

Special SLS Community Meeting
November 15, 2022
Discussion and Approval of By-Lay Revision
Over Zoom

Board Members Present: Billie Alcott, Beth Binger, Lois Craig, Dave Heron, Brian Pulk, Duane Smith Absent Ron Roberts (unable to attend)

Community Members present: Barbara Freeman, Russ Cunningham, Marilyn Pulk, Eydfinn Tausen, Steve Hucik, Lisa Visintainer, Kevin Sterling, Fran McCarthy, Dan and Bacy Holmquist

Lois called the meeting to order at 6:31 PM. The purpose was shared, a little background to this point, and reviewed the statement to be considered as a by-law revision phase one:

Short-term rentals in Shangri-La Shores are prohibited on new real estate purchases effective November 15, 2022. Penalties will be determined at the discretion of the Board of Trustees.

Below is the transcription of the discussion that followed:

Lois: I will call for some discussion. If this is something we are interested in approving and getting this into our by-laws right away, we then would move to phase two.

Beth - I'll start. To start off, my only thought was I participated in this wording, but seeing it now, fresh and new, is good because I am getting kind of a new perspective. And the only thing about the restrictions to be determined by the Board, is that it almost leaves the door open that it is okay to violate. You just don't know what the restrictions are, you don't know what the punishment is going to be, right? Where if we almost stripped that language away and just say, they are just not allowed, then we don't leave the door open for people to violate that and then take their risks on what the punishment might be. I guess that was just my point. It almost contradicts itself. If you say it is not allowed, but if you do it anyway, we will punish you.

Brian: Well, it was either that or be more specific, and we couldn't decide how to be more specific, or have no punishment. So, I actually like the wording as it stands, myself.

Lois: I know one of the reasons we had that discussion was because of Coupeville. We looked at a model. There is not a lot of stuff I could find about HOAs, but I know Coupeville had some criteria for their short-term rental participants to follow their guidelines that the Coupeville City Council put out. And three people in the community followed the process and were approved and eight others did not. And so as it turns out, the Coupeville City Council had to shut down those other 8 that did not follow their process. If I understand, Brian you can help me on this – I think you brought this up – those 8 eventually said they were not going to stay if we were not allowed to do this.

Brian: My understanding is most of them have sold their houses and moved on. So, three were grandfathered and now in Coupeville there are not short-term rentals to be allowed.

Russ: I showed your wording to the attorney for the apartment complex in Seattle today and I asked his opinion. He said if you were a city, I would say this is ironclad, but as an HOA, I would expect you to be sued within five years. So that is something we might want to think about. What we are doing is lowering everyone's resale value by doing this and the concern is somebody is not going to get what they expect from their house, and we are making ourselves a very easy target to sue. Because this restriction was not in place when they bought their house. We are imposing this restriction and now it is going to lower property values. So, um, he said he is not giving me free legal advice, he is just saying as a basic reading of the language we are putting out, we are not protected as a city government, and we are leaving ourselves wide open to be sued. He is not saying whether we will win or lose, but he fully expects we will be sued fairly quickly – within five years was his comment. But he doesn't know how often houses sell in our community or that kind of information. So I am sure he was basing that on a Seattle community, but, you know, that is my main concern just having talked with him this morning and I wasn't too sure when I was reading it, but this problem was we will get sued over this.

Lois: Did you ask we are trying to get this in our by-laws now and the by-laws would be available for the next purchasers... (Russ interrupts)

Russ: It is the people who own now when they try to sell and their market value is not what they are expecting, they will sell the property and then sue the HOA. That was his comment. So, I decide to sell my house. I don't get what I think I should have gotten. I pull comps and find well, no I didn't because down here they got this price, over here for this price. The only difference is we have this restriction. It wasn't here when I bought my house. They did this to punish me. I am going to sue. I don't necessarily agree with it and I am not a lawyer, but when he told me that, it scared me a little bit. Cause I don't really want to be one of 51 being sued on this thing. So that is my concern on the whole thing. I am very close (location wise) to some people who rent their house and a lot of times it is great and other times it is not, but I am really not interested in being sued over telling someone they can not rent their home. So that's my only concern. I just don't want to find out some morning that I am party to a lawsuit over this.

Steve: Now did that lawyer recognize that this was a short-term rental discussion and not a rental discussion in general?

Russ: He did, but what he said was any time you restrict the use of someone's private residence after they have purchased that property, you are setting yourself up. He said so if you put in, if you started today and said right now we have 6 people – no more than 6 people at any time can do it, but everybody has the ability to apply for one of those licenses, now we are not eliminating the ability to rent the house. We are not lowering the value of the property. We are not opening ourselves up to be sued. Again, I am a carpenter. I am not a lawyer, but we have 240 apartments that we do from time to time have to evict and things like that. We just happened to have a meeting with him today and at the end of the meeting, I just said, you know, the wording of this concerns me. I showed it to him and he said, this is not a matter of if you'd be sued, but a matter of when you will be sued. So I just said okay, I will pass that on tonight at the meeting. But he said whatever you do oppose it that way if there is a lawsuit, your lawyer can say you weren't part of this and try and get you out. He said you probably won't get out, but at least you have an option to try. So, uh, again, I'm just sharing what I was told today. I don't know anything about it other than that.

Duane: I tend to feel there is a bit of contradicting statements. This is strictly for anyone that wants to purchase. So, they haven't already purchased, so it doesn't affect them.

Russ: But it would affect the resale ...

Duane: But if you are trying to sell your house to be a short-term rental

Russ: Right now, I have the ability to do that. Okay? So, if I was to market my house, I market my house and people coming in can say, "You know we can't afford the whole payment but we can rent the house. Okay. So that makes my house at x market value. And I was talking to one of the neighbors at Shangri-La, she's a real estate agent and she said this is going to kill our resale value if we do this. And she has clients that look in areas that have a restriction on short-term rentals because people who are buying a vacation home a lot of times want help paying it off.

Lisa: And this is Lisa Visintainer, and I am a real estate agent and I feel really strongly about this issue. I feel absolutely that the community has every right to have very strong restrictions. I was just talking to a friend of mine that lives in Suncadia and they are tightening up more and more and more and putting pretty strong penalties on owners who rent their property and their renters and not obeying those rules. And they are very strict. They have to do with noise restriction, and all sorts of....use of facilities. But I equally have to be honest with you guys, it is very true what Russ just said and I am a realtor. I do represent clients who are buying second homes or looking for second homes and whether or not they are looking at it as an investment or they are looking at it as something they want as a family home, it is important for them to know if something goes wrong and they all of a sudden can't use it or they pass it along to their kids and their kids can't afford the whole mortgage, that they have the ability to rent it. So that's kind of my feedback. So I do think it affects resale. I think the way Russ explained it is accurate. I don't want to be hyperbolic, but there are people that look at purchasing and they look right away at certain things in the neighborhood. What are the dues? What are rental restrictions? What are the rules and regulations? And we may be putting in place something that may preclude buyers from wanting to purchase in the neighborhood.

Duane: Well, if they want to buy it as a rental, they can buy it as a long-term rental, not just a, you know, an AirBNB. So they can still rent it, but it has to be longer than a 30 day period. Which is then not considered an AirBNB – short-term rental. It is just the short-terms that are being affected.

Lois: Kevin, I know you wanted to say something....

Kevin Sterling: I was just curious as to why this particular by-law was being brought up to a vote. You showed the survey results earlier and it showed 51 responses – out of those 51 only 12 people, which is less than 25% of the residents wanted to either eliminate or phase out short-term rentals. So, I'm just curious - less than 25% even want to do that, why is this being brought to a vote?

Barb: Thanks. I have that same concern. As probably one of the longest-term property owners up there, but not a resident.

Mrs. Holmquist: This is Bacy (apologies for not getting your name correct) and Dan Holmquist and we also have that concern. And as a followed-up question, who gets to vote? Because it looks like not all members are on this call, so who gets to vote? Is it just the people who are on this call? Or is it all the members?

Brian: Lois, can I answer a couple of those questions? (Lois – sure, go ahead.) So, the Board has had a lot of discussions about short-term rentals and when we look at doing something very restrictive like saying ‘you can’t do it’ or ‘so many people can do it’ then we really start getting concerns from people that say, “Well, I used to a short-term rental and you are telling me I can’t or the person who has lived here for 6 months can”there are just all kinds of complexities that we have struggled with. So we thought, okay. Let’s phase it down to phase one and phase two. When we had the discussion, and we did not have the benefit of Russ’s comments and it seemed like this should be a slam=dunk. No one should object to this and we still need to deal with the more restrictive things.

Barb: What could be a slam dunk? I don’t know what you mean by a that?

Brian: Slam-dunk means it should have been easy. That this particular wording could go into our by-laws.

Barb: And yet, it was not even a majority of the 51 people surveyed. Didn’t you say 39% had no restrictions? (Lois – yes.)

Brian: I will say it again. This is phase one and we are still talking about what is phase one versus phase two. And what we could realistically do or what we can do legally in terms of more restrictions. And that is really an open question right now. In fact, right now, there is an open question as to if we can legally do this. But when we had that discussion, it seemed like this part we would be able to accomplish.

Now, unfortunately, the second question asks, who gets to vote? In our by-laws, and I don’t see a lot of people here, but in our by-laws, the by-laws state the people who come to a special meeting that have been notified two weeks or three weeks in advance – the majority of us get to make that decision.

Mrs. Holmquist: To me that doesn’t sound fair because are these notices of these meetings coming to people just via email? Is there something in writing being sent to everyone? I have a concern with not receiving sufficient notice of these meetings and the importance of them attending to vote on matters like this.

Brian: Everyone received the notice of this. If we want to change the by-laws about how we vote, that would have to be a different meeting for changing the by-laws.

Russ: At this point, I would like to say, I don’t know that we as a group realized how... this is much more complicated than we are giving credit for and in my opinion before we even consider voting on this, we need to put this in front of a lawyer and say what is our exposure as a group? Um, I’m telling you right now, if what he told me is true, and again he is a very specific type of real estate lawyer working for our company in Seattle. This is not his specialty, but his comment to me scared the hell out of me. He said this is not a matter of if you get sued, its when. That scares me because we are going to have to defend ourselves even if we win. Right? And when it comes to restricting someone’s use of their property, the law tends to be on the side of the person with the property rights.

Brian: I think it’s a good suggestion and I would be in favor of tabling this right now.

Lois: Yes, I would too, And we could consult with our lawyer, Matthew Walker. And what we are trying to say is we have nothing in our by-laws or policies that addresses short-term rentals. And that is why this conversation needs to get started - to get some kind of guidelines because this is a trend. And many

people feel this affects the culture of the community when people come and go and they are not vested in the community as those that stay longer. But we need to have some kind of policies and as Brian had said the Board discussion led to when people are coming in to buy and are aware that short-term rentals are not an option, then they would know that this is how we are running it. Anyone who has one right now, or the current homeowners – this is not addressing those that own property right now.

Russ: This is hugely complicated all over the country right now. The city of Seattle is fighting with it. I was reading an article that the city of LA tried to do something, but they got sued and now they have tabled the whole thing. Because they were going to restrict it, but they got sued. So, I think we are taking a bite out of an apple here and we are not ready to do it. Um, I really think we need to get some very good legal advice before... I mean, I think we can put restrictions in that are.... You know, if you are going to have short-term rentals nobody is going to argue that you are going to have insurance and we do limit what people are doing that are coming on to our community property. But some of these other restrictions I think we really need to understand what we are doing before we do it.

Dave: Some of the concern we have and why we are pushing this issue is many of us believe that our property values will decrease if half the community is a short-term rental and we have this Short-Term Rental Club here and people come as a retirement home and a relaxing home to retire, so you can look at it both ways. Legally, you have to look at it one way or the other. We are trying not to have a big rental club here with a whole bunch of strangers in town every weekend, and we have to have some kind of way to police what they are doing. We have people crossing private property. We have people using the wrong beaches. And we are just trying to make it a relaxing retirement community. And this was our first try at trying to do that.

Russ: That's what I want. I have absolutely no interest in renting my house. I have not rented it one time and I have no interest in renting my house. And, you know, like I said in the beginning, I have no problem getting rid of that other than I just really don't want to leave myself open to be, you know, shelling out a whole bunch of money because we passed something that we didn't understand fully. Um, ... that's my....I have no problem if we want to limit it to the number of people doing it now and nobody else can do it until we figure this whole thing. I'm fine with it. I think opening up something that, like you guys said, didn't seem like a big deal. Well, just based on what I have been finding out, and I haven't put a lot of effort into it, but it sounds like a bigger deal than it is.

Steve: As a point of reference, down here in San Diego, there was vote in the city council about short-term rentals in the, I think, the Pacific Beach area. Beth, you may recall this, too, and what they did was limit the total number of rentals available and then they put up a lottery for the people who are in the short-term rental pool to run in the lottery to try and gain one of those x number of short-term rentals available in the area. And that's how it was settled in the San Diego area.

Russ: That's how it was in the Cannon Beach area when I was there.

Steve: So, it is similar to what we talked about as one of the options which is restricted to x number of homes in the community that can be short-term rentals and figure out a way to... a lottery or some other form... to be able to allot those short-term rentals to people year by year or whatever.

Dave: So when you think about that, you think okay so if somebody is down there and the community does not allow short-term rentals, that means my property values is less, I am going to sue someone. Well, now they are going to sue the city of San Diego, well good luck..

(other talking during this – Russ: Now they have an opportunity to go into a lottery.

Dave: (continues) But here we are a small community, and it is easier to sue us. Right? Cuz we are not the 'city', we are not the county, and so that does open us up as a smaller base to bring a lawsuit where they generally wouldn't sue the city of San Diego because they enacted this rule that made their property values less.

Steve: No, but there is still an opportunity for short-term rentals, although we are restricting the number of short-term rentals that would be allowed out of the 53 homes or whatever is there, and you are in an auction or lottery base to be able to get an AirBNB in an opening for a time period. So, I think the legal aspect might be reduced since there is an opportunity now. It is not wide open, but there is an opportunity for some amount of short-term rentals and you have to be lucky to win the lottery to have a two-year or five-year window to own that short-term rental space.

Lois: Steve, I wanted to ask when they made that decision in San Diego, it was for a time limit? Let's say people A and B got the lottery spot for x amount of years and then they are done and someone else does it?

Russ: Well, it goes back in to a pool and if you only have six and you only have six people who apply and you have six openings..... (Lois, I get that...) And when I was in Cannon Beach, what they did was if they had 13 and 14 people applied, the person who had theirs the longest, was the one that lost it. If you had been renting for five years, but the next closest house was four years, the one with five years lost it for the new house. If you had more applications (Randon Comments – well, that's not fair.... When you lost your income that you counted on, that's ridiculous) Well, so now in Cannon Beach you can't even do it. They phased out their licenses. It used to be when I first bought there, there were way more licenses than people who wanted them. But by the time I left there, that's when they were having problems with the licenses. Because I bought the house in 1990 and there was not a lot of short-term rentals and the people doing it were doing it on their own. But by the time we sold and moved out of Cannon Beach, there were no new licenses being given at all. Only the ones that were legacy were the ones that were left.

Dave: Again, that was encumbered by a city, not a private HOA.

Russ: Exactly. It was all done by the City of Cannon Beach.

Dave: That's my point. It is different for us to do this versus if Coupeville does it.

Russ: If Coupeville does it, we just sign on the dotted line. We are part of Coupeville. We're not, but we could do that.

Lois: Well, the county commissioners have this short-term rentals topic on their 2023 work plan. We have been able to find that out. This is difficult and complicated and we've known it is complicated. You have a great point bringing up there are only 14 people here tonight, even though this went out to all 71 lot owners. So, as Brian brought up, maybe we table this for now. We bring this statement to a lawyer and ask what does this look like in terms of our responsibility and what is legal? And then call

another special meeting or... Mrs. Holmquist, great point - I could mail things to people and ask for votes. But again, it is tough getting people to vote.

Eydfinn: How about a 3 or 6 month moratorium as of the 15th, while an attorney is looking into this? (People considering this and nodding.) We are talking about the middle of winter now and there is not as much activity. At least if you used this short term and used today's date to give the HOA some breathing room while the attorney is looking into this.

Dave: I don't see the point. If somebody wants to sell their home in 6 months and they don't get what they want and they say - you put this moratorium in and my property value is less, so now I am coming to sue you. What difference does it make? I think it should be shelved right now, until we do some more research and find out what our HOA has for any kind of a right. I don't know if paying money for a lawyer is actually going to do that. I think we need to wait until the county makes a decision and then we hop on board with what the county decision is.

Fran: Well, that could be years

Dave: And that's unfortunate.

Steve: You might want to look for a lawyer who is very experienced in these types of matters and limit his cost. Ask....he'll have some expertise in this... and tell him we are a 71-property owner development, we've had issues, what could be legal and what could be so not. Let them know the county is viewing this and can we join the county or does that not protect us? Give him a series of questions to look at, limit the time, and do it with an attorney that is experienced in this matter. Maybe not our regular attorney, but one experienced in this matter.

Dave: I would support that.

Beth: and I would say it would be critical for us to start lobbying the county commissioners right now. And I will say, I don't have a huge I don't feel as strongly about the topic and subject as some of the homeowners and I understand that that's going to be only natural, but I would suggest anybody that does have a strong opinion one way or another, should be lobbying the county commissioners and talking to them, emailing them, and sending them notes, calling and just being a complete pest as to what your perspective is. So.....

Lois: Well, I have heard a couple proposals and they seem to be centered around holding off until we can find out what is something that we can be doing and maybe employ an HOA specialist that is into the short-term rental. This is a nationwide trend. This isn't just Shangri-La Shores and it is happening everywhere.

Duane: Lois, did you say you were.....there was a meeting coming up that you were going to be going to?

Lois: It is only on the work plan. I have been to the county office twice and I know it is on their 2023 work plan but there is not an agenda that has this day and this day things are scheduled. So we just have to keep watching.....

Steve: Lois, do we have anything formal from the county – like a letter or something from our HOA asking them to expedite this? Would that be worthwhile and get to them and tell them we are interested. We need you to expedite this please to an earlier agenda.

Lois: and that would be a great idea. And another thing is, there are RCWs that are specifically for short-term rentals and who is there to enforce them? There are state RCWs that talk about insurance, talk about contacts, and talk about a couple other things and I don't know if that is the county that has to take that into consideration? So it is not easy and just by having these discussions, it has helped awareness in our community. I can tell you that right now.

Dave: I can not imagine that we are the only HOA in unincorporated Island County that is having this discussion and wanting the county to do more and are in the same parallel as we are. I don't know if we could reach out to other HOAs and gang up and kind of a class action request of the county, andso there is that option that takes a lot of effort to connect....

Steve: I would say at least have us do a formal letter. At least we would have one in – that would be a start.

Dan Holmquist: What does that letter represent? (This is the other Holmquist). So what is that voice from the community? Is it just hurry up and make a decision or are we advocating one way or another? Because I don't know if we answered Kevin's question. We are having this discussion for a certain part of our community or the new community members that come in. We would be targeting them and excluding them from having the option altogether. That didn't seem to align with the responses we got. Maybe we didn't ask the right questions or ask the right way, but it seems we are headed down a path that makes the decision for new community members.

Dave: Well, we could just say we are battling with the question of not having so many short-term rentals in our community and there is concern within the community and we would like to have some kind of a backing from the county that supports one way or another. It doesn't have to be specific to what we want....

Steve: I think you can say that we are looking to limit the negative impact to our retirement and family community that the AirBNB or short-term rentals are causing and we are asking the county to please expedite their review so we can use that as a basis to develop our own community rules.

Dave: That is well put. Thank you, Steve.

Dan: I guess I would show you where I'm at. I am not against the AirBNB – it is a worldwide thing that works for many people. You get both sides of that story. You get the people that go in and they are not who you want to live next to. But you also get the people who come in from somewhere and they are like wow! This is super awesome! I wish I could come back here and be a part of this community and get to know these people better. You get both sides of it. You are going to get that in a hotel/motel. You are going to get it in your community. You get that in the neighborhood. You know, I wish I had a different neighbor – they don't take care of their stuff or whatever the reason is.... That is what I am struggling with – we are making a decision that is trying to say this is a bad thing. But it is not always a bad thing. People buy into this system and it has got to be doing something right because the whole world is doing it.

Beth: I have to say, I have one neighbor that absolutely loves it and he tells me every time I love your AirBNB because if it is somebody I don't like I know they are gone in 48 hours. So at least I am not stuck with them long term with somebody I don't like. So, to your point, the vast majority, I think, are great people. But you know, you certainly have the bad actors, so I totally understand.

Russ: Well it sounds like to me, we have to first figure out what we can do and then what we want to do. And right now, we don't....it doesn't sound like as a community we know what we want to do or what we can do. Right? So we sent out a survey and it seems like we definitely want to put some limits in place as a group, but we are not sure what limits we CAN put in place. It seems to me that unless we figure out what we CAN do, it doesn't make a lot of sense to come up with ideas of what we are going to do until we know legally this is what we can or can't do. Right? I mean if we ban it and we get together and 50 people want to ban it, then we get together and move on. Right? But I think we need to figure out what our options are legally - what we can and can't do before we sit down and give people options or these are our options, what do you want to do?

Steve: I am back to my recommendation of getting an experienced lawyer to give us some help in determining what are the limits that protect us the best? From both ends – liability and to protect our community.

Dan: I agree with that. I think that is a good approach. And the questioning there – do we have the right protections for the community? Where there are short-term rentals, do we put the right responsibility on the owners of the rentals?

Brian: I think that the survey gave us a direction in terms of what we want to do, without certain specifics it gave us a direction of what we want to do. I think it would be a great idea to research further what we can do and possibly what the county could do for us.

Dave: Do we want to talk about a budget for a lawyer? Do we spend \$2000, \$3000, \$5000? I mean, I don't want this to be open ended.

Brian: I don't think it would be anywhere near that, but we could talk about that during a Board meeting.

Dave: Okay

Lois: So I am hearing everyone just say we are not ready to make this decision at this time and we have a couple suggestions of getting lawyers, writing to our county commissioners, finding out what other HOAs are doing who are near us to see if they are in the same boat, letting the county commissioners know this is an issue for us and we would certainly like some guidelines. Seems we should table this for now.

Brian: Yes (other voices agree)

Lois: And send this out. I can send emails, letters and I will still get pretty close that about 18-20 responses constantly. The 51? I actually wrote to people three or four times to get a reply. And I will be happy to do it, but it takes a lot of time.

Steve: Lois, you may want to ask the Board, if they want to summarize the results of this discussion and maybe make a motion to table this and then the Board decides to do the following two or three actions and then give feedback to you as we get the results.

Brian: I agree with most of that except for the fact that we have not made a motion to do anything so there is nothing to table.

Steve: Well, you were doing a vote on the...

Brian and Lois: We would have had to make a motion and second in order to vote and we have not done any of that yet.

Duane: Is the moratorium thing out? Out of the question?

Steve: I don't think it is necessary since nothing has changed.

Lois: And this is recorded so I can get all the details and get it out to everyone.

Marilyn: We also can take a look at if the City of Coupeville decides on this issue as well and maybe piggyback on that. Because that is upcoming.

Lois: Because I know that they grandfathered those three that followed their process and they have stopped the rest.

Steve: That would be information that would be useful to the lawyer, too. Most likely, it will not be a local lawyer. It might be a downtown Seattle lawyer.

Lois: This leaves what we accomplished tonight? Actually we did a lot. We got a lot of opinions out, we got a lot of good thinking out, coming up we have some action items that we will continue and I will send this out to everyone to say this is the result of our meeting. And maybe we re-visit.... Maybe we can have some answers by January or February. How does that sound for a timeline?

Participants show thumbs up.

Beth: Yes definitely, I don't think it will take an attorney long to review, so....

Brian: I don't know Matthew's particular expertise, but I won't assume he does not have this expertise. We might just ask him. If he doesn't, he might have a recommendation.

Steve: We might also ask the realtor who is on the line there, does she have any recommendations based on the fact she is dealing with that space.

Lisa: I actually just did a very quick little Google and I thought I would call a couple agents that I know and brokers that I know on the island and see if they can help us find some attorneys that are knowledgeable on the island. I am happy to take that on. And Lois, I just sent you a law firm that works on the island with property management and with real estate and deal with HOAs. I will also take on checking with some realtors on the island and see if they know folks.

Steve: That would be helpful.

Lisa: Sure, happy to do it.

Lois: I can only say thank you to everyone for joining and these are not easy topics. If they were easy, we'd have instant results. But we don't and it is complicated and there are layers and layers. We want to do what is right and we also want to protect the culture of our community and our assets. I don't think we have to take a stand one way or another when we write to the county, but just let them know we are very interested in the guidelines you come up with.

I will type this up and get it out to the people who have attended and get it out to the community also. We are not keeping anything secret and let them know here is what our discussion resulted in: three or four action items that we are going to look into before we can make a decision. Is that doable?
(Agreement)All right, on that note...

Steve: Lois, one thing you might mention in there is there was some informal feedback from one of our homeowners about his discussion with a random lawyer that said that the language would probably be inappropriate from a legal liability standpoint just so what kind of flopped the meeting.

Lois: Yes, excellent, I will because I have it all. With that, I say again thank you for support, there are not easy issues. It is really important that we get something written in our by-laws to give us the guidelines. It is 7:22 and I adjourn the meeting. Thanks.