Carmen	Cruz	Israel	LeSabre Way	36353	
Daniel	James	Daniel	Kathleen	Riviera Drive	5414	
Davis	William (Bill)	Davis	Patricia (Pat)	Bonney Drive	36324	
Deaton	Benny	Deaton	Diane	LeSabre Way	36346	
Dennis	Ula			Antigua Drive	5538	
Dillon	Stacey			Malibu Way	36440	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Dodge	Larry	Dodge	Dorothy	Riviera Drive	5452	
Doknovitch	Cecelia	Cooper	Paul	Toronado Way	36301	
Dopson	Patricia			Riviera Drive	5555	
Draper	Martin	(Marty) Draper	Carol	Riviera Drive	5569	
Dubois	Nancy	Smith	Earl	Seville Drive	5438	
Dunham	Arthur	(Art) Dunham	Regina	Regal Way	5532	
DuPlantis	Cheryl	DuPlantis	Linda	Caprice Way	5565	
Eisenhower	Douglas	(Doug) Eisenhower	Elizabeth (Liz)	Toronado Way	36251	
Engelhardt	Guy	Engelhardt	Joyce	Riviera Drive	5354	
Evans	Judith	(Judy)		Toronado Way	36300	
Finefrock	Shirley			Riviera Drive	5539	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Fizia	Thomas (Tom)	Fizia	Mary	Antigua Drive	5419	
Forant	Barbara			LeSabre Way	36402	
Gauthier	Fred			Regal Way	5544	
Gearhart	Tom	Gearhart	Geri	LeSabre Way	36336	<i>Geri Gearhart</i>
Giles	Glenda			Antigua Drive	5451	
Glossner	Harry	Glossner	Marcia	Regal Way	5533	
Gray	Martena (Tena)			Caprice Way	5545	
Greif	Pamela			Riviera Drive	5402	
Grizenko	Paul			Impala Way	36333	<i>Paul Mays</i>
Harner	Louise			Impala Way	36306	<i>Louise Harner</i>
Harris	George	Harris	Carol	Seville Drive	5421	

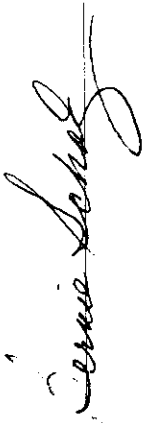
1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Hatcher	Nancy			Riviera Drive	5556	
Hatfield	Lynn	(Zooter)		Bonney Drive	36347	
Hatt	Kelvin	Hatt	Kathy	Bonney Drive	36414	
Helfrick	Nancy			Bonney Drive	36338	
Hettesheimer	Patricia	(Patty)		Malibu Way	36424	
Hettler	Gloria			Malibu Way	36418	
Homer	Jeanette			Antigua Drive	5502	
Hussey	Stephen	Hussey	Linda	LeSabre Way	36330	
Hutchison	Tammi Le	Hutchison	Scott	Malibu Way	36428	
Ingargiola	Vito	Ingargiola	Barbara	LeSabre Way	36341	
Jagielski	Krzysztof	Jagielski	Bozena	Antigua Drive	5551	

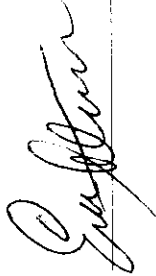
1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Johnson	Randy	Johanik-Johnson	Julie	Bonney Drive	36415	
Jordan	Franklin	(Frank) Jordan	Deborah	(Debby) Riviera Drive	5526	
Keeny	Tracey			Toronado Way	36312	
Kelley	Gail			Antigua Drive	5545	
Kilbreath	Edward	Leger	Bernice	Antigua Drive	5544	
Knox	Michael	Knox	Jeannie	Seville Drive	5434	
Koharcheck	Milka	(Mimi)		Antigua Drive	5514	
Kramer	Dennis	Kramer	Janet	Caprice Way	5544	
Krusey	Judy			Seville Drive	5433	
Lake	Joanne	Conklin	Michael	Riviera Drive	5538	
Latvys	Dawn			Riviera Drive	5446	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Lavoie	Cynthia			Antigua Drive	5541	
Maichak	Wayne	Maichak	Madeline	Bonney Drive	36431	
Maldonado	Margarita			Antigua Drive	5450	
Markotjohn	Janet	Lane	Peter	Antigua Drive	5429	
Marquart	Clair	Marquart	Nora	LeSabre Way	36340	
Mason	Steve	Govas	Doreen	Bonney Drive	36418	
Mayotte	Gene	Keys-Mayotte	Holly	Seville Drive	5413	
McDowell	Elwyn	McDowell	Joan	Bonney Drive	36419	
McKendree	Edna			Antigua Drive	5519	<i>Edna McKendree</i>
McLaughlin	Dean			Regal Way	5529	
Meredith	Marcia			Caprice Way	5559	

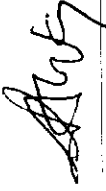

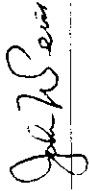
1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Mortimer	Richard	Mortimer	Carolyn	Riviera Drive	5532	<i>Richard Mortimer</i>
Morton	Robert			Riviera Drive	5520	
Nash	Jerry	Nash	Julie	Caprice Way	5532	
Neal	Stacey			Riviera Drive	5559	
Noecker	Casimir (Paul)			Antigua Drive	5501	
O'Connor	James			Bonney Drive	36425	
Onstott	Mary	Onstott	Darold	Bonney Drive	36404	
Overholt	Deborah			Bonney Drive	36403	
Pardy	Jean	Pardy	Carolyn	Antigua Drive	5603	
Parks	Harley	Parks	Ann	Riviera Drive	5565	
Parrino	Dennis			Regal Way	5550	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Phillips	Wade	Phillips	Margie	Toronado Way	36318	
Pollard	Sharon			Riviera Drive	5458	<i>Sharon Pollard</i>
Poserina	Joanne			Riviera Drive	5555	
Premo	Peter			Antigua Drive	5444	
Puig	Robert	Soler	Lucy	LeSabre Way	36352	
Rayborn	Lori			Antigua Drive	5602	
Rice	Ernest	Morales	Lynn	Seville Drive	5444	
Ritchie	Kenneth	Ritchie	Mary	Bonney Drive	36435	<i>Mary Ritchie</i>
Rodriguez	Juan	Vega	Norma	Bonnie Drive	36351	
Rogers	Deborah			Regal Way	5538	
Sabine	Patricia			Antigua Drive	5609	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Scare	Paul	Scare	Phyllis	LeSabre Way	36347	
Scheresky	Ellie			Toronado Way	36309	
Schneider	David	Schneider	Sally	Malibu Way	36434	
Scholz	Bernie			Antigua Drive	5437	
Schultz	Herbie	Schultz	Kathleen	Riviera Drive	5465	
Sears-Withers	Mary			Antigua Drive	5438	
Shaw	Lisa	Tanner	Raymond	Riviera Drive	5430	
Sherwood	John	Sherwood	Janet (Jan)	Regal Way	5545	
Simmons	Dale	Simmons	Judy	Bonney Drive	36341	
Smart	Zachary	Smart	Gail	Antigua Drive	5507	
Snell	John	Snell	Wanda	Riviera Drive	5353	

1: Last Name	1: First Name	2: Last Name	2: First Name	Street	Number	Signature
Snyder	Norman	Snyder	Deborah	Riviera Drive	5514	
Stark	Ray	Stark	Dottie	Impala Way	36317	
Stevens	Ernest (Ernie)			Riviera Drive	5525	
Stott	Virginia (Ginny)			Impala Way	36323	
Swantek	Dana			Bonney Drive	36320	
Sweeney	Walter (Walt)	Sweeney	Patricia (Pat)	Malibu Way	36411	
Sylvester	Janet (Jan)			Riviera Drive	5442	
Taylor	Jean			Seville Drive	5445	
Taylor	Pamela (Pam)			Antigua Drive	5450	
Teska	Harold	Teska	Therese	Riviera Drive	5550	
Trahan	Luise (Judy)			Malibu Way	36446	

1: Last Name 1: First Name 2: Last Name 2: First Name Street Number Signature

Van Slyke	Carolyn			Riviera Drive	5459	
Vink	John	Bovee-Vink	Joan	Caprice Way	5528	
Violette	Regina (Gean)			Bonney Drive	36328	
Watkins	Darwin (Lowell)	Watkins	Sandra (Sandy)	Riviera Drive	5544	
Way	Larry			Caprice Way	5536	
Weadick	Stephen (Steve)	Weadick	Deborah (Debby)	Toronado Way	36245	
Wehner	Chuck			Bonney Drive	36409	
Weiss	John	Weiss	Patti	Caprice Way	5537	
Whitaker	Harry	Whitaker	Rosemary	Antigua Drive	5535	
Whitaker	Lisa			Antigua Drive	5534	
Wightman	Karen			Bonney Drive	36439	

1: Last Name 1: First Name 2: Last Name 2: First Name Street Number Signature

Wilds	James			Seville Drive	5427	
Williams	Paul	Williams	Lorraine	Caprice Way	5553	
Wilson	Edwin	Wilson	Dianna	Riviera Drive	5408	
Woodall	Debbie			Impala Way	36339	<i>D. Woodall</i>
Woodill	Len	Woodill	Lynda	Regal Way	5528	
Wozniak	Paul	Wozniak	Barbara	Regal Way	5539	
Zikeli	Peter	Zikeli	Joyce	Antigua Drive	5506	<i>Joyce Zikeli</i>