



Walnut Country - The Signal | Volume 2021, Issue 3 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

## Now Hiring Pool Monitors for the 2021 Swim Season!

## Walnut Country THE CROSSINGS

As the weather is warming, we are looking to hire pool monitors for the 2021 swim season! Because the CHOA pools are considered public pools, Contra Costa County is still requiring pool monitors for each one of our pools whenever they are open.

This is a part-time, seasonal position that will terminate either at the end of the swim season, or when the county lifts its requirements of pool monitors for public pools, whichever comes first. Scheduling is dependent on how many pool monitors the Association is able to hire and how long the Association can afford to keep the pools open while this county pool monitor requirement remains active. A change from last year,

the county is now specifically requiring a pool monitor at every pool in the community, instead of permitting a single monitor to rotate between our pools.

This is primarily an observation and rules enforcement position, so applicants must be comfortable with general job duties that fall under that description. Pool Monitors are responsible to ensure that all residents using the pool are complying with state and county guidelines, as well as the Association's pool use rules. Monitors may be required to answer questions from residents about the pool rules and respond to reports of potential violations by individuals using the pools.

We are currently only accepting applications from individuals who are 18 years of age or older.

If you want to apply, please download an employment application from the HOA website at [www.walnutcountry.com](http://www.walnutcountry.com) under "Documents & Forms". Fill it out and email this along with a copy of your resume to [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com). If you need a physical copy, please contact the Business Office at 925-687-9961.

If you have any questions, please contact the Business Office! More details can be provided prior to applying, such as expected hours, job duties, and salary.

## West Pool Pump Room Project Update

At the March 8<sup>th</sup>, 2021 Board meeting, the Board approved a proposal from the Association's pool maintenance vendor to begin a major rehabilitation project at the West Pool pump room. Check the March Signal, pg. 7 for more background and information on why this project was deemed necessary and how long it is anticipated to take.

The original proposal included the installation of a salt chlorine generator system, which would convert salt into chlorine that we would then use to maintain the pool. This

system would decrease (but not eliminate) the amount of chlorine that the Association needed to purchase. At the March 8<sup>th</sup> meeting, the board delegated decision-making authority on whether or not to include this salt chlorine system in the west pool project to three Board members, who have been researching the average annual chlorine expense at the west pool and comparing that to any potential savings that may be realized by switching to the new salt system. After a careful review, it was determined that at this

time it didn't make financial sense to switch to the salt system due to the large upfront cost and less-than-desired cost savings, so that component has been removed from the scope of work. However, the new pump room design will be setup in such a way that, should the Board decide it wants to install a salt chlorine generator system in the future, it will be a relatively straightforward upgrade.

A big thank you to Ken Dixon, Mike Kindorf, and George Fulmore for their time spent working on this

### In This Issue...

- *Treasurer's Report* pg. 2
- *President's Corner* pg. 3
- *Arch Committee Corner* pg. 3
- *GM Update* pg. 4

### Upcoming Schedule

*Board of Directors Meeting*  
▪ Thursday, April 22<sup>nd</sup> @ 7pm

*Architectural Committee Meeting*  
▪ Thursday, April 15<sup>th</sup> @ 6pm

### Board Meeting Info

*The Board of Directors meet on the fourth Thursday of every month at 7pm. Meetings are currently held via Zoom and owners are welcome to join by phone or by utilizing the Zoom app. Meeting information is included on the agenda, which is posted at the Business Office and also available online at the HOA's website.*

*The Architectural Committee meets on the third Thursday of every month at 6pm - please contact the Business Office for the Zoom info if you are interested in attending!*

project and helping to steer the ship. This is a large, complex project that is expected to take several months, and these three delegated Board members put in a lot of time working with the pool vendor and the GM to help make this decision.

Once we have a scheduled start date (and realistic completion date) we will be sure to let everyone know!

## Treasurer's Report (Year to Date) Balance Sheet as of February 28th, 2021

### Current Assets

Cash - Operating	\$	59,079
Cash - Reserves	\$	2,452,853
Receivables	\$	68,555
Prepaid Expenses	\$	67,752
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>2,648,239</b>



## A LOOK at the BUDGET

### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	141,268
---	----	---------

### Assessments Received vs. Assessments Billed

Assessments Billed	\$	109,386
Assessments Received	\$	103,284
<b>February Delinquent Assessments</b>	<b>\$</b>	<b>(6,102)</b>

### Year-To-Date Budget Report

	Actual	Budget	Variance	Monthly Actual
<b>Total Revenue (Accrued)</b>	<b>\$ 223,891</b>	<b>\$ 223,090</b>	<b>\$ 801.00</b>	<b>\$ 112,023</b>
<b>Operating Expenses</b>				
Administrative/Legal	\$ 60,106	\$ 55,402	\$ (4,704)	\$ 27,417
Repairs & Maintenance	\$ 37,843	\$ 50,228	\$ 12,385	\$ 22,716
Utilities	\$ 25,209	\$ 36,134	\$ 10,925	\$ 9,420
Miscellaneous (Payroll)	\$ 3,099	\$ 25,084	\$ 21,985	\$ 1,241
Reserve Transfer	\$ 56,242	\$ 56,242	\$ -	\$ 28,121
<b>Total Operating Expense</b>	<b>\$ 182,499</b>	<b>\$ 223,090</b>	<b>\$ 40,591</b>	<b>\$ 88,915</b>

**Note on Assessments Received vs. Billed:** Because HOA accounting is done on an accrual basis, it can be difficult to distinguish how much the Association is collecting in assessments every month, since accrual-based accounting considers this income earned. We have now added a report detailing exactly how much was actually collected for a given month, which should give a more accurate picture of the actual revenue coming in (not just what was "earned" - as that may not have been collected!).

Please note that this figure only represents what was owed for a given month, and what was collected from that owed amount for a given month. We may have owners who paid assessments in the month of February, but were one month behind, so the system will consider that payment as assessments received for January (and would thus show here on this report as a delinquency). Essentially, don't think of this figure as cumulative, being combined with the delinquent figures shown in previous reports. If an owner is late in the month this report is created, but then pays their balance in full for the next month, that total payment will not be shown on that next month's report as "Assessments Received" - but rather you would only see the \$103 that was due for that month. Again, this report only shows what is due for the month, and what was specifically paid for that month. Don't think of this number as something cumulative that carries over in perpetuity - it should only be used to give you an idea of what the HOA was owed for that given month's assessments, and what the HOA received for that particular month's assessments - not necessarily what the HOA received in assessment payments total for the month. Please contact the Business Office if you have additional questions related to this report!

## President's Corner // April 2021

Hello Walnut Country, on March 25th, we held our monthly Board Meeting. Below are some of the items that were discussed and decided on. Our next meeting will be on Thursday, April 22nd.

### Pools

As I wrote about last month, three board members were appointed to a committee to review conditions and identify maintenance needs for our three pools. On March 8th, the Board held a special meeting to hear recommendations from the committee and select a bid to retrofit the pump room of the West pool, which was in disrepair and had significant corrosion issues in the electrical system and mechanical components. One of the proposals we reviewed included a salt generator system, which is an alternative to traditional chlorine systems. The advantage is that the salt generator system can save costs with regards to chlorine

and electricity. The board was strongly considering this system as a potential cost savings. Unfortunately, the initial cost for this system is significant. Board member Ken Dixon, a member of the pool committee, did extensive analysis of past electrical bills and historical costs of chlorine and compared this to projected savings. He was able to determine that it could take more than 10 years before the Association would realize any savings with this system. Based on his research, we have decided not to purchase this system. I would like to thank Ken for going above and beyond on this project and saving the Association tens of thousands of dollars for the West pool retrofit project. Thank you Ken!

### Tree Inventory & Inspections

The Board has had many discussions at past meetings with regards to the trees in our common areas. Earlier

this year, we entered into an agreement with a new company related to inspections and maintenance of our trees with a focus on identifying trees that could be a hazard. As part of that effort, the Board approved a proposal to have an inventory taken of all trees in the greenbelt area. Each tree will be assessed and have a numbered tag attached to it. This will allow us to have a record for each tree that will record when each tree was inspected by an arborist and when it was last pruned. We have also moved forward with a detailed inspection of one of our Eucalyptus groves. You should see these projects under way over the next few months.

Thanks for reading. Hope to see you at our next Board meeting on April 22nd! All of our meetings are currently held on Zoom so hopefully owners are able to attend.

**Mike Kindorf**  
CHOA President

## Join a USTA Tennis Team at CHOA!

There are several competitive U.S. Tennis Association (USTA) tennis teams that play in our development in league matches against other non-Homeowner club teams. The 18 and over men's 3.5 team is currently looking for Crossings residents that would be interested to play on a USTA tennis team. Please contact the captains Greg McWard ([gmcard@gmail.com](mailto:gmcard@gmail.com)) or Joseph Ibrahim ([joetennis@astound.net](mailto:joetennis@astound.net)) to express your interest.

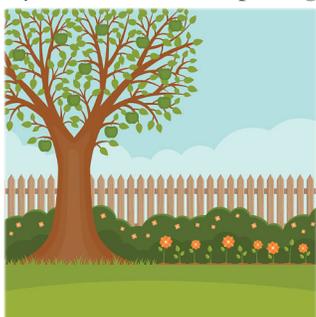
To learn more about the USTA league, check out the Norcal USTA league site:

<https://www.usta.com/en/home/play/play-as-a-member/northerncalifornia/LeagueResources.html>



## Architectural Committee Chair's Corner // April 2021

As the weather is getting warmer, we're getting word that this year may be another serious drought. While green lawns are certainly attractive, they also require a lot of water to keep them healthy and we may not be able to keep things



as lush as we'd like but let's do our best to keep our lawns alive. Homeowners may wish to consider replacement of (at least) some lawn with low water vegetation.

It may be of interest to some to know the types of things the Architectural Committee sees as needing attention in the community. Our role is one of ensuring our neighborhood remains attractive as that is a key element to maintaining value in every one of our properties. When something is seen that needs attention, the first step is the sending of a courtesy notice and it's appreciated that about

half are resolved by the homeowners without follow-up. Unfortunately, there are a few cases (less than 5%) that require further action resulting in fines and other restrictions to use of common property to get compliance with our CC&R requirements.

So, what do we see? Landscaping deficiencies are the most frequent topics representing 44% of the total. This includes weed overgrowth, dry and dead grass, trees needing pruning, etc. Next is Maintenance at 23% and includes homes needing dry rot repair, painting, broken concrete in driveways, etc.

The third category of significance is rubbish and debris at 18%. No one likes to see junk in a yard!

Finally, if you're planning to make changes to your front yard or home that will change the appearance of your property, PLEASE submit an application to the business office BEFORE starting the work. Changes to vegetation do not require approval but changes to walkways, driveways, fences, paint colors, etc. do. If in doubt, please call our General Manager for advice.

**Ken Dixon**  
Committee Chair

## General Manager's Update // April 2021

Hey everyone! Hope you're enjoying this warm weather as much as I am. Last week I had my first evening dog walk of the year without a jacket and it was glorious! Of course with warmer weather comes requests for opening up the pools – so let's talk about it!

As a reminder – the west pool pump room rehab project is starting shortly and the west pool will be closed while this is underway. We do not have an ETA for the completion of this project, but the west pool will likely be opening later than the main and east pools this season.

Right now, the county requirements for public pools (which CHOA pools are all considered by the county) are similar to last year's requirements. However, the county has also confirmed that we are required to have an active pool monitor at each pool that is open, rather than using a single monitor to rotate between multiple pools. That being said, the county does not require a pool monitor if a reservation system is utilized that would ensure only residents from the same household are using the pool at a given time.

Please note that the following is just speculation and assumption on my part as GM and in no way is a finalized or approved plan. The board ultimately decides on how this is going to work, and a lot could change between now and the end of the month!

We are currently working to hire pool monitors, whose responsibilities will be similar to what you may have seen last year. We are also discussing the possibility of a reservation system for the side pools. This would allow us to open up the pool for

use, while also eliminating the need for a separate pool monitor.

Unfortunately this system, even with just a single pool monitor, is an expensive one. For the 2020 swim season, the Association spent nearly \$40,000 on payroll alone for pool monitors, not to mention the hours and hours of behind-the-scenes admin work that was required. And this was just so that we could have one single pool monitor active at a given time! If we opened all three pools this summer and hired three pool monitors, that payroll number would easily triple. We love our pools and always want them to be open and available to residents, but we also hope that this information gives an appropriate frame of reference when discussing how to handle the pools in 2021. Our situation for 2021 is not as simple as just copying what we did last year!

That being said, we are actively working on creative solutions. We anticipate that the west pool pump room project will likely keep the west pool closed until (roughly) June. That means that for the next handful of months, we are focusing on how to get the main pool and east pool open. One option is opening the main pool with reduced hours and putting a pool monitor in place, and then opening up the east pool using some kind of reservation system with these same hours. This would eliminate the requirement of a pool monitor at the east pool, but would mean that residents have to reserve a time slot before they can use it. Luckily we already have an online reservation system in place that could be used for this. If

the reservation system is unsuccessful for whatever reason, the alternative is either only opening a single pool and using one pool monitor, or opening multiple pools and using multiple pool monitors concurrently. This second option is a really expensive solution, and something the HOA's current operating cash flow might not allow, especially once summer's landscaping water bills start kicking in.

Some other HOAs in the area used unpaid resident volunteers last summer to get their pools open for a handful of hours a week. This is a decent temporary solution, and one that we are not opposed to – but logistically it is very difficult to keep the scheduling consistent when people are donating their time, rather than using regularly scheduled employees. The 2020 monitor schedules were created well in advance, and relied on the employees' consistent availability. We tried to set up the pool schedule and operating hours so that fluctuation was kept to a minimum, to avoid confusion for residents. My concern with relying on volunteers too heavily is that we would potentially see big day-to-day changes of when the pools are open, or of days where the pools need to be closed last minute because we couldn't find a volunteer. This could make it tough for residents to plan out when they want to use the pools, and inconsistent pool hours could be frustrating for those trying to plan in advance. We certainly welcome volunteers who are willing to step up, but unless a volunteer has consistently open availability and is willing to keep to a bi-weekly schedule made out ahead of time, it is unlikely that we would be

able to successfully incorporate one-off volunteers willing to help out at this time. That being said, we certainly don't want to discourage anyone from stepping up!

I think a bottom line that everyone here is agreed on is that the CHOA pools will open, it's just a matter of figuring out how we are going to do it this year. There's also a chance that the county requirements change (either loosen or get more restrictive) once we have a system in place, and we then have to adjust accordingly. We want the pools open and we want them open as soon as possible! We are working hard behind-the-scenes to get them open in a way that makes sense financially and is logistically tenable. We appreciate your patience as we move through this.

And as always, another book recommendation from the GM that no one asked for but you're getting anyways....

### The Hummingbird's Daughter by Luis Alberto Urrea

*Oh man this is a good one! Beautifully written, I finished it in a couple of days and didn't want it to end! The writing really has this rhythmic, hypnotic quality to it.*



That's all for now. Until next month!

-Bill, CHOA General Manager

## HOA Helper - HOA Governing Documents

Rules, Bylaws, CC&Rs, Civil Code – these terms seem to get thrown around all the time by homeowners, managers, board members, you name it. But what do they mean? How is one different from the other? Does it really matter to me as a homeowner? Who cares! It's all boring legal documents anyway, right?

I get it. It's hard enough to make yourself sit down and read anything nowadays, let alone a set of documents written up in legalese by someone who might have a hard time convincing you they aren't a sadist.

But if you're a homeowner in an HOA, it's a good idea to at least have a basic understanding of how the whole thing works and what all of these terms mean. Some of them will impact you directly!

HOAs typically have a set of documents that detail how they work and what the HOA's responsibilities are. This entire set of documents is typically referred to as Governing Documents. Governing Documents include the Articles of Incorporation, Bylaws, Covenants, Conditions & Restrictions (CC&Rs), and Rules. Let's start with the easiest one first:

### Articles of Incorporation

This one is straightforward – this is a small document where the HOA is, in essence, created. It is identified as a nonprofit mutual benefit corporation, formed under the Davis-Stirling Common Interest Development Act as an association formed to manage a common interest development – a long-winded way of saying that this HOA is now official. CHOAs original Articles of Incorporation were first recorded in 1972! More often than not, you will rarely (if ever) deal with or need to

see this document as a homeowner.

### Bylaws

From an administrative standpoint, the Bylaws are incredibly important, but likely won't impact most homeowners' day-to-day. The Bylaws focus on HOA governance – things like Board elections, board members, and quorum requirements for elections and Annual meetings. They also detail the powers and duties of the Board. If you are ever wondering how a Board election works, want to know the length of Board member terms, or what the minimum attendance requirement is for an Annual Meeting of the Members, you can find that in the Bylaws.

While this governing document might not seem that interesting, it is incredibly pertinent. It details how the Board works and lays out its power and restrictions. The ability for the Board to make decisions stems from this document. It also details what influence and voting power homeowners have when it comes to Association-related issues.

The CHOA Bylaws were updated in 2016 by Berding & Weil, the Association's current legal counsel. This was done by an affirmative vote of a majority of a quorum of the members during an annual meeting (or by ballot that was counted at an annual meeting).

### CC&Rs

The CC&Rs (Covenants, Conditions, & Restrictions) is the document that we recommend most owners familiarize themselves with early on. It describes what owners can and cannot do, and who is responsible to maintain what (and clarifies maintenance standards and expectations).

The CC&Rs will usually have language about owner maintenance responsibilities on a Lot, as well as general restrictions like nuisances or signs. The CC&Rs also detail the responsibilities of the Architectural Committee, and is the document that requires homeowners to obtain HOA approval before any modification is made to their property.

Fun (or maybe not so fun?) fact – Section 7 of Article II of the CHOA CC&Rs restricts mining for precious minerals or setting up an oil derrick on your property. Sorry Daniel Plainview devotees!

The CC&Rs also have other less fun (but still important) sections like insurance requirements for the HOA, how assessments are handled and when they are due. The CC&Rs are very difficult to amend – they require a 51% vote of the members. This is different from the Bylaws, which require a majority of quorum of the members to amend. Quorum for a vote to amend the Bylaws is 25% of the membership – so the vote would be a majority of those who make up a quorum (25% of the members). 266 votes would pass a Bylaw amendment, whereas 531 votes would be needed at a minimum to approve an amendment to the CC&Rs!

### Rules & Policies

The Association's Rules are different from all other documents listed above because they are not recorded and can be changed by the Board without needing a vote of the membership. If the Board wants to make a new rule, it just takes two board meetings. At the first meeting the language is discussed and agreed upon. Then the Board mails out the proposed language to the homeowners, asking for

comments and feedback. At the next Board meeting, the Board reviews the feedback receives and can then approve the rule if so desired.

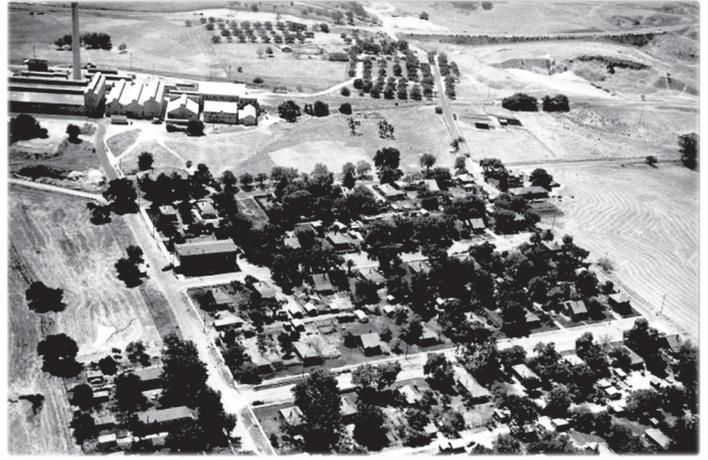
Rules usually clarify what residents can and cannot do. For example, CHOA has rules for the common areas, pools, tennis courts, clubhouse, and gym. It also details property maintenance standards, like landscaping and the condition of residences.

It is important to know that the proposed rules being sent to the membership for feedback is not the same as a vote. It gives homeowners an opportunity to voice their opinions, but the Board has discretion to approve the rule even if it receives feedback that is generally not in favor of the proposed language. Of course, the Board always needs to ensure that it is operating in good faith and in a manner that it believes is in the best interest of the Association – but there are times when that might result in a rule that is not necessarily the most popular among residents. To help balance things out, the proposing of unpopular rules might be a quick way to have your term as Board member cut short through a recall or losing a subsequent election!

If a rule is what an owner can or cannot do, think of a policy as a document that describes how something is done. A new Association Key policy was also approved that clarifies how many keys each residence receives and how much replacement keys cost, as well as the process for obtaining replacement or additional keys. Policies do not need to be sent out to the membership for feedback, but instead can be approved by the Board immediately.

Hope you found this helpful!

## Blast From the Past! Historical Pictures from the Business Office



### We're Impressed!

Thanks to all the owners who are spending their hard-earned time and energy keeping their properties looking great! A special shoutout to some lots that caught our attention this past month:

- 4395 N. Marsh Elder Ct
- 4490 Pitch Pine Ct
- 4402 Red Maple Ct
- 4481 Sheepberry Ct

*thank you*



**MOORE HOME GROUP**

**Your neighborhood Termite control**

**Inspections – Repairs – Remodels**

**CRE Construction for your General Construction Needs**

1018 Shary Circle Concord, CA Suite C

925-676-2244

[info@moorehomegroup.com](mailto:info@moorehomegroup.com)

**Licensed – Bonded – Insured**

**PR#5755**

**LIC#1026112**

## Walnut Country Preschool News

Howdy neighbors! With the official start of spring we have resumed discussions around seasons and what makes spring a special time of year. An exploration of what birds we might see more of now has lead to interesting discussions about birds of all types. Not just song birds and water fowl, also flamingos and why they are pink. Why penguins waddle and swim instead of fly. Spring themes to come will move into gardening and things that grow.

We would like to invite you to dinner! Socially distanced of course! Support our school fundraiser on Wednesday April 7 from 4-8pm at Chipotle 785 Oak Grove Rd



Ste E1, Concord. Order online (and pick up at this location only) at [chipotle.com](http://chipotle.com) or through the app using "D9D-KAEM" in the promo code box. Please avoid any 3rd party delivery to ensure your order counts toward the fundraiser.

-Walnut Country Preschool Director and Teaching Staff

## See a Light Out?

As a reminder, all streets within CHOA are public, which means that street lights are maintained by the city of Concord. If you see a street light out, please call the city of Concord's Street Light Hotline at 925-671-3213. About halfway up the pole, you will see a pole number – please reference this



when making your call so Public Works can easily locate the light. The Association does not maintain any public street lights, only light poles found throughout the greenbelt and common areas.

That being said, if you do happen to notice a light out along the greenbelt or around the Clubhouse or pools, please do let the Business Office know so that a work order can be sent for repairs! The CHOA light poles have stickers near the very top indicating a location (W for West, E

for East, and C for Central) and pole number. Please have this information handy when reporting lights out, as it makes it much easier for the vendor to find and repair. The Association also has a vendor who performs regular light runs, and are on the lookout for issues like this. Thank you to everyone who reports this so we can keep the CHOA facilities running smoothly!

## Walnut Country Swim Team News



With our Spring Clinic now behind us, WCST is happy to announce that registration is now open for our 2021 Summer Season! It is our intention to hold our scheduled swim meets as set by our league, the Diablo Community Swim League. These meets, however, are likely to follow a limited format as we are bound by the California Department of Public Health and any additional restrictions set by Contra Costa County as it relates to Covid-19 spread prevention. The same will be true for any other activities we may plan this summer, but we are confident we can offer a safely adapted season with plenty of swimming and fun for our participants. The safety of our families and staff continue to be our top priority.

### Details of our 2021 Summer Season:

**Start Date:** April 12, 2021

**End Date:** July 23, 2021 (\*\*Swimmers that qualify for County typically practice one additional week.)

**Practice Times:** While school is in session, all prac-

tices are in the afternoon starting from 3:30-8:00pm. Younger swimmers practice earlier. Once school is out of session, practices switch to the mornings, from 7am to noon, with older swimmers practicing earlier. A more detailed breakdown of practices is available on our website.

**Little Rays Program:** At this time, we are still monitoring guidelines related to the viability of this program as it requires swimmer coaches in the water. Hopeful that a limited version can be held, we have a waitlist for swimmers in this category. If you would like to add your child to this waitlist, please email our Meet Director, Andy Nonaka, at [wcostmeetdirector@gmail.com](mailto:wcostmeetdirector@gmail.com) and include child's name and age (4+).

**More Info:** All information relevant to registration can be found on our website [www.wcostingrays.com](http://www.wcostingrays.com).

Enjoy the beautiful sunny weather and stay healthy!

-WCST Board of Directors

## Friendly Internet Systems

We make computing Easy for You!

- Want answers in plain English instead of confusing “PC-english?”
- Wonder if you should upgrade your PC or buy a new one?
- DSL/Firewall Setup, network/printer connectivity, troubleshooting?
- Small business computer network design/install/administration?

**Personal and friendly PC support  
at affordable rates!**

**Web site: [www.friendlyis.com](http://www.friendlyis.com)**

## CARRASCO CONSTRUCTION

Lic. #797947

**\* Quality \* Satisfaction \* Trust \***

**Additions & Remodels  
Kitchen & Bathroom  
Renovation  
Concrete Drives,  
Pool Decks & Patios  
Termite / Home  
Inspection Repairs  
Fire & Water Restoration**

**BONDED & INSURED**

**Frank Carrasco  
Bus: 925-446-7489  
Fax: 925-689-0822  
[www.carrascoconstructioninc.com](http://www.carrascoconstructioninc.com)**

Nicole is a Crossings resident specializing in residential real estate, working with both buyers and sellers. She is active in the community and looks forward to helping you find home!

**COMPASS**

**Nicole Smith  
DRE#02033473  
925-588-5167**

**[nicole@teamantonia.com](mailto:nicole@teamantonia.com)**

