



ABERDEEN

Living

Your guide to the good life

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JUNE 2016 • VOLUME 2 • ISSUE 6



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405 River Run Blvd. - \$468,000

THE GOLD STANDARD IN REAL ESTATE



ABERDEEN

Submit Your Stories

Help contribute to your neighborhood magazine!

This newsletter is compiled for the Aberdeen communities by Aberdeen recreation and administration staff. If you'd like to offer content for publication, here's how to get started:

Stories/Photography:

Send your articles and/or high-resolution JPEGs to: amenitycenter@aberdeen.comcastbiz.net — articles must be submitted as Microsoft Word documents. All images must be submitted as attachments. Do not embed images into Word documents or into the body of an email.

June Deadlines:

Content: Monday, June 6
Advertising: Wednesday, June 8

About This Newsletter

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Notice of Meetings Aberdeen Community Development District

The Board of Supervisors of the **Aberdeen Community Development District** will hold their regularly scheduled public meetings for **Fiscal Year 2016** at 4:00 p.m. at the Aberdeen Amenity Center, 110 Flower of Scotland Avenue, Saint Johns, Florida 32259 on the fourth Tuesday of each month as follows or otherwise noted:

June 28, 2016 @ 6:00 p.m.

Aberdeen has a website!

If you don't already know about this great site here is how to access it. Go to www.aberdeencdd.com! This site is the most convenient way for residents to keep in touch with what is going on in the community. This site has information on:

- Calendar of Events
- Room Rental Application Forms
- CDD Budgets and Meeting Minutes
- And So Much More!



Publication Policy

The function of Aberdeen Living is to serve the entire community of Aberdeen. Priority will be given to reporting news and activities of neighborhoods, community organizations and other news and events that directly affect the residents of the community developments. Second priority will be given to articles of general interest as space permits. Articles and photos must be received by the deadline date below and may be sent to amenitycenter@aberdeen.comcastbiz.net. Due to space limitation, all articles are subject to editing.

Letters of opinion must be signed, as well as brief and in good taste. Views expressed are those of the writer and do not express the viewpoint of the publisher or Aberdeen CDD.

Aberdeen Living's acceptance of advertising does not constitute an endorsement or approval of any product or services by the publisher or Aberdeen CDD. The publisher reserves the right to refuse advertising that does not meet the standards of the publication.

The publisher of Aberdeen Living agrees to indemnify and hold harmless the Aberdeen CDD from any claims asserted against or financial liabilities incurred by them arising from commercial content of this publication or anything contained in any advertising copy, including without limitation any claims of whatever nature asserted by advertisers or potential advertisers.

Aberdeen Living is published for the residents of Aberdeen. Aberdeen Living is a product of The Florida Times-Union.

Facebook

Be sure to check us out on our Neighbors of Aberdeen St Johns Facebook page. On this site we will post event reminders, event changes, community news.

Just a reminder post as we continue to have lots of new neighbors move in and join our page! First - WELCOME to Aberdeen! Second - let's keep this friendly!

This Aberdeen neighborhood page is for sharing community information and updates for the Aberdeen community. This includes posts such as Amenity Center programs or activities, neighborhood and security issues, HOA & ARC questions/concerns, CDD meetings/updates, school/School Board updates, questions related to our neighborhood and lost pets.

For sale items and or goods/services and personal small business advertisements should **NOT** be posted here and will be removed. Please use Aberdeen Swip-Swap or Aberdeen Small Business for those types of posts. Thanks for your understanding!

Community Development District Board of Supervisors

- | | | | | | |
|--|---|--|---|--|---|
| Rhonda Lovett
Chairperson
rklovett@yahoo.com | Angela Andrews
Vice-chairperson
angelaandrews69@yahoo.com | Dennis Clark
Supervisor
dennclarke@gmail.com | Loyd Hogan
Supervisor
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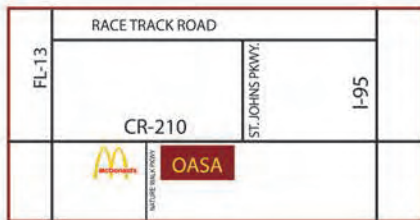


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- 📍 **Mandarin**
- 📍 **World Golf Village**
- 📍 **Southside**





CALENDAR OF EVENTS

JUNE 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	31 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	1 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7:00 - 8:00 PM ZUMBA	2 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	3	4 7:30 AM - 12:30 PM Rays Swim Meet (CLP and SH) 9 - 10:00 AM G.O.Y.A. (AB Lot) 10:00 AM - 2:00 PM Ybanez (CP) 2 - 6:00 PM Negron (CP) 2 - 6 PM / 6 - 10 PM Goselin (SH)
5	6 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	7 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	8 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7 - 8:00 PM Zumba	9 10 - 11:00 AM SJC Book Mobile 10 - 11:00 AM Men's Social Coffee Meeting 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	10 5 - 8:00 PM Food Truck Friday	11 9 - 10:00 AM G.O.Y.A. (AB Parking Lot) 9:30 AM - 12:00 PM Book Sale Bartram Trail Branch Library 10 AM - 2:00 PM Baracz (CP) 2 - 6:00 PM Snyder (CP) 6 - 10:00 PM Tyrone (SH)
12 2 - 6:00 PM Simrell (CP)	13 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	14 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 6:30 - 8:30 PM Boot Camp/ Functional Training (Free Trial Class)	15 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7 - 8:00 PM Zumba	16 10 - 11:00 AM SJC Book Mobile 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	17 2 - 6:00 PM Thomann (CLP) 5 - 8:00 PM Food Truck Friday	18 7:30 AM - 12:30 PM Rays Swim Meet (Lap Pool and Social Hall) 9 - 10:00 AM G.O.Y.A. (AB Parking Lot) 10:00 AM - 2:00 PM Cox (CP)
19	20 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	21 10 AM - 12 PM Senior Women's Coffee Social 6:00 - 7:30 PM G.O.Y.A. 7 - 9:00 PM TOA Scavenger Hunt	22 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7 - 8:00 PM Zumba	23 10 - 11:00 AM SJC Book Mobile 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	24	25 9 - 10:00 AM G.O.Y.A. (AB Parking Lot)
26	27 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	28 10 AM - 12:00 PM Senior Women's Coffee Social 6 - 8:00 PM Aberdeen CDD Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	29 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7 - 8:00 PM Zumba	30 10 - 11:00 AM SJC Book Mobile 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	1	2 9 - 10:00 AM G.O.Y.A. (AB Lot) 5 - 8:00 PM Food Truck Saturday

ABERDEEN



ZUMBA FITNESS

Zumba Fitness is a fusion of Latin and International music - dance themes that create a dynamic, exciting and effective fitness system! The routines feature aerobic/fitness interval training with a combination of fast and slow rhythms that tone and sculpt the body.

Your instructor Nancy will guide you through this dance experience. Nancy has been an instructor for 8 years and loves her goal of getting people healthy and having fun.

Classes are from 7:00-8:00pm and will be every Wednesday night unless stated. Cost is \$5 per class for residents and \$6 per class for non-residents.

<http://www.signupgenius.com/go/20f0e49a5ac28a1fd0-zumba>



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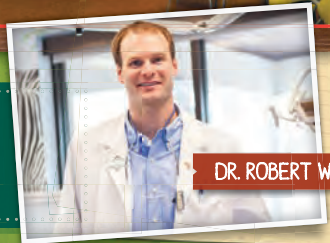
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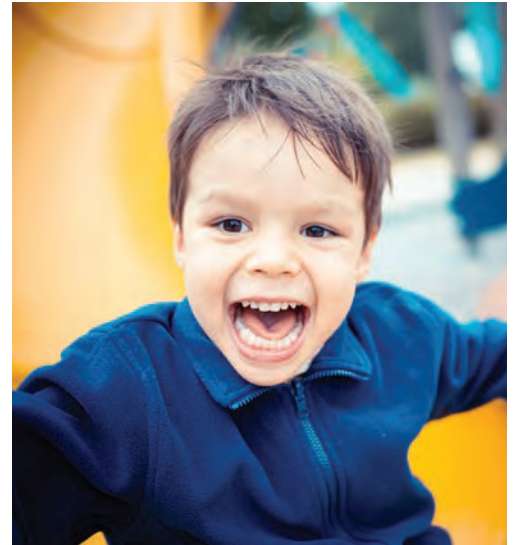
Momletics' unique class structure separates us from competitors because classes are not strictly stroller based. Each workout is set up as interval training, which not only has been proven to be the best way to increase fitness and burn more calories but allows for us to stay within a smaller space than a stroller fitness class. This means your little ones are welcome to get out of a stroller and socialize with the other kids! Do you prefer a stroller? No problem, we have moms that do that too!

Momletics Mommy and Me Fitness Classes have all the benefits of having a personal trainer, without the rigid atmosphere or the cost! Classes are run by a certified personal trainer with immense experience in the fitness industry that aids in preventing injuries and understanding the benefits of each exercise. Since Momletics specializes in Prenatal and Postnatal Fitness each exercise is adaptable for moms of all fitness levels and moms in all stages of motherhood!



Learn more:
www.momletics.net
www.facebook.com/momletics

**June 9th
4:00-5:30 p.m.
Aberdeen Amenity Center**



TODDLERS OF ABERDEEN!

Please join us 10am on Tuesdays at the playground (kicking off Tuesday, June 7) for a fun, casual playgroup for kids 0-4 and moms/dads/grandparents. Ice tea will be provided for the adults. Juice and snacks for the kids. Additional questions? Contact Margee Higgins -Margee711@yahoo.com



Congratulations to all our children in Aberdeen for an amazing school year! Whether you are finishing your first year or getting ready to graduate high school, we congratulate you all on your hard work to get to this point!

A special shout out to our to our High School seniors here in Aberdeen. Best of Luck in your future endeavors; be it college, military service or just plain starting the next phase of your life. We wish you all the best in your new chapter's ahead.



ABERDEEN RAYS HOME SWIM MEET SCHEDULE

Come down to cheer on the Rays as they swim in their first meet of the season. Concessions will be available and the action will be exciting. Don't forget to bring your chairs!

Go Rays!

Home Meet Schedule

During Home Meets the Lap Pool and Social Hall will be unavailable to Residents of Aberdeen:

- June 4th 7:30 a.m. - 12:30 p.m.
- June 18th 7:30 a.m. - 12:30 p.m.
- July 7th 3:00 p.m. - 8:00 p.m.



TEENS OF ABERDEEN

T.O.A. will be Tuesday, June 21st from 7:00-8:30p.m. under the Main Cabana. We will be having a night Scavenger hunt this month; so lace up your shoes and be ready! If you or your children are interested in participating please contact the Amenities Office. amenitycenter@aberdeen.com comcastbiz.net

**June 21st @ 7:00 P.M.
Night Scavenger Hunt**

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THE **BIG** BENEFITS OF LOSING JUST A LITTLE BIT OF WEIGHT

By **Stacey Bone**

Certified Personal Trainer -

In a statement that will surprise zero people: Losing weight is tough. And sometimes starting is the hardest, no matter if you're looking to lose only five to 10 pounds, or if you're embarking on the first five pounds in a 50-pound journey.

I've got happy news for all you would-be losers: Shedding just five percent of your body weight does a lot. It's enough to decrease total body fat. Plus, that small tip of the scale can also lower your blood pressure. All together this can also mean a lower risk of type 2 diabetes.

This means that you get a large 'bang for your buck' with a five percent weight loss. But an additional 10 to 15 percent weight loss continues to cause even more improvements in measures like blood lipids.

So for those times you might be frustrated (maybe you're down four pounds instead of the 40 pounds you were hoping for), remember this: Meaningful change takes time. Be sure to keep your non-scale victories in sight, and consider all the ways your small improvements have already done your body good. Here are five more reasons to be proud of every pound lost.

1 Strengthening Your Ticker

High blood cholesterol levels cause the fat-like substance to stick to the insides of your arteries, increasing heart attack risk. Luckily, a modest weight drop can get you out of the danger zone. Drop as little as 10 percent of your body weight and you might also benefit from lower "bad" LDL cholesterol, insulin and triglycerides (another type of fat in your blood that ups heart disease risk).

2 Living Better

You don't have to reach your goal weight to be happy. In fact, in a 2009 study on 900 weight loss patients, those who shed five to 10 percent of their body weight scored higher on measures of physical function and self-esteem. The researchers point out that just knowing that losing a bit is helping in these areas can keep you motivated to lose more, even when times get tough.

3 Warding Off Inflammation

Inflammation is a big buzzword these days, and for good reason. While acute, short-term inflammation is a good thing (it's your body's way of responding to things like injuries), having low-grade chronic inflammation (the kind that sticks around long-term) can increase your risk for disease, like heart disease, stroke, and metabolic syndrome. It's not a lost battle, though. Weight loss can decrease inflammation and enhance immune function.

4 Keeping Joints Squeaky Clean

You might not think much about it now...but you want healthy joints as you age. Excess weight can put more wear and tear on knee cartilage, leading to a painful condition called osteoarthritis. If you're overweight, research shows that losing 11 pounds can decrease your likelihood of OA by more than 50 percent. Here's to signing up for 5Ks well into your older years.



Losing weight is tough.

Sat. June 11th will be our

1st Year Anniversary Celebration!

Thank you to our clients!

Past, Present and Future!

All are welcome to join us from 1-4pm for an **Open House!**

- BBQ pork and chicken w/ fixins
- Face Painting
- Bounce House
- Live Music
- Hospital Tours
- Shaved Ice/Ice Cream Truck

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GET TO KNOW YOUR ABERDEEN STAFF



Alex McEnerney - Lifeguard >

1st year with Aberdeen
School: Bartram Trail HS
Favorite Color: Blue
Something you love to do: Play Basketball
What do you want to do when you grow up:
 Law Enforcement
Favorite Character: Spider-Man
Lives with: Mom and brothers

< Shawn McCarthy — Lifeguard

2nd year with Aberdeen
School: Bartram Trail HS
Favorite Color: Blue
Something you love to do: Basketball with friends
What do you want to do when you grow up:
 Undecided
Favorite Character: Hulk
Lives with: My parents, my sister, and my two amazing dogs



< Lexi Peterson - Lifeguard

2nd year with Aberdeen
School: Bartram Trail HS
Favorite Color: Orange
Something you love to do: Practice yoga and meditation
What do you want to do when you grow up:
 Be a forensic anthropologist
Favorite Character: Temperance Brennan from "Bones"

Jesus Castro - Lifeguard >

1st year with Aberdeen
School: Bartram Trail HS
Favorite Color: Blue
Something you love to do: Robotics
What do you want to do when you grow up:
 Engineer
Favorite Character: Ironman
Lives with: Mother and younger brother



Patrick McEnerney - Lifeguard

1st year with Aberdeen
School: Bartram Trail HS
Favorite Color: Silver
Something you love to do: Baseball
What do you want to do when you grow up:
 Join the FBI
Favorite Character: Han Solo
Lives with: Mom and my two brothers



Take Control
of Your Health

Essential Oils 101: Introduction to Essential Oils

Thursday June 16th, 2016 from 7:00 PM to 8:30 PM
 Aberdeen Clubhouse, 110 Flower of Scotland Ave, St. Johns, FL 32259
 Please RSVP by call or text to Heather: 904-540-9322

www.mydoterra.com/heatherdumadag



WONDERFUL WINE WEDNESDAY

June 15th 7:00 - 10:00p.m.
 (Men and Women)

R.S.V.P. Susan Clarke via email:
hsueclarke@comcast.net or Come join us
 at: 151 Scotland Yard Blvd.



A MESSAGE FROM THE SJC SCHOOL BOARD

By Beverly Slough

It is a great privilege to serve the residents of Aberdeen and surrounding communities as the School Board Member for District 1. I wanted to bring you up to date on a few things that are taking place in our schools at this time.

For our area, the big news is that the School Board has approved plans and is soon to award the bid on the new K-8 school to be built on Shetland Road off Longleaf Pine. We are building this school somewhat larger than we have in the past because of the very rapid growth in our area. It will be very similar to Patriot Oaks Academy in design, with the exception of the fact that it will include a third academic story. The cafeteria, media center, and other common areas will be larger to accommodate the additional students. The school is scheduled to open in the fall of 2017. Zoning for all the new schools and other schools that will be affected will take place after school begins this fall, with the goal of having the school zones defined by November. As we have done in the past, we will establish multiple ways for residents to give input into the zoning changes that will be necessary. The principal will be named around the beginning of 2017, and that person will lead the development of parent groups and the process for giving the School Board suggestions for the naming of the school. It is an exciting time in our area, and, because of the ½ cent sales tax referendum passed last year, we are able to move forward with the construction of this school, as well as another K-8 in Nocatee and an elementary in the World Golf Village area.

Another huge topic is the selection of a new superintendent of schools. Dr. Joyner will retire at the end of January, 2017, and the School Board is already hard at work to identify the next instructional leader for our schools. We have established a Citizens' Advisory Committee to assist in this process. Applicants will be able to submit their applications from May 16 to July 15 via our website, www.stjohns.k12.fl.us. Our Board elected to do a nationwide search, and, because of the fact that our district is so high performing, we anticipate that we will receive many highly qualified candidates. We hope to name the new superintendent in October and have that person begin work at the beginning of January so that s/he will have a time of transition with Dr. Joyner.

The third major topic of conversation is House Bill 7029, which allows for open transfer of students within the state of Florida. That means that, theoretically, students could apply to attend our schools from anywhere in Florida as long as they provide their own transportation. Because of our rapid growth and the fact that we are still behind in the number of schools needed, we think the new option will have little, if any, impact on our schools. The law allows each district to set its own capacity and available seats and to take into account future growth in making those decisions. Because of these provisions, I truly do not believe we will have capacity at any of our schools, particularly in the north part of the county. The bill also allows athletes to transfer to any school of their choice and immediately be eligible to play any sport that they have not already begun in their sending school. There are very hefty fines for recruiting included in the bill. Because capacity also applies to these transfers, I do not believe we will be too impacted by this provision, either.

Thank you for the opportunity of serving our community. If I may serve you in any way, please contact me at Beverly.Slough@stjohns.k12.fl.us.



THE BOOKMOBILE IS COMING TO ABERDEEN!

Every Thursday, starting June 9th at the Amenity Club. The Bookmobile will be at the Club from 10-11:30 a.m. Come on out and connect with your Library on the Bookmobile!

June 9, 16, 23, 30
 July 7, 14, 21, 28
 August 4, 11, 18, 25

Sign up for a library card, check out books, DVDs and CDs, pickup items on hold, learn about our many free databases, or ask for reference information at your library on wheels.

For further information call 827-6944, email libbe@sjcfl.us or visit our website at www.sjcpls.org

ALL ABOUT BOOKS

On the second Saturday of every month there is a book sale at the Bartram Trail Branch Library that will allow readers to come and purchase used books inexpensively. The sale goes from 9:30 a.m. - 12:00 p.m. This is a great way to feed your inner bookworm.

Are you just not sure what you want to read? Is there a Book that you want to have a review for? Let us know what your interests and age group are; we will work on the review for you. Just let us know!

Find out more about our local library branch and what it has to offer:

Bartram Trail Branch Library
 60 Davis Pond Boulevard
 Fruit Cove, FL 32259
 827-6960
<http://www.sjcpls.org/branches/bartram-trail-branch/>

COME OUT TO A FREE 30 MINUTE BOOT CAMP/FUNCTIONAL TRAINING WORKOUT

By Temple Care, LLC

**TUESDAY JUNE 14TH
 6:30 -7:00 P.M.
 AT THE ABERDEEN CLUB
 ALL SKILL LEVELS WELCOME!**

My name is Lindsay Severance, and I am an ACE Certified Personal Trainer and Group Fitness instructor. I am so excited to be leading the Boot Camp classes here in Aberdeen! My passion is giving people the tools to achieve their own personal wellness, and to have fun along the way!

This will be a time-based, interval class that mixes body weight exercises with cardio and strength training. These boot camps are designed in a way to be different all the time, and I motivate participants to surprise themselves with their own strength! There will always be room for modifications, to increase or decrease intensity, so this class is suited for many fitness levels. So come on out and sweat with your neighbors!



VACATION HOMES

By Heather Dumadag & Kerry Herbstritt
MBAs, Realtors®

If you are one of the many people looking for a vacation home, it can be quite a daunting prospect. Whereas buying your main home is usually dictated by certain factors such as taking into account journey times to work, family ties or other fairly easily defined lifestyle preferences, choosing a vacation home offers far wider choices. Knowing what to look for has to include many variables such as the actual country, the distance from towns, shops, or nightlife, and even the actual design and layout of the structure itself. Adding even more confusion is how often you intend to use the property yourself, and whether or not you are thinking of renting it out at various times.

Buying abroad can be a lot more complicated than buying at home. A vacation home purchase in a foreign country can involve taxes that you might not be aware of and complicated transaction legalities that can hold pitfalls for the unwary. International exchange rates can also play a big part, meaning that if you do decide to buy abroad, timing can be crucial to make your money go as

far as it can. Another thing to consider is traveling time and expense. Although buying a vacation home in a foreign country might hold an exotic appeal, if you buy in the US, at least you know that you don't have to worry about long-haul flights or working out if you need a visa every time you want to visit your getaway.

The idea of renting goes two ways when it comes to vacation homes. You can even make a profit, or at least cover some running costs, if you are prepared to rent out your property to friends, family, or strangers, and there are plenty of ways of marketing the opportunity your property offers online. Obviously, you need to make sure that you cover yourself with all the right insurance policies, and that you are compliant with any local laws governing rentals, but overall it can be a great way of affording to own a vacation home. The reality is that sometimes the cost of buying is just too great, especially if the location you choose has a high-value real estate market. This is where renting works in both directions though, as instead of purchasing a home, you can easily rent one. Again, online vacation rentals resources can play a big role in helping you find the ideal solution for your own particular

circumstances and make your dream come true. There are many different ways of going about renting a vacation home, from one-off short-term periods through to more extensive long-term arrangements that effectively mean sharing a property so that at certain times of the year, it is exclusively yours.

The only way to find the best answer for you is by doing your homework. If you are buying and thinking of renting out, you should be aware that not all homes can be used as rental property and, sometimes, homeowner or condo associations or even cities or other local authorities may set out certain rules. The actual purchase price is equally important whether you intend to rent out or not, and as previously mentioned, this can fluctuate wildly for any number of reasons. That's why having a clear idea of exactly how often you will visit is key to making any decision when you are looking for a vacation home, no matter what your others plans for it may be.



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TECH TIPS

By Brad Sarver

I/O Tech, Owner and resident of Aberdeen

Technology can be a very useful tool. As with most advances, there are also a few setbacks and dark corners to the simplicity it is supposed to offer. Hopefully in reading this, you learn a bit more about our cyber world, both online and offline.

Recently I have had a handful of clients all suffering from the same problem. They've been charged hundreds of dollars for a "computer cleaning" through a scam, either from a simple popup or an elaborate dog and pony show. Here are two examples and how to avoid them.

- 1. The Microsoft Scam** - This one is simple. A representative from "Microsoft" will call you and tell you that you have an infected computer or that you are in need of a new security program. The rep will then proceed to direct you to a website or email you a file to download for a remote login software. They will connect to your computer and install a fake or less than reputable anti-virus program. It will show you thousands of files



scanned with hundreds of threats. They will then open a notepad document and proceed to show you the different protection services they offer, typically from \$199-\$499. They will walk you through a Paypal transaction and then verify the transaction was completed.

- 2. The Popup** - This one is roughly the same as the Microsoft Scam, but instead of them calling you, you'll see a popup on your computer telling you that you are infected and that you need to call them (800 or 877 number). The popup will usually either lockup your browser or be noticeably harder to close. The following phone conversation will go roughly the same as the Microsoft Scam.

Avoiding a Computer Scam:

- Microsoft will never call you and say you have an issue on your computer. With millions of consumers, they do not have a little red light that blinks when you get a virus!
- If you feel uneasy about something, don't do it! If allowing someone to remote into your PC that you do not know or trust bothers you, simply hang up the phone. Blocking a number is a lot easier than canceling a credit card.
- Having a popup blocker can go a long way. While you might get some grief from sites that are paid for by ads, you'll have less chances for something like this, or worse, to happen!

If you have any questions or concerns, please feel free to contact me.

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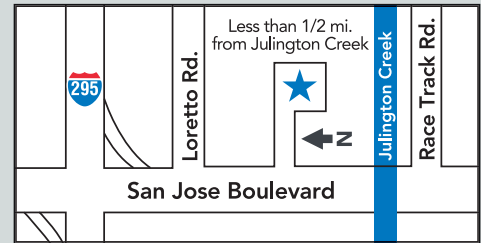


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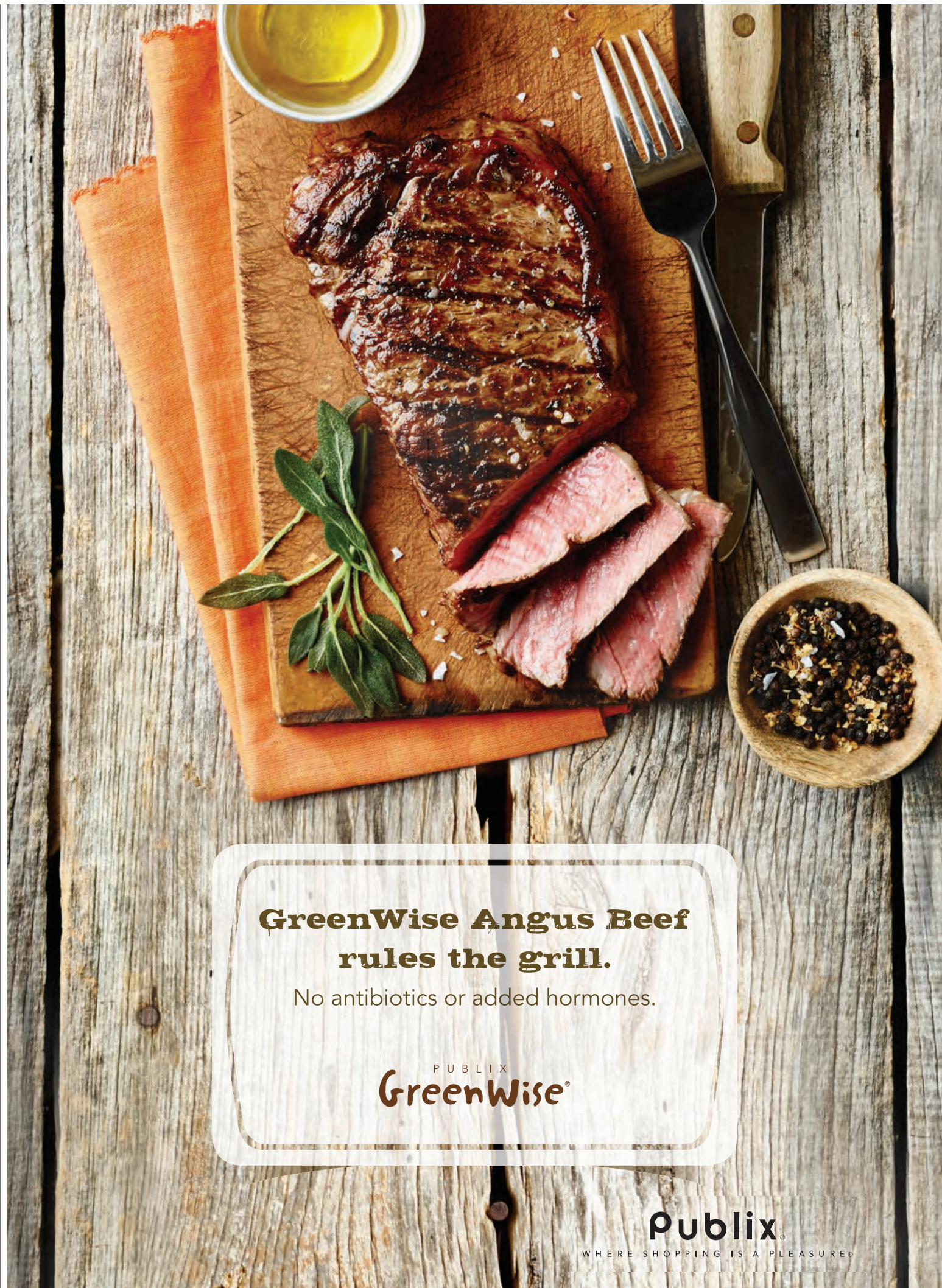
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