

Willoughby Station

NOVEMBER 2008 • ISSUE 153

March on down to

Willoughby Station Fall Fest!

Saturday, November 1
4:00-6:00 p.m.

All age costume parade led by a fire truck!
Parade participants are asked to meet at 3:45 p.m. on Lance Way (across from the basketball court). Goodie bags for all parade participants!

Other fun activities include:

Parachute Games

Ring Toss

Musical Squares

Beanbag Toss

Letters to the Troops

Hot Dogs, Cookies &

Cider

Live Music by Our Own

Zachary Allen and

Christian

Homeowners

Board of Directors

Jerry Wallace 758-4459
President

Bret Watt 773-2138
Vice-President

Bob Horn 288-4590
Secretary

Bob Freeman 758-7678
Treasurer

Dario Ceragioli 758-0011
Joe Valencic 754-0912
Melissa Taylor 754-4099
Michelle Charest 754-9977
Brian Snyder 773-5074

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Please bring non-perishable food items for Boy Scout Troop 777's Food Drive to benefit Mt. Juliet Help Center.



PRESIDENT'S CORNER

NOVEMBER 2008

**MOUNT JULIET POLICE
DEPARTMENT – ACTION LINE**

The Mount Juliet Police Department (MJPD) attended our monthly meeting this past Thursday (October 16th) to introduce us to Tyler Chandler. Tyler is replacing Jason Brockman as our liaison for the Neighborhood Watch. We will be working with Tyler on ideas to improve our Neighborhood Watch. Tyler also mentioned the MJPD has an Action Line Wilson County residents can contact for tips on crimes, drug activity, and stray animals. Go to www.cityofmtjuliet.org to log you report.

RECEIVE NEWSLETTER VIA EMAIL

If you would like to receive your newsletter via email, please log on to our web site www.willoughby-station.com and register. After you have been verified you are a Willoughby Station resident, and you are in good standing with Association Management, you will begin receiving our newsletter via email. So sign up now!

**Homeowner's Responsibilities –
Following the Covenants**

3.19 – Maintenance – All Lots, together with the exterior of all improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners or Occupants. Such maintenance shall include, but not be limited to, painting, repairing, replacing, and caring for roofs, gutters, downspouts, building surfaces, patios, walk-

ways, driveways, and other exterior improvements. The Owner or Occupant of each Lot shall at all times keep all weeds and grass thereon cut in a sanitary, healthful, and attractive manner and all trees and shrubbery pruned and cut.

.....In the event of default on the part of the Owner or Occupant of any Lot in observing the above requirements or any of them, such default continuing after ten (10) days written notice thereof, the Association may, subject to approval of its Board of Directors, enter upon said Lot, repair, maintain and restore the same, cut or prune or cause to be cut or pruned, such weeds, grass, trees and shrubbery and remove or cause to be removed, such garbage, trash and rubbish or do any other thing necessary to secure compliance with these restrictions and to place said Lot in a neat, attractive healthful and sanitary condition. In so doing, the Association shall not be subject to any liability for trespass or otherwise. All costs incurred in any such repair, maintenance, restoration, cutting, pruning, or removal shall be charged against the Owner of such Lot as the personal obligation of such Owner and as a lien upon the Lot, enforceable and collectible in the same manner and to the same extent as a maintenance assessment.

Volunteers

If you would like to help volunteer to put up the Willoughby Station Christmas decorations, please contact a Board member. Right now we are looking at decorating Thanksgiving Weekend, or any time that week.

Newsletter Highlights

Budget
Security
Security Cards for Pool Entrance
And more.....

Association Management

If you have any questions, suggestions, etc., please contact our Association Management at 615.370.8094 or assoc.mgt.svcs@comcast.net

WILLOUGHBY STATION WEB SITE

Just a reminder our newsletter is now on the official Willoughby Station web site, www.willoughby-station.com. There will still be hard copies available by the pool house.

Next board meeting

November 20th at Hickory Grove Church

Jerry Wallace

WILLOUGHBY STATION HOMEOWNERS ASSOCIATION, INC.

BOARD OF DIRECTORS MEETING MINUTES

Date: October 16, 2008

Location: Hickory Grove Church

Members Present: Dario Ceragioli, Bob Freeman, Bob Horn, Melissa Taylor, Jerry Wallace

Members Absent: Michelle Charest, Brian Snyder, Joe Valencic and Bret Watt

Others Present: Jim and Joan Atkeison with Association Management Services,
Officer Tyler Chandler with MJPd, Jason Brockman and Will Sellers

Call to Order

Time: 7:00 P.M.

By: Jerry Wallace, President

Approval of Minutes of Previous Meeting

A motion was made by Dario Ceragioli and seconded by Bob Freeman that the minutes of the previous meeting be approved, as written. The motion carried.

New MJPd Neighborhood Watch Liaison Discussion

Jason Brockman introduced Officer Tyler Chandler who is now the liaison for neighborhood watch programs in communities in Mt. Juliet. Jason stated Willoughby Station has been the model program in Mt. Juliet. Jason stated that the web site www.nwii.org is a good resource for neighborhood watch information. Officer Chandler stated that the Del Webb community in Providence had recently set up a good neighborhood watch program.

Jason explained that some watch programs use a "block captain" to communicate with 10 to 20 homes for safety items, neighbor vacations, etc. Bob Freeman explained that we have existing block captains that may be interested in participating in a neighborhood watch program. Homeowners in a block captain's area could notify the block captain if they were going to be out of town or if someone would be staying at

their home in the absence.

Officer Chandler stated that classes regarding personal safety and home invasion could be offered to residents.

New MJPD Neighborhood Watch Liaison Discussion

Officer Chandler asked if the homeowners in the community who have an e-mail address would be interested in receiving e-mail alerts from the police department when there was a safety or security issue in Mt. Juliet. It was agreed that the majority of the homeowners would be interested in this. Officer Chandler stated that he would let the board when this service was available.

Officer Chandler stated that the action line section of the City of Mt. Juliet web site can be used to report safety and security concerns to the police department as well as requests for various city services.

Homeowner Comments

Will Sellers stated that previous board of directors for the community had dealt with the issue of political signs in homeowner yards. Will stated that the board had been advised that First Amendment rights may be involved, therefore the board had chosen not to attempt to require homeowners to remove the signs. Will gave an update on various city projects.

Committee Reports

Landscape

Bob Freeman stated that Beazer Homes had completed some grading work in a common area behind some homes at the top of Sydney Terrace and that he had asked Brockman's Landscaping for a bid on any additional work needed so that the area could be mowed with the other common areas in that section rather than be hand-cut. Bob stated that he had just received Brockman's Landscaping proposal for next year. Bob stated that he and Jim Atkeison had been pleased with their services over the past year and would like to continue working with them. It was the consensus of the board that it would not be necessary to place the work out for additional bids again next year as long as the Brockman bid was reasonable. Bob stated that he would review the Brockman proposal and forward a copy of the proposal to the board for discussion at next month's meeting.

Pool

Bob Freeman stated that he, Joe Valencic, Ricky Biggs and Jim Atkeison had met to look over what work may need to be done to the pools. Bob stated that Jim had contacted Kevin Adams with Adams Pool Company who stated that the work could be scheduled for next week. Bob stated that he had received a proposal from Ricky Biggs for next year. Bob stated that it provided for a small increase due to chemical prices. Bob stated that he would recommend continuing with Pro-care for another year. It was the consensus of the board that it would

not be necessary to solicit bids for the work from other companies.

Social

Bob Freeman stated that the money raised by the social committee at the Summer Fest for Charis had been given to them by Nancy Valencic who does volunteer work there. Bob stated that a letter had been received from the charity thanking the association for the donation.

Jerry Wallace stated that he thought the date for the Fall Festival had been changed to November 1.

Financial Report

Bob Freeman reviewed the financial report for the period ending September 30. A motion was made by Dario Ceragioli and seconded by Bob Horn that the report be approved, as presented. The motion carried.

2009 Budget Draft

Bob Freeman reviewed the draft of a budget for the community next year and noted items of expected increased or decreased spending and why. Bob will prepare a final draft to be reviewed and approved by the board at the next meeting.

Unfinished Business

Web Cameras for Amenity Area

Jerry Wallace stated that he was still working on getting an estimate for the labor to install the equipment.

Tennis Court Drainage Bid

Jim Atkeison stated that per the discussion at last month's board meeting, he had obtained a bid from Tennis Court Construction Company for the installation of a French drain to drain water from the right side court to the edge of the court closest to the playground. Bob Freeman stated that it did not appear that water could drain out of the drainage pipe on that side of the court due to the slope of the ground in that area. He suggested that the water be drained to the back of the court. Jim with contact the company to discuss this and forward a revised proposal to the board.

Street Lighting

Bob Freeman stated that he had spoken with the majority of the homeowners at the intersections of the streets at the three corners of the amenity area. Bob stated that the homeowners that he had spoken with were in favor of the installation of the street lights. Bob stated one of

the homeowners had already installed a security light. After some discussion, a motion was made by Bob Freeman and seconded by Bob Horn that lights be installed at the 2 intersections where there are no lights and that the association assume the monthly expense for the light which had already been installed and was being paid a homeowner. The motion carried. Bob will contact MTEMC to determine their recommendation as to whether a 150 watt light or a 250 watt light should be used. In addition, the motion included the installation of a 250 watt light at the entrance of South Greenhills Road.

Architectural Change Requests

Joan Atkeison reviewed the requests which had been received and approved since last month's board meeting.

New Business

Political Signs

It was the consensus of the board that no action regarding this would be taken at this time.

Portable Basketball Goals

Jerry Wallace stated that he would like to table discussion of this until all of the board members could be present.

.Next Meeting

The next meeting of the board was scheduled for November 20.

Adjournment

There being no further business to come before the board, a motion was made by Bob Horn and seconded by Dario Ceragioli that the meeting be adjourned. The motion carried and the meeting was adjourned at 9:20 P.M.

If you would like to place an ad in the newsletter,

please contact

Cathy Limbacher

Newsletter Editor

Catlimbacher3@comcast.net

You can also get information about the newsletter

on the back of this issue.

Thanks



Willoughby Station Homeowners Association
Income & Expense Actual vs Budget Statement
September 2008

	Sep 08	Budget	Variance	Jan - Sep 08	YTD Budget	Variance	Annual Budget
Ordinary Income/Expense							
Income							
Association Fees	1,294.73	2,500.00	(1,205.27)	215,025.30	220,500.00	(5,474.70)	220,500.00
Interest Earned Income	174.18	100.00	74.18	761.82	2,200.00	(1,438.18)	2,500.00
Late Fees (on assoc.dues)	150.00	0.00	150.00	6,250.00	4,500.00	1,750.00	4,500.00
Miscellaneous Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Newsletter Advertising Income	0.00	0.00	0.00	900.00	0.00	900.00	0.00
Total Income	1,618.91	2,600.00	(981.09)	222,937.12	227,200.00	(4,262.88)	227,500.00
Expense							
Administrative							
Admin.Recognition	0.00	0.00	0.00	202.40	200.00	2.40	200.00
Income Tax	0.00	0.00	0.00	2,687.00	1,200.00	1,487.00	1,200.00
Insurance Expense	0.00	2,500.00	(2,500.00)	7,035.00	7,500.00	(465.00)	7,500.00
Legal & Tax Preparation	0.00	300.00	(300.00)	2,184.72	2,000.00	184.72	3,500.00
Management Fees	3,078.50	3,100.00	(21.50)	27,335.25	27,700.00	(364.75)	37,000.00
Meetings,Board & Annual	0.00	300.00	(300.00)	1,762.16	2,300.00	(537.84)	2,500.00
Neighborhood Events	233.84	0.00	233.84	3,369.55	2,000.00	1,369.55	2,000.00
Newsletters	278.59	400.00	(121.41)	3,064.49	3,600.00	(535.51)	4,800.00
Office Supplies & Expense	66.54	150.00	(83.46)	940.00	1,650.00	(710.00)	2,400.00
Security,Amenity Area	2,010.00	0.00	2,010.00	4,630.00	2,000.00	2,630.00	3,000.00
Welcoming Committee	0.00	100.00	(100.00)	24.04	800.00	(775.96)	1,000.00
WebSite	0.00	0.00	0.00	350.00	300.00	50.00	300.00
Total Administrative	5,667.47	6,850.00	(1,182.53)	53,584.61	51,250.00	2,334.61	65,400.00
Common Area Maintenance							
Common Area Repairs	108.71	100.00	8.71	1,451.63	2,300.00	(848.37)	2,600.00
Grounds Care	3,600.00	4,000.00	(400.00)	34,266.99	37,500.00	(3,233.01)	50,000.00
Irrigation Repair	308.55	200.00	108.55	2,078.74	800.00	1,278.74	800.00
Signage	0.00	200.00	(200.00)	0.00	650.00	(650.00)	650.00
Storage Rent	0.00	0.00	0.00	239.80	350.00	(110.20)	350.00
Total Common Area Maintenance	4,017.26	4,500.00	(482.74)	38,037.16	41,600.00	(3,562.84)	54,400.00
Pool Area							
Pool Telephone	54.55	50.00	4.55	338.84	230.00	108.84	280.00
Locks & Keys	168.78	50.00	118.78	1,881.90	2,000.00	(118.10)	2,000.00
Pool Management	3,380.00	2,000.00	1,380.00	31,880.00	31,000.00	880.00	34,000.00
Pool Permits	0.00	0.00	0.00	1,020.00	1,100.00	(80.00)	1,100.00
Pool Repair	1,600.00	500.00	1,100.00	2,345.45	1,000.00	1,345.45	2,800.00
Pool Supplies	0.00	200.00	(200.00)	1,017.83	700.00	317.83	1,000.00
Total Pool Area	5,203.33	2,800.00	2,403.33	38,484.02	36,030.00	2,454.02	41,180.00
Utilities							
Electricity	1,434.97	1,400.00	34.97	8,082.92	7,800.00	282.92	10,200.00
Neighborhood Watch Voice Mail	7.61	8.00	(0.39)	68.49	76.00	(7.51)	100.00
Water & Sewer	2,011.12	900.00	1,111.12	6,425.17	5,550.00	875.17	6,800.00
Total Utilities	3,453.70	2,308.00	1,145.70	14,576.58	13,426.00	1,150.58	17,100.00
Total Expense	18,341.76	16,458.00	1,883.76	144,682.37	142,306.00	2,376.37	178,080.00
Net Ordinary Income	(16,722.85)	(13,858.00)	(2,864.85)	78,254.75	84,894.00	(6,639.25)	49,420.00

Capital Reserve Account:

Income							
Budgeted Transfers from Operating	0.00	0.00	0.00	28,000.00	28,000.00	0.00	28,000.00
Capital Expenditures							
Pool Umbrellas	0.00	0.00	0.00	258.92	0.00	258.92	0.00
Pool Filter Sand Replacement	0.00	0.00	0.00	1,900.00	0.00	1,900.00	0.00
Pool Bath Renovation	0.00	0.00	0.00	5,986.00	0.00	5,986.00	0.00
Pool Lane Ropes	0.00	0.00	0.00	1,726.90	0.00	1,726.90	0.00
Waste Bins	0.00	0.00	0.00	723.00	0.00	723.00	0.00
Total Capital Expenditures	0.00	0.00	0.00	10,594.82	0.00	10,594.82	0.00
Net Income	0.00	0.00	0.00	17,405.18	28,000.00	(10,594.82)	28,000.00



Welcome New Homeowners!

Kemoya Cook
2310 N. Cromwell Ct.

Kristopher & Mary Kelso
2010 Arden Ct.

James Agee
716 Lance Way

Ankit Dhawan
810 Alex Way

Brian & Julie Berkon
2949 Melbourne Terrace

For Sale — Wanted — Lost — Services

WSHOA does not imply an endorsement or sponsorship of items, or the information, products or services offered on or through the classified section. Please see last page of newsletter for information about free ads and paid ads.

For Sale

SWIVEL BAR STOOLS (4): Pecan wood, Leather seats & Cane backs, nearly new! Paid \$350 ea., asking \$150 ea.

Services

Buying or Selling a Home. Call **Cathy Limbacher** your **Willoughby Station Neighborhood Realtor! Full Time - Full Service - Dedicated - Honest - Ethical - Hardworking!** This is my only advertisement for our neighborhood. I will not fill up your mail box with a bunch of junk mail. Please consider me when you are in need of a **Professional Real Estate Agent**. FREE Current Market Analysis on your home just give me call or email me at catlimbachersellshomes@comcast.net **www.neighborhoodlink.com/mtjuliet/wstation** Coldwell Banker Barnes Off. 758-0488 Mobile 426-3253

Mt. Juliet Home Improvement

Carpentry, Fencing, Plumbing, Electrical, Fans, Drywall & Doors. Licensed, Insured, On-Time & Reasonably Priced. Free estimates. M-F 9:00AM - 5PM 754-6819

10X30 Indoor Boat Storage available immediately. Please call Steve or Jennifer at 773-5027 if you are interested

Beverly Ayers Design

Interior Designer-Let me help you refresh your home with what you have or spice it up with new decor. We can spend as little or as much as you need. You make the call. Home staging is also available. Mention this ad and receive one hour free consultation. home- 758-7625/ cell- 509-9520.

Ayers Painting and Remodeling

Any and all jobs: decks, fences, additions, plumbing, pressure washing-no job is too small-he does it all. Free estimates. office-758-0000-cell-504-8476. Cecil Ayers

ZOOM MOVING SERVICES, INC. – LOCAL & FAMILY OWNED COMPANY SINCE 1991. WE PROVIDE SERVICES FOR ALL OF YOUR MOVING NEEDS. WE ARE LICENSED AND INSURED TO GO NATIONWIDE. CALL FOR YOUR FREE ESTIMATE. VISIT OUR WBSITE FOR MORE INFORMATION –

www.zoommovingcompany.com – 615-777-8223

MBC Pc Solutions

PC repairs, Hardware and Software Installation - Virus Scan and Protection. Gil Jones - 615.754.0805 CNA, CCNA, and Network+ Certified 1063 Willoughby Station Blvd. email: gilj40@comcast.net

New Avon Representative In Willoughby Station

For recent sales brochure, new items, etc. Call Tracey Ross at 754-9655 or email tlr116@aol.com

PRINCESS TEA PARTIES... Give Your Little Princess a Royal Party Experience for her Birthday at JULIET'S PRINCESS TEA. Our children's tea room encourages imaginations to come alive with: Dress-up (princess dresses, hats, purses, shoes & jewelry), Fashion Show, Full Tea Lunch with complete porcelain table settings, Princess Throne for the birthday girl, Tea Party Games, and Music. Call Today for reservations or to schedule a visit. Lesley 754-2400. 2030 N. Mt. Juliet Rd. Visit us online at www.julietsweddingchapel.com

CRITTER SITTER While you are away, I will care for your pet with daily visits, feedings, walks, medications, and hugs. Your mail will be picked up, along with any other services available upon requests. Call your Willoughby Station Neighbor, homeowner of 4 years, at 773-7388. Ask for Joan.

For Sale — Wanted — Lost — Services

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PAMPERED CHEF

Be sure to check out my website for New Show Ideas, Outlet Shopping, and much more. I also have a monthly Newsletter with upcoming specials and recipes. Barb Augustine,
www.pamperedchef.biz/chefbarb
 807 Wynfair Ct., 758-3007

House Cleaning services available in Willoughby Station.

Reasonable, Reliable Friendly And Professional. Are you wanting to spend more outdoors and less time cleaning your home? Well "Don't stress, I'll clean the mess". I offer rotation cleanings and one time cleanings for special events such as birthday parties and family gatherings. Help is just a phone call away!!! So don't delay call today for your free estimate. Contact Misty Gessner @ 754-0452.

Need a pet sitter?? My name is Sara and I am a 21-year-old college student. I am a resident of Willoughby Station. I would love to pet sit for you while you go on vacation. References upon request. Call for rates. (615)-714-5765

Lawn Care for regular service or vacation fill-in. Call 773-3515

F and C Pressure Washing

Willoughby Station Resident
 Mt. Juliet Tn..

Quality Mt. Juliet work done by local resident for all your driveway sealing, deck or playground staining, call a neighbor you can trust. I've done a lot of work in our wonderful community and our work is 100 % guaranteed. Talk to any of our satisfied customers ..I buy the best sealant from the manufacturer right here in Mt. Juliet, not from high priced chain stores. If your thinking about sealing anything at your home or business call your Willoughby Station neighbor. Thank you for your support and keep it in Mt. Juliet.

*Dependable

*Honest

*License and Insured

*Willoughby Station Residents receive 10 to 15% off
 Please call Larry 'Sky' Walker
 615.773.2149 615.496.0948 cell

Personalized Bookkeeping & Tax Service

Providing small business bookkeeping plus tax preparation for businesses and individuals. Corporation set ups and Quickbooks. 731-2737 or 773-2737

ROGER'S PIANO STUDIO (At my house in Willoughby Station). Age 6 thru Adult. Thursday, Friday, and Saturday openings. Call me soon for more info! 754-0993 Leave message

QUALIFIED AND EXPERIENCED IN HOME TUTOR

Five years of experience Ability to teach various topics within Math and Science (Algebra, Geometry, Calculus, Physics) Flexible schedule, available evenings, and weekends Help your kids stay one step ahead of their class with one-on-one tutoring. For more information please call Ami at 615-758-3930 or e-mail at amshah2@gmail.com.

Need a pet sitter?? My name is Sara and I am a resident of Willoughby Station. I would love to pet sit for you while you go on vacation. I will stay and play with your pet as well as feed them and give them lots of love! References upon request. Call for rates. (615)-714-5765

Baby Sitting

we are 2 teens entering the 8th grade at MJMS with babysitting experience and are interested in babysitting for you! Please give us a call when we are needed.
 NAME: Kendall Folz, Amy Hall
 CHARGE: \$5.00 an hour
 PHONE NUMBER: KENDALL- 758-4905

For Sale — Wanted — Lost — Services

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Babysitter needed on an occasional basis after school and over night. (I am a night shift nurse.) High school student ok for after school but overnight sitter must be college age. Must have good driving record and references. Must be able to take 2 girls to after school activities. (ages 9 and 7) A person that likes dogs is a plus! The pay is excellent and the children are friendly! (and so is the dog!) Call Amy at 445-9081.

Do You Need Legal Assistance? Don't wait until you're in a pinch and need legal assistance. We provide unlimited access to one of Tennessee's top law firms - a host of attorneys able to handle any legal matter. Wills, traffic violations, work issues, home-buying, taxes, etc. A host of services for as low as \$16.00/month with no contract obligations. Don't ask your friends for legal advice! Speak to a skilled attorney now! Call Steve @ 615.438.2292.

"PRESSURE US"

Pressure washing for vinyl siding, deck cleaning, driveways and more. Call Kevin---351-2386
Willoughby Station Residents Receive 10% Discount !

New Ladies Night Out Group

This is a new group being formed and an excellent way to meet other women who live in Willoughby Station. Initial plans are to have the group meet about once a month. We may gather in one of our homes and other times we may meet out in the Nashville area. If you are interested in being a member of this group contact Katy at kwxford@comcast.net
Please put Ladies Night Out in the subject line.

Other

JESUS SAID, "IF YOU ABIDE IN MY WORD, YOU ARE TRULY MY DISCIPLES." JOHN 8:31

LOOKING FOR A HOME-BASED WEEKLY BIBLE STUDY? If so, this is where you belong! In the midst of our busy lives, at times, we tend to lag behind in developing and growing in our personal relationship with our Lord and Savior, Jesus Christ. Well, don't stress. There is hope for all. In a very relaxed environment, we can study the Word of God as neighbors and friends. We invite singles, couples and folks of all ages to join in this venture. We are new residents in the Willoughby Station. My husband Moses & I will be facilitating the Bible Study. We are people of The United Methodist Church and we believe in making disciples of Jesus Christ for the transformation of the world. We look forward in hearing your ideas and or suggestions. If this is what you would like to do in your spare time on a Sunday afternoon, please pick up the phone and call Felicia at 553-2044 or email me at feli02222juno.com. Thank you and God bless!

Are you interested in joining a local weight-loss support group? We would love to start with our neighbors! For more information please call Cindy at 479-4530 or Tammy at 289-8112.

4th Annual Holiday Open House

November 22nd, 10am-3pm

3005 Melbourne Ct E

Do your Holiday shopping with us!

Great gift ideas from Longaberger, Stampin' Up, Silpada, Arbonne, Pampered Chef and more!!

For Sale — Wanted — Lost — Services

WSHOA does not imply an endorsement or sponsorship of items, or the information, products or services offered on or through the classified section. Please see last page of newsletter for information about free ads and paid ads.

I'll come to you

**Evening hours
available by
appointment.**

**(FREE
OFFER)**

**Call
Daniel Gilbert
Your Willoughby
Station
Neighbor
At**

361-1413

PRIMERICA FINANCIAL SERVICES

Helping families become debt free and financially independent

COMPLIMENTARY FINANCIAL REVIEW

Are you working hard? Making a decent living? Worrying about the future? Let us help. Primerica Financial Services is proud to offer a complimentary Financial Needs Analysis (FNA). This confidential financial review puts in your hands a printed analysis of all major areas of your personal finances, based on information you have provided. It also helps you organize and prioritize your financial goals so you can explore your options for achieving them.

- Roth IRAs
- Education Fund
- Emergency Fund
- 401K Rollovers
- Debt Elimination
- Term Life Insurance
- Auto & Home Insurance
- Additional income



PRIMERICA

Securities Offered By: PFS Investments, Inc. A Citi Company
Home Office: 3100 Breckinridge Blvd. Duluth, GA 30019

HUDGINS DISPOSAL INC.

**Since
1962**

RESIDENTIAL



**Residential
Containers
Provided**

228-6331

2510 Hart St.

**Serving Hermitage • Old Hickory • Donelson Area
Bellevue & Mt. Juliet Area**

ADVERTISING SPACE IN LIEU OF COMPLIMENTARY
GARBAGE SERVICE IN COMMON AREA

Newsletter Articles

All homeowners are invited to send articles, ads, etc. for publication to the attention of Cathy Limbacher, newsletter editor, at 1906 Hobart Way, e-mail at CatLimbacher3@comcast.net (please include

“newsletter” in the subject line of all e-mails); if no subject, they may get deleted before I read them.

Please send all full-page or half-page ads in MS Word or MS Publisher.

You must be a Willoughby Station homeowner to submit articles, multiline ads, etc. **Please limit your free ad to no more than 11 lines based on the layout of**

the free section. Please, no anonymous articles. We **will not** be able to publish any ads, articles, etc. without your name and address. Any large articles please e-mail in an attached file in MS Word or MS Publisher format.

All ads, services, etc. must be RE-SUBMITTED each month for publication.

If any resident or non-resident would like to run an ad larger than the ads placed under FOR SALE, WANTED, LOST, SERVICES, the cost is as follows:

Full Page

Willoughby Station Resident	\$50
Non-Resident	\$500

Half Page to Quarter Page

Willoughby Station Resident	\$25
Non-Resident	\$250

The Multiline Ads for Willoughby Station residents are free. Minimum ad size for non-residents is a quarter page. Make checks payable to WSHOA.

Deadline for articles or to advertise is the 22nd of each month. Ads and articles will be placed as they come in; some ads and articles will not be published if we run out of space. They will be placed in the next month's issue. Get your ads and articles in early! We must have your check/payment at the time your ad is placed. Send to 1906 Hobart Way, Mt. Juliet, TN 37122.

Thinking about making a change around your home or yard?

Please remember that the covenants for the development provide that changes to the exterior of a home or lot must first be approved by the Board of Directors. These changes can include such things as the addition of a fence, expansion of a deck, extensive landscaping, color changes to the exterior of the home and room additions.

Also, please remember that trash cans, boats, etc. are supposed to be out of public view.

If you are thinking of making a change, contact Joan at Association Management Services, 370-8094; she will forward an architectural change request form to you. The form is now available online! Just go to: www.willoughby-station.com. Click on the Architectural Change link under the “Community Pages” section.

If you see the red sign... call 641-1460!

If the red sign is showing at the S. Green Hills entrance of Willoughby Station or the entrance from Hickory Hills Subdivision, please call 641-1460.

A recorded message will inform you about any incident that has recently occurred or give you timely crime prevention tips.

Call Joan with Association Management at 370-8094 if you know of any crime information that should be alerted to the neighborhood.

Please feel free to contact any board member regarding questions or concerns about the neighborhood.

Willoughby Station Homeowners
Association Management
Association Management Services
P.O. Box 1126
Brentwood, TN 37024-1126
615-370-8094

E-mail: assoc.mgt.svcs@comcast.net

Directory

If any homeowner would like a current directory of the neighborhood, please contact Joan at Association Management Services at 370-8094.

Vandalism Policy

In protection of your community assets, the WSHOA is offering a \$500 reward for information leading to the arrest of any person(s) responsible for any vandalism to the common areas, pools, tennis court, basketball courts, playgrounds, etc. owned by the WSHOA. WSHOA will prosecute any offenders to the fullest extent of the law and will seek reimbursement through the appropriate legal authorities for the cost of all repairs as well as any rewards paid. When the vandal is a juvenile, the reimbursement will be sought from the parents or legal guardians.