

Apple Valley Resort



the CORE

Owned by the membership of 'Apple Valley Resort®'
'Apple Valley Resort Unit Owners Association, Inc.®'



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Does the New Ohio 'No Smoking' Law Affect AVR?

Inside:

- AVR's now generally "Non-Smoking"
- 2007 Annual Meeting 5/6/07 @ 2:00PM
- 2006 Annual Audit
- Proxy inside - Please MAIL NOW

Board of Directors:

Russ Brown, President
7700 Road 58
Galion, OH 44833

John Seiling, Vice President
1696 Woodbluff Drive
Powell, OH 43065-9296

David Landrum, Secretary
P.O. Box 615
Goodrich, Texas 77335

Jon Logan, treasurer
1163 Nazor Road
Galion, OH 44833

Marva Moore, Parliamentarian
P.O. Box 466
Lumberton, NC 28359

Management
Universal Services Corporation
P.O. Box 3868
Crossville, TN 38557
Email: usc1@volfirst.net

When you check in to your unit in the future, you may see a sign such as that provided here. Although the Ohio Code Chapter 3794 was effective December 7, 2006, the director of health has until June 7, 2007, to adopt the rules. While the Ohio Department of Health and other organizations work through the rule-making process, businesses and organizations were required to comply with the statute December 7, 2006. In order to help affected entities towards complying with the new law during the rule-making process, the ODH provides the following guidance:



- **Prohibit smoking** in any "public place" or "place of employment" as of December 7, 2006. (ORC 3794.01 Definitions)
 - All "public places" and "places of Employment" **must, by December 7, 2006, post conspicuous signs at each entrance...meet(ing) the requirements of ORC 3794.06 (A)**
- Regarding our units, there are four units designated as "Smoking" units. Those units are the same units which also have the wood-burning fireplaces. All other units are regarded as "NON-Smoking" units!

New Property Manager on-site

Mr. Denzle Skaggs, on-site Property Manager, began his duties as Manager for AVR October 9, 2006. He comes to us from a national extended-stay hotel, **Intown Suites**. As its Regional Training Manager, Denzle was responsible for training the Management for 33 properties in 13 states.

Denzle is a 'hands-on' manager and it is not unusual to see him roughing it along with his maintenance staff in attempts to save the resort money. His accomplishments over the past six-months attest to his management and economic skills.



New Award Designations for ALL Resorts

No more Resorts of International Distinction (RID) Awards...

For 2007, AVR has earned the 'Hospitality Award' from RCI. You may recall the increase in RCI fees in 2006. Well, RCI also began to modify their approach to the resort scoring system then, and in the process began to change the quantitative analysis process as well as the scoring thresholds which determined the recognition rewards for the resorts.

There continues to be three resort recognition awards earned through the survey scores by RCI guests; **RCI Gold Crown, RCI Silver Crown, and RCI Hospitality.** Before, the recognition awards were **Gold Crown, Resorts of International Distinction, and Excellence in Service.** All other resorts (the vast majority) were and will continue to be considered as Standard. Also before the change, there were *seven* categories for which scoring data was collected from the guest surveys. Now, there are only *five*. **The chart below explains the NEW categories and scoring thresholds used to determine the resort recognition awards** which may be received by

any resort, and how they compare to the **RID** scores we've typically earned each year since 1997.

What does this mean to us for future years? Who knows!!? The knee-jerk response is that we may be going to lose something, when actually we probably will not as far as the resort and our exchange-use is concerned. Realistically, RCI is attempting to equalize the 'resort quality' comparables. It has never been possible for us, or many other resorts, to compare to many of the upscale coastal properties or destination area properties such as in Las Vegas, Fort Meyers, Hilton Head, Orlando, etc., and that makes sense. We are a different vacation experience. If you want to go down the brass escalator to the casino, you wouldn't come to a rural Ohio property like ours. The old scoring method was inequitable in its comparables and the new system is expected to change that to a more practical industry-related 'feedback' system with merit.

While we're on the subject of future timeshare exchange, all we

need to do is look back at recent history to know the future will be somewhat unpredictable. **From 1974**, when timeshare was invented, **until 1989** when the owners (& inventors) of RCI divorced, we as unit owners and resort operations managers could rely upon the service and stability of the RCI system and the exchange product. **Then in 1996**, when Christel Dehaan (the successor owner of RCI as a result of the divorce settlement in '89) sold RCI for a cool half -billion dollars to the 'numbers-oriented' company that became Cendant Corporation, things definitively changed (to RCI's & Cendant's benefit)! **In 2005**, the Cendant suit & tie group decided to split the entity into four separate companies. **In 2006**, its hospitality division became **Wyndham Worldwide** and includes the 'new' company's hotel, resort and timeshare businesses. The formerly named *Cendant Timeshare Resort Group*, which includes RCI as well as the timeshare companies **Fairfield Resorts** and **Trendwest Resorts**, was renamed **Wyndham Vacation Ownership, Inc.** Additionally, Wyndham Vacation Ownership's consumer finance division, most recently called *Cendant Timeshare Resort Group—Consumer Finance, Inc.*, has been renamed **Wyndham Consumer Finance, Inc.**, and finally, RCI is now **RCI, LLC**. An LLC is not typically a publicly traded entity, and usually exists to recruit investors, absorb expenses or avoid taxes (& possibly other motives). Is their greatest motive (other than profit) one of service to its members? Perhaps we'll see, eventually! 

Award	Resort Check-In/out	Resort Hospitality	Resort Maintenance	Unit Maintenance	Unit Housekeeping
<i>RCI Gold Crown Resort</i>	4.6	4.5	4.5	4.4	4.5
<i>RCI Silver Crown Resort</i>	4.5	4.4	4.3	4.2	4.3
<i>RCI Hospitality</i>	4.6	4.5	3.5	3.5	3.5
Former 'RID' Thresholds (no longer in use since '06)	3.9	3.9	3.7	3.9	3.7

So Why Not 'Dual Affiliate' With Interval International?

With the last board of directors meeting in March, the application and agreement was signed with Interval International for dual-affiliation. This means in the future, as soon as the application is approved by Interval International, our owners may choose to belong to Interval International instead of RCI. They have a large selection of resorts to select from which are not in the RCI system. In

addition, new owners will have the opportunity to select which exchange affiliate they wish to use, or they may use both.

Go to www.intervalworld.com for immediate information, or more info will be coming out to our members after the affiliation is completed.



2006 Operations - Auditor's Report

FRED C. HOUSTON
CERTIFIED PUBLIC ACCOUNTANT
381 Glenwood Circle * Phone: 931-484-8564
Crossville, Tennessee 38555
INDEPENDENT AUDITOR'S REPORT

Board of Directors
Apple Valley Resort Unit
Owners Association, Inc.
428 Club House Drive
Howard, Ohio 43028

I have audited the accompanying statement of assets, liabilities and fund balance - [modified] cash basis of Apple Valley Resort Unit Owners Association, Inc. as of December 31, 2006, and the related statements of revenues, expenses, and changes in fund balance - [modified] cash basis and statement of cash flows - [modified] cash basis for the year then ended. These financial statements are the responsibility of the Association's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

As described in Note B, these financial statements were prepared on the [modified] cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

In my opinion, the financial statements referred to in the first paragraph present fairly, in all material respects, the assets, liabilities and fund balance of Apple Valley Resort Unit Owners Association, Inc. as of December 31, 2006, and its revenues, expenses, and changes in fund balance, and its cash flows for the year then ended, on the basis of accounting described in Note B.

The American Institute of Certified Public Accountants has determined that supplementary information about future major repairs and replacements of common property is required to supplement, but not required to be a part of, the basic financial statements. The Apple Valley Resort Unit Owners Association, Inc. has not presented this supplementary information.

Respectfully,

Fred C. Houston
Certified Public Accountant
March 14, 2007

Trading for points

Several owners have inquired about trading their unit for 'Points' through the RCI 'Points' system. This can be done, but it requires action to be taken at least TEN MONTHS in advance of your anticipated use. If you think you want to take this step, you should plan ahead NOW for 2008!

Making Payments easier than ever!

Don't have time to go after a stamp or an envelope to mail in your payments? Now you can do it easier than anyone would have believed a few years ago. Payments can be made by calling in to the toll-free number (800-955-8531) and paying with your credit card information directly by phone. You may also log on to the resort web site at www.applevalleyresort.com, click on the "Fees" button in the left hand column, and your secure payment is made using your account number through Paypal. Paypal allows you to make payment several ways, with direct transfer of funds, or by credit card or Debit card payments. The old way is the most common method, however. Snail Mail thru the post office!



2006 Operations Audit

STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE - [MODIFIED] CASH BASIS

ASSETS	Operating Fund	Replacement Fund	Total
Cash in Bank - Checking and Savings	\$ 93,790	\$ 8,061	\$ 101,851
Accounts Receivable - Membership Dues (Net)	96,611	-	96,611
Inventory - Weeks	215,407	-	215,407
Equipment, Net of Accumulated Depreciation of \$216,005.07	372,858	105,416	478,274
TOTAL ASSETS	\$ 778,666	\$ 113,477	\$ 892,143

LIABILITIES AND FUND BALANCE (See accompanying notes to financial statements.)

Accounts Payable	\$ 48,793	\$ -	\$ 48,793
Prepaid Membership Dues	271,636	-	271,636
Deferred Revenues	312,018	-	312,018
Notes Payable	228,446	-	228,446
Total Liabilities	860,893	-	860,893
Fund Balance (Deficit)	(82,227)	113,477	31,250
TOTAL LIABILITIES AND FUND BALANCE	\$ 778,666	\$ 113,477	\$ 892,143

STATEMENT OF REVENUES, EXPENSES, & CHANGES IN FUND BALANCE - [MODIFIED] CASH BASIS

REVENUES - Income - Maintenance Fees	\$ 611,207	\$ -	\$ 611,207
Interest	34	-	34
Other	57,118	-	57,118
Total Income	668,359	-	668,359
EXPENSES - Operating Expenses	502,678	-	502,678
Occupancy Expenses	174,841	52,372	227,213
Administrative Expenses	176,985	-	176,985
Total Expenses	854,504	52,372	906,876
EXCESS OF REVENUES OVER EXPENSES	(186,145)	(52,372)	(238,517)
OTHER INCOME - Sale of Weeks	42,546	-	42,546
EXCESS OF REVENUES OVER EXPENSES	(143,599)	(52,372)	(195,971)
BEGINNING FUND BALANCE	61,372	165,849	227,221
TRANSFERS	-	-	-
ENDING FUND BALANCE	\$ (82,227)	\$ 113,477	\$ 31,250

STATEMENT OF CASH FLOWS [MODIFIED] CASH BASIS - Year Ended December 31, 2006

Excess of Revenues Over Expenses	\$ (143,599)	\$ (52,372)	\$ (195,971)
Depreciation	10,956	31,782	42,738
Adjustments: (Increase) Decrease in: Accounts Receivable	291,927	-	291,927
Inventory	(175,675)	-	(175,675)
Leaf rake & mower Equipment			
Prepaid Expenses			
Increase (Decrease) in: Accounts Payable	36,969	-	36,969
Prepaid Membership Dues	88,831	-	88,831
Deferred Revenues	(116,252)	-	(116,252)
Leases Payable	-	-	-
Note Payable	5,896	-	5,896
Transfers	-	-	-
NET CASH PROVIDED BY OPERATING ACTIVITIES	(947)	(20,590)	(21,537)

2006 Operations Audit

STATEMENT OF CASH FLOWS [MODIFIED] CASH BASIS - Year Ended December 31, 2006...(Continued)

CASH FLOWS FROM INVESTING ACTIVITIES	Operating Fund	Replacement Fund	Total
ACQUISITION OF EQUIPMENT AND IMPROVEMENTS	(30,018)	11,296	(18,722)
NET INCREASE (DECREASE) IN CASH	(30,965)	(9,294)	(40,259)
CASH AT BEGINNING OF YEAR	124,755	17,355	142,110
CASH AT END OF YEAR	\$ 93,790	\$ 8,061	\$ 101,851
SUPPLEMENTAL DISCLOSURE - Income Taxes Paid	\$ -	\$ -	\$ -
- Interest Paid	\$ 25,331	\$ -	\$ 25,331

NOTES TO FINANCIAL STATEMENTS

NOTE A – NATURE OF ORGANIZATION—Apple Valley Resort Unit Owners Association, Inc. (Association) is incorporated in the State of Ohio. The Association operates and manages an interval ownership condominium in Howard, Ohio. The interval ownership condominium consists of 1,612 interval weeks, of which 1,026 were active at December 31, 2006 and 586 weeks were inactive. The owners of all unit-weeks in the condominium are the only members.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (General Accounting) The Association prepares its financial statements on the modified cash basis and presents them as separate funds based on its different funding policies for operations and replacement expenditures.

Fund Accounting – [Modified] Cash Basis - Financial resources are classified for accounting and reporting purposes in the following funds established according to their nature and purpose:

Operating Fund – The operating fund reflects the operating portion of annual assessments paid by the unit-week owners to meet the various day-to-day expenditures incurred in the administration and operation of the condominium and recreational facilities.

Replacement Fund – The replacement fund is composed of the portion of the annual assessments designated in the budget to fund future major repairs and replacements. The [modified] cash basis of accounting is a comprehensive basis of accounting other than generally accepted accounting principles. The financial statement is presenting deferred revenues as a payable. Under generally accepted accounting principles, these payables would be an increase in revenues and fund balances.

Property and Equipment Ownership of the commonly owned assets is vested directly or indirectly in the unit-week owners, and those assets are not titled in the Association’s name. As a result, commonly owned assets are not presented in the Association’s financial statement. **Revenue Recognition** -Maintenance fees revenue is recorded on the cash basis. The amount of the member assessment allocation specified for current period operations based on the annual budget adopted by the Board of Directors is recorded as accounts receivable and deferred revenues. Each Association member is a unit-week owner and an equal portion of the maintenance fees is assessed for each unit-week . **Estimates** The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Actual results could differ from those estimates. **Income Taxes**- The Association files its income tax return as a homeowners’ association, in accordance with Internal Revenue Code Section 528. Under that Section, the Association is not taxed on uniform assessments to members and other income received from Association members solely as a function of their membership in the Association. The Association is taxed at the rate of 32% on its investment income and other non-exempt function income. **Cash and Cash Equivalents**-The Association recognizes cash and cash equivalents to include all cash accounts for cash flows statement purposes. All funds are deposited in federally insured banks. Management should review the accounts periodically to insure balances do not exceed the \$100,000 FDIC insurance coverage.

(Continued on page 6)

2006 Operations Audit Notes to Financial Statement...cont.

NOTE C – ACCOUNTS RECEIVABLE—MEMBERS: Accounts receivable-members consisted of the following at December 31, 2006.

Accounts receivable 2006	Operating	Reserve For	
	Fund	Bad Debts	Total
Receivables - Members	\$ 96,611	\$ -	\$ 96,611

NOTE D – ASSESSMENTS RECEIVED IN ADVANCE Assessments received in advance consisted of 2007 maintenance fees received by the Association prior to January 1, 2007.

NOTE E – REPLACEMENT FUND The Association’s replacement fund is utilized to accumulate funds for future major repairs and replacements by an allocation of the maintenance fees assessment charged to each unit-week owner specifically designated for the fund in the annual budget. Deductions from the fund are recorded as assets, as incurred, which are determined by the board to meet the objective for which the fund was established. The components’ actual replacement costs, useful lives, and investment income may vary from estimated amounts and the variation may be material. Therefore, the Association’s replacement fund may not be adequate to meet all future needs for major repairs and replacements. If additional funds are needed, the Association has the right, subject to the Board’s approval, to increase regular assessments, pass special assessments, or delay major repairs and replacements until funds are available.

NOTE F - INVENTORY - WEEKS - The inventory is made up of weeks that have been returned to the U.O.A. The value placed on these weeks was the outstanding accounts receivable for the week.

NOTE G - EQUIPMENT - The equipment is made up of the following:

	Cost	Depreciation	Value
Land	\$ 285,000	\$ -	\$ 285,000
Building – Manager Residence	54,680	5,562	49,118
Building Units- Furniture & Fixtures	311,578	191,249	120,329
Office - Furniture and Equipment	53,752	29,925	23,827
Totals	\$ 705,010	\$226,736	\$ 478,274

Depreciation taken this year (2006) was \$42,738.

NOTE H - DEFERRED REVENUES - The deferred revenues amount to \$312,018. If the accrual method of accounting was used, the fund balance and total revenues would be affected.

NOTE I - INSURANCE - The Association is subject to the risk of loss by fire and acts of God. The common property is commercially insured.

NOTE J – RELATED PARTIES - Universal Services Corporation provides the management services, maintenance, and administrative and accounting services for the U.O.A.

NOTE K - NOTE PAYABLE

The Association entered into a mortgage of \$300,000.00 with First-Knox National Bank, One South Main Street, Mount Vernon, Ohio, 43050, for the purpose of satisfying its pre-1997 federal and state tax liabilities. The mortgage was subject to an appraisal in November 2002, by Kennon, Osburn & Associates, Hommon Appraisal Services, which determined the market value of the Apple Valley Resort property to be \$2,160,000.00. This mortgage is current, with payments made annually.

Note: The Annual Audit is performed each year by Mr. Fred Houston, CPA, an Independent Auditor, unaffiliated in any way with the association except as their contract Auditor, hired by the board of directors to audit the financial circumstances of the association’s records. Mr. Houston is not an employee of Universal Services Corporation, or the Apple Valley Resort Unit Owners Association. Mr. Houston Answers to the AVRUOA, Inc. Board of Directors with his findings. Any association member has an opportunity and right to ask Mr. Houston any question regarding the results of his Audit findings.



Please cut at line below, complete the proxy (be sure to sign on the signature line), insert into an envelope and mail immediately! OR, you can **FAX your Proxy in as long as it is signed & completed.** There will be an audit of the FAXed forms for verification purposes.

Proxy Form and Ballot

(Mail to: AVR, P.O. Pox 3868, Crossville, TN 38557, or FAX to 931-484-0609)

Apple Valley Resort Unit Owner's Association, Inc. Annual Meeting, May 6, 2007 @ 2:00 P.M.

The undersigned voting member of the Apple Valley Resort Unit Owner's Association, Inc. hereby appoints Association President Russ Brown, or _____, my proxy as authorized agent to cast my ballot at the annual meeting on all issues coming before the Association. Regarding my choice for the election to fill the 2007 Board seat, I've indicated with an 'X' in the box below {candidate is unopposed}.

John Seiling

Write in

Please PRINT your name here. _____

Account number for each unit owned here. _____

Unit Representative's **Signature X** _____ Date _____

Address _____ City _____ State _____ Zip _____

Please provide your Email address by writing it here: _____

Please try to attend the meeting if possible, but if not, please **complete, sign, place in envelope with proper postage affixed, and mail, [or FAX as soon as possible to (931)484-0609]. Must be received before meeting date to be considered.**

YOUR PROXY IS VERY IMPORTANT TO ESTABLISH A QUORUM. MAIL OR FAX IMMEDIATELY to be entered into drawing for prizes.

If you can not attend the meeting, please Mail NOW to: AVR, P.O. Box 3868, Crossville, TN 38557

Cut out the Proxy form here, sign it, place in envelope and mail ASAP, OR you can FAX it to (931) 484-0609

IF YOU ARE SENDING GUESTS TO USE YOUR UNIT...

If you are allowing guests (or rental guests) to use your unit at any time, **YOU have certain responsibilities which YOU must communicate to the resort as well as to your guests BEFORE they arrive.**

FIRST, notify the resort that guests are going to be using your unit, what their names are, and when they will be arriving regarding the day and time.

SECOND, communicate to your guests that pets aren't allowed, and the current operating hours of the front office of the resort to your guests. Advise them that if they are not checking in on their scheduled check-in day during normal operating hours, then THEY must call the resort DURING NORMAL OPERATING HOURS and advise the resort of their expected day and time of arrival. You must also advise them if they happen to be arriving later than the normal operating hours on the day they are expecting to check into their unit, they must call during normal operating hours ON THEIR ARRIVAL DAY and advise us they will be arriving after hours and they will then receive instructions from the resort as to how to receive the key to their unit. (The key is not otherwise made avail-

able unless this is done!) It is advisable to communicate to your guests if they fail to follow these specific instructions regarding late arrival at the resort, it is **likely that they may not get into their unit without significant delay** (Possibly the next day!).

The resort's operating hours are just that, the hours during which controlled operations occur for the benefit of our owners and guests. Those hours vary with the season to save expense. Management has an obligation to provide a method for owners and guests to access units after operating hours, while at the same time creating security for the property and its residents. That method is accomplished through proper communication FROM THOSE USING THE UNITS! Notifying the resort of who is coming isn't enough, if they happen to arrive at any other time outside normal operating hours. It is the obligation of those who make the guest's arrangements (only the owner can do that) to FULLY communicate ALL the necessary information and use policies to their guests to insure their expectations are met and their experience at Apple Valley Resort is a pleasant one.

Drawing for PRIZES for Returned PROXIES

For those returning their proxies quickly enough to be counted at the annual meeting, there will be a drawing for the following prizes:

1- 1 Gold Week deposited with RCI

2- 1 Silver Week deposited with RCI

3- 1 Free week's stay @ AVR

4- 1 Free Week's stay @ Mariner's Pointe Resort.

Other door prizes will be awarded at the annual meeting Sunday, May 6, 2007, @ 2:00 PM.

Apple Valley Resort
428 Clubhouse Drive
Howard, Ohio 43028

www.applevalleyresort.com

FIRST CLASS
U.S. POSTAGE PAID
CROSSVILLE, TN
PERMIT NO. 45

PROXIES, Fees, Management, & Board of Directors

Mail to: AVR, P.O. Box 3868, Crossville, TN 38557

Phone: 740-397-2544 - (On-site Management. & Units)

Phone: 800-656-2395 - (Reservations)

Phone: 800-955-8531 - (Assoc. Management-Accounts)

Email: usc1@volfirst.net - (Assoc. Management)

Email: usc1@frontiernet.net - (Member Accounts)

the
CORE

Important! Please complete your Proxy and mail it TODAY!!!
The Annual Meeting will be held next door at the Pro Shop Conference Room. In order to make our needed Quorum, please complete the proxy NOW and MAIL or FAX so it can be received in time for the annual membership meeting!

One seat for the Board at May 6th meeting

The seats on the board of directors rotate each year and there is an election held during the annual meeting. There will also be an election among the board members afterwards for the officer's who will serve the following year's positions, which allows for a chance to change roles among the officers.

One seat on the board is for election this year, while every other year two seats are for election. There were no résumés or biographies sent in for consideration by the published deadline, so the election in 2007 has director John Seiling as unopposed. Since he is seeking reelection to the board for another term, unless someone is elected by a majority by 'write-in' John will be re-elected due to lack of opposition. When you see any of your directors at the annual meeting, please tell them you appreciate their willingness to serve the association. It is not

an easy job, and the decisions are not always easy decisions to make.

If in the future there are members of the association who would like to serve on the board of directors, and wish their name to be considered, please provide general background information by the end of the current year for the membership to consider, and a photograph is also appreciated. It doesn't have to be a professionally done photo, just any snapshot will work fine. The photo will be cropped to provide the best possible rendering of the individual, so our members will be able to place a face with the candidate seeking election. The information and photograph will be published in the newsletter in advance of the annual meeting so a vote can be cast by proxy vote for all those who cannot attend the annual meeting. 🍷

**2007
Annual
Membership
Meeting
May 6th,
Next Door
at the
Apple Valley
Golf Course
Pro Shop
@ 2:00 P.M.**