

**2017 ANNUAL MEMBERSHIP MEETING MINUTES
FOR THE
APPLE MOUNTAIN LAKE SOUTH PROPERTY
OWNER'S ASSOCIATION**

Agenda

- Roll Call
- President's Announcements
- Reading/Acceptance of Minutes from September 11, 2016 Membership Meeting
- President's Report
- Road Report
- Treasurer's Report
- Auditor's Report
- Bylaw/Covenant Changes
- Proposed Budget 2017/2018
- Election of Officers for New Board
- New Business

Apple Mountain Lake South POA
Membership Meeting Minutes
September 10, 2017
Linden Church

ROLL-CALL --- VOTING RECORD – September 10, 2017

Lot No.	Property Owner	Present to Vote	Voting by Proxy	Proxy Given to: (Name / Lot #)
1	Mansur INACTIVE \$1,343.72			
2	Mansur INACTIVE \$1,343.72			
3	Makely			
4	Tinsdale\Hibbs			
5	Warner			
6	Toress			
7	Taber		X	Allen
8	Eggers			
9	Hattom/Byrne			
10	Crawford		X	Kilby
11	Neufeld		X	Allen
12	Nejadian		X	Board
13	Becker		X	Allen
14	Burke			
15	Chandler INACTIVE 4,451.36			
16	Sackett Currently on Payment Plan			
17	Meeder			
18	Ayati INACTIVE \$418.00			
19	Christen\Sylvia			
20	Dawson	X		
21	Hatfield			
22	King INACTIVE \$840.00			
23	King INACTIVE			
24	Dickens		X	Hales
25	Smallwood			
26	Black		X	Allen
27	Kelly			
28	Hales	X		
29	Wisch			
30	Kilby	X		
31	Bussells/McGowan			
32	McNey		X	Allen
33	Chapman		X	Allen
34	Dengel		X	Board
35	Mooney			
36	Griffith			
37	Budwash			
38	Donovan			
39	Dagorn			
40	Turner	X		

ROLL-CALL --- VOTING RECORD – September 10 2017

Lot No.	Property Owner	Present to Vote	Voting by Proxy	Proxy Given to: (Name / Lot #)
41	Overholt		X	Allen
42	Cortes			
43	Ashby			
44	Conley	X		
45	Ashby			
46	Spottswood	X		
47	Rivera			
48	Atkins			
49	Ewell			
50	McClung			
51	Thompson		X	Hales
52 & 53	Heflin			
54	Heflin			
55	Perry			
56	Mercer-Moore		X	Allen
57	Burt			
58	Shokes			
59	Lose			
60	Rogers		X	Hales
61	Bank Owned (Bunnel)			
62	Chroust		X	Board
63	Canales & Corriher			
64	Dawson	X		
65	Cicolini	X		
66	Bush			
67	Johnston, Jr.			
68	Golden			
69	Golden			
70	Horn			
71	Golden			
72	Allen	X		
73	Clark		X	Dawson

TOTAL ATTENDING VOTES: 9
TOTAL PROXY VOTES: 16
TOTAL VOTING AT MEETING: 25

TOTAL NON-VOTES 40 **(MEMBERS NOT ATTENDING AND NOT VOTING BY PROXY)**

TOTAL IN-ACTIVE MEMBERS 7 **(IN-ACTIVE MEMBERS HAVE NO VOTES)**

Announcements

Webpage/Facebook:

The web address for the Association is www.amlspoa.org and our email address is AMLSPOA@AMLSPOA.ORG

Please let us know if you have suggestions on things you would like to see on our website.

The Association can also be found on Facebook at

<http://www.facebook.com/pages/Apple-Mountain-Lake-South-Property-Owners-Association/232184429908>

Complaints:

The Board requests that all Association complaints and questions be mailed to the Association email or leave a message on the Association cell phone. Please allow 3 to 4 days for someone to return your calls. *The Complaint Form is located on our website. There is an entire process that we have to follow (we voted this in 2 years ago) and the form includes a timetable.*

AMLSPOA
P.O. Box 171
Linden, VA 22642
Cell: 540-305-9781
AMLSPOA@AMLSPOA.org

Please do not call board members at their homes with complaints. Board members are volunteers to our community and should be able to enjoy their personal time without interruptions. If there is a true emergency, please call the Warren County Sheriff's Department or Warren County Fire and Rescue.

Noted: Association emails are forwarded directly to the President (Gayl), Treasurer and Secretary's (Gayl) personal email. We tend to respond quickly to email.

Gayl Hales, President 2016/2017

2016 Annual Membership Minutes

- *Motions made and passed to waive reading of the minutes.*

2016/2017 President's Report

I want to begin by thanking the Board members for their hard work last year on the many projects throughout the year.

+++++

Notable Accomplishments for 2016/2017

2017-2018 Reserve Fund Credit

All Virginia Homeowners Associations are required to perform a Reserve Fund Study at a minimum of every 5 years in order to assess the ability of the Association to cover the costs of estimated future capital expenditures. AMLSPOA hired Miller Dodson to perform such a study this spring, which covered only Newton Drive, Apple Jack Road and Apple Jack Circle. The Study was discussed at the meeting.

A copy of the 2017-2018 Reserve Fund Study is available under the Forms tab on the Association website.

Past Due Accounts:

Mr. Pond was also successful in obtaining 2 judgments against members with past due maintenance fees. He is currently working on obtaining judgments on 2 members with past due 2017 Road Maintenance fees. Current amounts that are past due are as follows:

\$ 4,451.36 **Chandler (Apple Jack Circle)** *We have been awarded a judgment against Mr. Chandler. However, Mr. Chandler has not shown for interrogatories.*

\$ 705.00 **Sackett (Apple Jack Circle)** *Currently on a monthly payment plan.*

\$1,343.92 **Mansur (Newton Dr)** *Final Notice Sent. Needs to make a payment by September 15, 2017 to avoid Warrant and Debt..*

\$ 418.00 **Hossien (Apple Jack Circle)** *Final Notice Sent .*

\$ 840.00 **King (Apple Jack Circle)** *Final Notice Sent. Needs to make a payment by September 15, 2017 to avoid Warrant and Debt.*

\$ 1,397.00 **Bunnell (Apple Jack Circle)** *We believe this property has gone into foreclosure and we need to local the name of the bank.*

\$ 9,155.28 **Total**

This is the 11th year the Board has offered Payment Plans to all members with many members taking advantage of the program.

Firewise:

Our community participated in the Virginia Department of Forestry's "Firewise" fuel reduction program for the 12th year in a row. We missed the deadline to apply for a grant in 2017. The next grant application will be in May of 2018.

IMPORTANT: Please make note of how much time you spend working on cutting or dragging branches, clearing brush, maintaining your property and lawn, etc and send a quick email summary to Gayl Hales or Joetta Kilby. Worksheets are available, if needed. However, you can simply send a note similar to this example:

From John and Jane Smith, 1234 Apple Jack Road, spent 2 hours each on 12/9/11 gathering branches.

We need to report our volunteer work hours to Firewise to help us get future grants. If you have already spent time working on clearing and cutting brush or please report those hours as well, and any future hours – we could use all the volunteer hours we can get!

I would like to thank Jeff Allen and all of the other volunteers for their ongoing commitment on this project

We will continue to participate in the Firewise program in future years in order to help reduce the risk of wildfire in communities like ours.

2016/2017 Road Report

Presented by: Jeff Allen, Vice President of Roads, AMLSPOA

I'd like to start by saying it's been a pleasure to continue my service to the board of directors and to our community by serving as Vice President of Roads.

Thankfully, we had a comparatively easy winter. Because of the minimal snowfall and unusually warm temperatures, our roads fared rather well and weren't in their usual dire need of repairs. This year's spring maintenance included the usual grading and we were able to add several extra loads of stone to the road. We were also able, once again, to apply dust control. There are, unfortunately, still some of our neighbors who refuse to bring their road frontage in to compliance. We are currently in process of getting these properties cut back and back charging the property owners.

There are a large number of trees and high limbs that we have been planning to remove. But, due to the distinct lack of interest from the community, finding the time and volunteer help has become a difficult task. I'd like to invite you, our residents and homeowners to take a few extra hours (or even minutes) every other week and trim your trees along the road and clean your drainage ditches. This small investment of

your time will help keep your yearly dues from rising.

I look forward to continuing to serve on the AMLSPOA board. I hope that more of our neighbors recognize the need to take responsibility for their own community and for the roads they drive on every day. We should all take pride in our neighborhood and try to keep in clean and well maintained. Additionally, it is critical that we all take long look at how we drive on our roads. SLOW DOWN! The money you save, as always, WILL be your own.

2016/2017 Treasurer's Report

The HOA was able to save \$6,363.48 due to the hard work of Jeff Allen, Colen Chapman and Mr. McNay. By donating their time and equipment to plow the roads of our neighborhood during multiple storms this past season, we were able to place more funds from the special assessment into our reserve fund.

The Association was able to meet the required amount needed in the reserve fund this year. This is important, as the Property Owners Association Act (55.1514.1 et seq) requires an audit of all associations to determine their financial readiness in case the need for major repairs arises. In our case, our largest expenditure is road maintenance.

Payment plans will be offered again this year to all residents. Payment plans allow residents some financial relief while allowing the HOA to collect all dues as we continue our partnership in closing our reserve gap. During fiscal year 2015\2016 we collected \$41,345.10, this left us with a \$18,522.45 profit. The special assessment imposed, along with the settlement from Souter's foreclosure has been applied to our reserve funds, and proves that as a community we are becoming financially sound.

As a reminder, any ATV's used on community roadways must register with the association.

Treasurer's Report

APPLE MOUNTAIN LAKE SOUTH PROPERTY OWNER'S ASSOCIATION

Report Date 6/30/2017

	<u>For the year</u>	<u>Budget</u>
<u>Income</u>		
2017 Road Fees- 65 lots @ \$375	\$21,249	\$24,375
2017 CCC Road Fees - 7 lots @ \$202	1,212	1,414
Prior years Road Fees	7,262	1,000
ATV Registration Fees	135	100
Disclosure Packets	200	100
Interest Income		200
Late Fees	721	100
Total Income	<u>\$30,779</u>	<u>\$27,289</u>
<u>Road Maintenance Expenditures</u>		
Snow Removal		\$8,000
Reserve Study	\$2,390	
Road Maintenance	11,251	10,000
Total Road Maintenance Expenditures	<u>\$13,641</u>	<u>\$18,000</u>
<u>Administrative Expenditures</u>		
Accounting/Review Fees	\$900	\$1,500
Bank Charges	12	20
Community Day		600
Dues & Subscriptions	270	225
Insurance	732	850
Legal & Professional Fees	1,417	3,000
Meeting Expenses		100
Office Supplies & Expenses	463	830
Postage	303	450
Taxes & Licenses	52	200
Telephone		145
Total Administrative Expenditures	<u>\$4,149</u>	<u>\$7,920</u>
Net Profit/Loss	<u>\$12,989</u>	<u>\$1,369</u>

Cash, Savings and CD's:

BB&T Checking Account \$40,512
BB&T CCC Road Escrow Account 3,050

CapOne Savings	22,649
ING CD	7,000
ING CD	7,000
Total Cash, Savings and CD's @ 6/19/17	<u><u>\$80,211</u></u>

Proxies: Yes 13 No 1

Member's Present Yes 9 No 0

Treasurer's report was passed.

2016/2017 Auditor's Review

- *Motion made and passed to accept Auditor's Review*
- *Auditor's Review is available on the Association's website at www.amspoa.org*

Agenda Items:

CAST VOTE FOR THESE AGENDA ITEMS

AMLSPOA 2017-2018 PROPOSED BUDGET:

	<u>Proposed 2017-2018</u>
	<u>For the year</u>
<u>Income</u>	
2018 Road Fees- 65 lots @ \$375	\$24,375
<i>Proposed Board credit</i>	<i>(1,000)</i>
2018 CCC Road Fees - 7 lots @ \$165	1,155
Prior years Road Fees	2,000
ATV Registration Fees	120
Disclosure Packets	100
Interest Income	
<i>Proposed Chickens Permit</i>	<i>75</i>
Late Fees	150
Total Income	<u><u>\$26,975</u></u>

Road Maintenance Expenditures

Snow Removal	\$8,000
Road Maintenance	10,000
Total Road Maintenance Expenditures	<u>\$18,000</u>

Administrative Expenditures

Accounting/Review Fees	\$1,500
Bank Charges	20
Community Day	
Dues & Subscriptions	360
Insurance	750
Legal & Professional Fees	2,000
Meeting Expenses	
Office Supplies & Expenses	800
Postage	450
Taxes & Licenses	200
Telephone	100
Total Administrative Expenditures	<u>\$6,180</u>

Net Profit/Loss **\$2,795**

Cash, Savings and CD's as of June 30, 2017

BB&T Checking Account	\$40,512
<i>Move Reserve Money out of checking</i>	<i>\$(1,950)</i>
BB&T CCC Road Escrow Account	3,050
Capital One Savings/Reserve Fund	22,649
<i>Add Reserve Money into Savings</i>	<i>1,950</i>
ING CD	7,000
ING CD	7,000
Total Cash, Savings and CD's @ 6/30/17	<u><u>\$80,211</u></u>

Proxies: Yes 13 No 1

Member's Present Yes 9 No 0

Budget was passed as written

Currently Reads:

COVENANTS SECTION VII

Dwelling and Maintenance of Lots

Section VII – H of the Covenants states “An owner of any Lot or Lots who develops an undeveloped Lot where such work requires the use of heavy equipment or heavy good vehicles for the delivery of materials and service to the Lot(s) shall pay to the Association a non-refundable fee of \$1,500, to defray the costs of road damage from construction. “

Proxies: Yes 13 No 3

Member's Present Yes 9 No 0

Item passed as written.

BYLAWS ARTICLE V SECTION 1:

Currently Reads:

Annual Charges

Article V, Section 1, Paragraph 5 of the Bylaws states "A non-refundable fee of \$1,500 shall be paid to the Association prior to the commencement of construction of any new dwelling, to defray the costs of repairs to the roads of Apple Mountain Lake South as a result of the additional wear and tear caused by such construction."

Proposed Change:

It is proposed that the Bylaws be changed to reflect the same wording as the Covenants in order to remove any confusion as to when this fee is due. It should be due upon any use of heavy equipment to develop a lot and not when construction of a new dwelling begins.

Proxies: Yes 12 No 4

Member's Present Yes 9 No 0

Brian Conley proposed to remove this section from the Bylaws as it is currently in the Covenants.

Motion was made and accepted to remove.

COVENANTS SECTION VIII

Animals

Section IX, Paragraph C – Animals – states "No farm animals of any kind (including livestock, poultry) shall be permitted on any Lot..."

It is proposed to exclude poultry from Paragraph C and to add a subparagraph stating, "Chickens may be kept for personal non-commercial use in accordance with the Warren County Code section 180-35.1 Backyard Chickens (as amended). AMLSPOA limits the maximum number of chickens to ten (10) per lot. The following items are required prior to allowance of the chickens: (1) a completed AMLSPOA Backyard Chickens Permit and Poultry Management Plan must be submitted to the VP of Architecture; (2) a site visit shall be scheduled to verify compliance with regulations; (3) a \$15 annual fee must be paid in advance. An annual review of the permit will be done at the discretion of the Board.

Proxies: Yes 5 No 11

Member's Present Yes 7 No 2

It was proposed to reword this to say, "Chickens may be kept for personal non-commercial use in accordance with the Warren County Code section 180-35.1 Backyard Chickens (as amended)."

Each member who obtains a chicken permit must present to the board a copy of their Permit from Warren County.

Item Failed

BYLAWS ARTICALE V

Annual Charges

Article V, Section 1, Paragraph 1 of the Bylaws include a description of the charges plus an outline of the Annual Road Maintenance Fees. These same fees are also outlined in the Covenants each year.

It is proposed to remove the listing of Annual Road Fees from the Bylaws as the fees are also updated and included in the Covenants each year in Section VI Property Association Fees.

Proxies: **Yes** 12 **No** 4

Member's Present **Yes** 9 **No** 0

Item passed

2017-2018 Annual Road Maintenance Fees

It is proposed as of the 2017-2018 annual dues shall be assessed at \$375 per annum per lot for all lots located on Newton Drive, Apple Jack Road and Apple Jack Circle; and that 2017-2018 annual dues shall be assessed at \$165 per annum per lot for all lots located on CCC Road.

Proxies: **Yes** 15 **No** 1

Member's Present **Yes** 9 **No** 0

It was discussed that dues for members on Apple Jack Rd, Apple Jack Circle and Newton drive will not change. The dues on CCC Road are being reduced by \$37.00 due to our lower admin fees. We do not maintain CCC Road, therefore they do not contribute to our road maintenance fee and should only pay a portion of they admin fees.

Item Passed

2017-2018 Reserve Fund Credit

All Virginia Homeowners Associations are required to perform a Reserve Fund Study at a minimum of every 5 years in order to assess the ability of the Association to cover the costs of estimated future capital expenditures. AMLSPOA hired Miller Dodson to perform such a study this spring, which covered only Newton Drive, Apple Jack Road and Apple Jack Circle. This will be discussed in detail at the annual meeting. The result of the study is that AMLSPOA was advised to begin adding funds to our Reserve account beginning in 2017-2018.

It is proposed to (1) charge a 2017-2018 fee of \$30 per lot for all lots located on Newton Drive,

Apple Jack Road and Apple Jack Circle, which amount is to be added to the Savings/Reserve Account; and (2) to offset the 2017-2018 fee for each Lot by using money from the checking account and transferring it to the Savings/Reserve Account. The net result is that the Reserve Fund will be covered for 2017-2018 out of the checking account and will not be paid by each Lot owner. The ability to cover the Reserve Fund out of the Checking account is currently limited to the 2017-2018 year.

Proxies: Yes 12 No 4

Member's Present Yes 9 No 0

There was in-depth discussion on how the Reserve Study is required by law every 5 years. The study suggests for the 2017\2018 year we put \$1997.00 into our reserve fund. It also stated we needed to spend roughly \$10,000 to repair both the bridges due to it being undermined on the sides. Since the association did so well last year financially, we were able to move the \$1997 from the checking account and move it to the reserve fund. This was done at no cost to the members. We are adding the cost to your yearly bill and then crediting it back to you. The copy of the Reserve Fund Study is available for your review on the association Website at www.amlspoa.org under the forms tab.

Item was passed

**BYLAWS ARTICALE IV
BOARD OF DIRECTORS**

2017-2018 Annual Road Maintenance Credit for Serving on the Board

Article IV, section X of the Bylaws states, "By resolution of the Board, officers may be paid their reasonable expenses incurred doing Association business when accompanied by original receipts. Officers shall receive no other compensation."

In an effort to encourage further participation on the Board by additional members of the Association, it is proposed to remove the last sentence and to replace it with the following: "The Association shall give a \$100 credit to every Board member who serves and participates in Board meetings and decisions for a period of 6 consecutive months. The credit will be applied to the following year's Annual Road Maintenance Fees."

Proxies: Yes 13 No 3

Member's Present Yes 9 No

There was a discussion on how the same 3 people are always on the board and how we needed a way to entice people to join and stay on for the entire year. The Board member will need to serve on the board for one year to receive the \$200 credit. If they resign after 6 months, then they only get \$100 credit. If they serve less than 6 months, they will not receive a credit at all. Board members serving on the 2017/2018 fiscal year, will receive the credit on their 2019 Road Maintenance dues.

Item Passed

COVENANTS SECTION VII DWELLINGS AND MAINTENANCE OF LOTS

Currently reads:

E. Each property owner agrees to maintain his roadside and drainage ditches in such a manner as to prevent grass, weeds, limbs, vines, and trees from impinging the said ditches or road. Roadsides

Shall be trimmed to a minimum of four (4) feet from the dissemble edge of the gravel road and shall include the removal of any trees four(4) inches in diameter and smaller. Trees, tree limbs, vines, and any other foreign growth shall be cut back to provide a vertical clearance of a minimum of eighteen (18) feet high, not to overhang the road. Any ornamental plants or trees, if planted within the described margin, shall be maintained such as to not overhang the road in any way.

Mountain Lake South Property's Owners Association, shall be subject to a fine not to exceed \$100.00; In addition to said fine, the Board of Directors may have such grass, weeds, limbs, vines, trees, or other foreign growth which might endanger the health and safety of other residents of the Association cut by its own agents or a hired contractor, in which event the cost thereof shall be chargeable to and paid by the owners of such property and may be collected by the Association as fines. Every charge authorized by this section with which the owners of any such property shall have been assessed and remains unpaid shall subject the lot own to collection remedy available to the Association. See Bylaws Article V Charges Section 2.

A

It is Proposed to divide this section into two separate sections.

Each property owner agrees to maintain the roadside in such a manner as to prevent grass, weeds, limbs, vines, and trees from impinging the road in any way. Roadsides shall be trimmed of the aforementioned growth to a minimum of four (4) feet from the discernable edge of the gravel road and shall include the removal of any trees four(4) inches in diameter and smaller. Trees, tree limbs, vines, and any other foreign growth shall be cut back to provide a vertical clearance of a minimum of eighteen (18) feet high, not to overhang the road. Any ornamental plants or trees, if planted within the described margin, shall be maintained such as to not overhang the road in any way. Trimming and maintenance of the roadside vegetation shall be maintained regularly and year round. Any person who fails, refuses, or neglects to cut or remove such grass, weeds, limbs, vines, trees, and other foreign growth, in the described manner, after receiving 30 days notice to do so from the Apple Mountain Lake South Property's Owners Association, shall be subject to a fine not to exceed \$100.00; In addition to said fine, the Board of Directors shall have such grass, weeds, limbs, vines, trees, or other foreign growth which might endanger the health and safety of other residents of the Association, cut by its own agents or a hired contractor, in which event the cost thereof shall be chargeable to and paid by the owners of such property and may be collected by the Association as fines. Every charge authorized by this section with which the owners of any such property shall have been assessed and remains unpaid shall subject the lot owner to any collection remedy available to the Association. See Bylaws Article V Charges Section 2.

Proxies: Yes 13 No 3

Member's Present Yes 9 No 0

There was a long discussion on this section and the section below. This is currently in the Covenants, the board just wanted to change it to two separate sections. Mike Cicolini and Diane Dawson brought up how are we going to enforce this and how are we going to know which member should we fine for the backed up ditches and culverts. There was a long discussion on how we would know. It was also brought up that the board left piles of leaves on Apple Jack Circle, causing damage to the roads. The board reminded everyone that we are all volunteers with fulltime jobs. The piles were not left there on purpose and we didn't have time to remove the piles. Mike Cicolini suggested we get the contractor back up there to remove the piles Joetta Kilby reminded the members that during the last big rain, when she was driving home on Apple Jack Circle, there was several ditches that were blocked by leaves. Joetta went home and then went back out and cleared the ditches in front of these members home. We need to all take part in our community to reduce cost. Diane Dawson, also suggested a culvert be installed above her property. Jeff Allen explained that we couldn't install any more culverts without getting permits from the county, and plans from an engineer.

Item was passed

COVENANTS SECTION VII DWELLINGS AND MAINTENANCE OF LOTS

Second Section:

Each property owner agrees to maintain his or her roadside ditches and driveway culverts. Such maintenance shall include regular removal of leaves, limbs, trash, and any other debris that may block culvert pipes or cause water flow diversion and erosion. Ditches and culverts shall be maintained regularly and all year long. Property owners with blocked, crushed, or in any way deficient culvert pipes shall have them replaced. Any property owner who fails, refuses or neglects to maintain their ditches and culverts in the described manner, after receiving 30 days notice to do so from the Apple Mountain Lake South Property's Owners Association, shall be subject to a fine not to exceed \$100.00; In addition to said fine, the Board of Directors may have the ditches and culverts cleaned, replaced, or restored by its own agents or a hired contractor, in which event the cost thereof shall be chargeable to and paid by the owners of such property and may be collected by the Association as fines. Every charge authorized by this section with which the owners of any such property shall have been assessed and remains unpaid shall subject the lot owner to any collection remedy available to the Association. See Bylaws Article V Charges Section 2.

Proxies: Yes 13 No 3

Member's Present Yes 9 No 0

Item was passed

Election of Officers for New Board

Chair Nomination of New Officers

- President – Gayl Hales
- Treasurer – Joetta Kilby
- Secretary – Vacant
- VP of Roads – Jeff Allen
- VP of Architecture – Vacant

Are there any nominations from the floor?

- Mike Cicolini volunteered for Secretary
- Brain Conley volunteered for VP or Architecture

Selection for Road Committee

- Donald Hales, Mike Cicolini, and Emmanuel Spotswood

Selection for FireWise Committee

- Joetta Kilby

Selection for Communication Committee

- Johnson Turner

Selection for Community Day Committee

- N/A

REMINDER:

**Please be advised that the speed limit
throughout the AMLS Community is
15 MPH.**

**Vehicles traveling up the mountain have
the right of way.**

**Excessive speeds cause additional wear
and tear to our newly repaired roads.
You are saving yourself money by obeying
the speed limit.**