NOV. 6, 2013

DEAR HOMEOWNER,

AS YOUR NEW DIRECTOR I AM TRYING TO FIND WAYS TO SAVE MONEY AND ALSO DO SOME NECESSARY IMPROVEMENTS SUCH AS REPAIRING AND REPAVING THE DRIVEWAY AREAS WHICH ARE IN DEPLORIBLE CONDITION. ALSO, AFER THAT IS ACCOMPLISHED, THE KITCHEN IN THE CLUBHOUSE NEEDS TO BE REDONE.

I AM IN THE PROCESS OF GETTING QUOTES FOR THIS WORK. IN ORDER TO DO THIS, WE WILL NEED EXTRA MONIES AND I AM SUGGESTING THAT WE DO NOT HEAT THE POOL AND THE JACUZZI FROM DEC. – APRIL AND THEN START HEATING IT AGAIN IN MAY. THIS WILL SAVE APPROXIMATELY \$6600. WHICH WILL GO A LONG WAY TO HELP WITH THESE EXPENSES. I REALLY DON'T FEEL THE POOL OR JACUZZI IS USED THAT MUCH DURING THIS TIME PERIOD.

WORKING FOR A BEAUTIFUL MONTEGO.

DIRECTOR FRAN CARRIGAN <u>carriganfran@yahoo.com</u>