





We hope you are settling into your home and wanted to provide some information regarding our neighborhood and the area.

#### How Our HOA Functions:

#### **Mission Statement**

Maintain Arrowhead Point Subdivision as a safe, friendly, clean and attractive neighborhood where property values are maintained at a high level. Meeting this objective requires residents take seriously the Arrowhead covenants, and respect the rights of their neighbors to enjoy the benefits of living in a well-kept neighborhood devoid of unsightly nuisances and free roaming pets.

Arrowhead Point is our neighborhood and we want to keep it a desirable place to live by maintaining the quality of the individual homes and common areas that attracted you to move here.

During closing, you signed a document indicating that the Arrowhead Point Homeowners Association (HOA) is governed by a set of Covenants, Conditions and Restrictions (CC&R's), and a set of bylaws (see highlights at back of this packet). You should have received a full copy of these at closing, but if you'd like an electronic version, please contact the board or go to <a href="https://ahphoa.com/contact-us">https://ahphoa.com/contact-us</a>) to add your name to our website, you will then be able to access all of the HOA documents located here (<a href="https://ahphoa.com/ahp-hoa-documents">https://ahphoa.com/ahp-hoa-documents</a>).

The HOA board is composed of five volunteers from the neighborhood. The board ensures the intent of the CC&R's are followed by all homeowners, and resolves

issues as they arise. You can contact a board member anytime with questions or concerns.

#### <u>Arrowhead Point HOA - Meet your board members:</u>

President: Pat Clark (509) 954-7160 <a href="mailto:pdplclark@comcast.net">pdplclark@comcast.net</a>
Vice Pres: Tom Sawyer (509) 999-2473 <a href="mailto:jthomassawyer@gmail.com">jthomassawyer@gmail.com</a>
Treasurer: Dave Noonan (509) 220-6327 <a href="mailto:dnoonanj@outlook.com">dnoonanj@outlook.com</a>
Trustee: Dave McClellan (509) 995-6250 <a href="mailto:pdf">Dsmcclella@aol.com</a>
Trustee: Michael Bolkovatz (509) 998-6582 <a href="mailto:mijb18@icloud.com">mijb18@icloud.com</a>

#### **Architectural Committee**

If you plan to make any changes to the outside appearance of your property (house or fence paint color, add a fence, new roof, add a structure/building including backyard sheds & pergolas and major landscaping projects), the CC&R's state that you need to obtain approval through the Architectural Committee before you start a project. This is to ensure the proposed change conforms to the intent and historical precedent of the CC&R's, blends in with the neighborhood and won't cause a nuisance. The volunteers on the committee are:

Co-Chairman: Tom Sawyer 509-999-2473 jthomassawyer@gmail.com

Dave McClellan 509-995-6250 <u>Dsmcclella@aol.com</u>

Eddy Birrer 509-720-1011 <u>birrer@gonzaga.edu</u>
David Liu 212-365-0756 <u>davidliuqd11@gmail.com</u>

#### How We Stay in Touch:

- www.AHPHOA.com website specifically for Arrowhead Point homeowners.
  It includes general information about the neighborhood as well as board meeting minutes, budgets, HOA documents (CC&R's, bylaws, directory, etc,). You need a personal account to access the private pages (see below how to set up your account)
- Emails from the board the board sends an email about once a month to communicate information to the HOA (eg; when new information is posted to AHPHOA.com).
- www.nextdoor.com AHP is part of a network of 30 nearby neighborhoods that are connected on Nextdoor. This social media network is a neighborhood watch site as well as a resource for finding contractors, items for sale, etc.
- Please send your email address to <u>aphomeownersassociation@gmail.com</u> or go to <u>https://ahphoa.com/contact-us</u> and you will be added to the directory and invited to join these communications

#### Home Owners' Association Board Meetings

Board meetings are typically held on the 4<sup>nd</sup> Wednesday of the month. Please contact any board member if you would like to attend (the meetings are open to all AHP HOA members).

#### **Annual Dues**

The HOA dues are \$350 per year. The dues are used to maintain the HOA-owned fence, monuments, trees, shrubs and sprinkler system on Mill Rd, as well as the general maintenance and upkeep of all the common areas and any board approved upgrades. Dues also pay for utilities, taxes, social events and administration costs. The board and architectural committee members are volunteers and receive no compensation per the bylaws.

#### Annual Neighborhood Garage Sale

The annual garage sale is typically held on a Saturday in the middle of May. Each household sets up in their driveway and/or garage. Some homeowners open their sale the day/evening before so HOA neighbors have early access. The event draws a significant crowd to the neighborhood, so be prepared for unusual traffic whether you participate or not.

#### **Annual Neighborhood Picnic**

The annual picnic is organized by volunteers from the neighborhood. It's a great opportunity to meet people and network regarding schools, doctors, dentists, contractors, etc as well as discuss issues for our HOA. If you are interested in volunteering to help set up, facilitate, and clean up, please contact the board or use this link (https://ahphoa.com/contact-us).

#### Annual Homeowners' Meeting

An annual meeting of the HOA is held every year in December or January. You will be notified of the meeting date and time through an email from the board and on the neighborhood website. The agenda typically covers the HOA budget, as well as topics requiring HOA approval such as board members selection, annual budget approval, dues increases, common area upgrades and any issues affecting the neighborhood. Your presence at the meeting is important, as per the CC&R's a 60% quorum is required to approve agenda items and your voice and your vote matter!!!

#### Neighborhood Watch

If there are concerns within Arrowhead Point about suspicious activity, crime, unsafe conditions etc., AHP is a member of Spokane County's Neighborhood Watch, the number is (509) 477-3055, you can also contact Crime Check (509) 456-2233.

### Nearby Shopping & Entertainment

- Mel's Boutique & Gift Shop 12501 N. Division Nice selection of gifts, clothing, home décor, greeting cards
- Walgreens 13215 Hwy 395

  Kind and knowledgeable pharmacy staff, nice greeting card selection and photo department
- Fred Meyer 12120 N. Division St Groceries, pharmacy, clothing, a little of most things....
- Garden Springs 12015 N. Division St Beautiful selection of nursery plants, fruits and vegetables in the fall
- Ritters 10120 N. Division St Beautiful selection of nursery plants, shrubs, trees, indoor plants, and gifts Helpful and knowledgeable staff
- Farmer's Market in the parking lot area near Thomas Hammer on Hastings Every Tuesday 3-7, May through September

Pine Acres par 3 golf course and driving range – 11912 N. Division St

Wandermere Golf Course – 13700 N. Wandermere Rd

Kalispel Golf & Country Club – 2010 W Waikiki Rd, private golf course and country club

#### Nearby Restaurants

- Taste of Thai 419 W. Hastings Road Great food (best Thai in Spokane), friendly, family owned, popular take out
- Umi's 10208 N. Division St.
  Asian restaurant, food is great and the staff are very nice
- Twigs 401 E. Farwell Road

  Good medium priced restaurant, nice outdoor seating area
- Poole's Public House 12310 N. Ruby Road Pub food, nice breakfast and outdoor seating
- 1898 Public House 2010 W Waikiki Rd Nice restaurant located at the Kalispel Golf & Country Club, open to the public
- McClain's Pizza 10208 N. Division Great pizza, good service, popular spot
- Didier's 10410 N. Division

  Nice lunch sandwiches, yummy frozen yogurt
- Sweet Frostings 10406 N. Division Yummy goodies, great coffee
- Thomas Hammer 319 W Hastings
  Great coffee, tempting baked goods, popular spot

CC&R Highlights
(Covenants, Conditions and Restrictions)

Topic	Summary	Comment		
Amendments §11.3, p. 24	Until June 2007, it takes a 90% favorable vote of lot owners to change the CC&Rs, 75% thereafter.	There have been 3 amendments to §6.1.4, §9.10 and §9.12. In the 2006 reprint, the changes are included in the document. In earlier versions, the changes can only be found in attachments at the end.		
Animals §8.11.1-8.11.3, p. 18	Typical household pets like dogs, cats and birds are ok, but not commercial breeding. Not ok are livestock and poultry. Keep dogs leashed and under close supervision.	The normal civility when walking dogs is to keep them leashed, scoop the poop and take both home with you.  Spokane County has other restrictions.		
Antennas §8.16, p. 19	No higher than 10 feet above the roofline.  Architectural Committee could approve higher.	TV and radio reception antennas are contemplated.  Transmitting antennas must not impose radio frequency interference on neighbors.		
Association duties and powers §5.1.1-5.1.6, pp. 14-15	The Arrowhead Point Homeowner's Association, through its Board and committees (especially the Architectural Committee), has the obligation and authority to enforce the CC&Rs.	As part of the title closing process, purchasers of homes in Arrowhead Point agree to be bound by the CC&Rs. Failure to comply with the intent of the CC&Rs may cause monetary or legal action. The names and phone numbers of Board and Committee members are listed on the first page of the neighborhood directory and the website.		
Architectural Committee §9.1-9.12, pp. 19-22	No structure of any kind can be built (or if built, kept) on a lot without prior application to, and prior approval from this Committee. Shed guidelines were adopted at the July 2023 board meeting (see AHPHOA.com under More/HOA Documents). Significant landscaping and planting changes are also under their authority.	A big part of keeping resale values high is maintaining the harmony of design and quality of materials in the neighborhood. Refrain from any major changes to the outside of your house until you discuss with and obtain approval from the Architectural Committee.		
Assessments ("dues") §4.1-4.8, pp. 11-14	The board sets the budget, and a quorum of lot owners at the annual meeting must vote to disapprove. Late fees apply for unpaid annual dues. Ultimately, unpaid dues will be collected by lien or lawsuit.	Large common property projects such as the Mill Rd fence replacement are not possible without timely payment of assessments. If cash flows are uncertain, planning for an improvement can't start and ongoing projects must be deferred or stopped.		
Business activity restrictions §8.2, p. 17	Home office type business are ok. Not ok are larger businesses involving lots of traffic, bulky inventory, commercial vehicles, parking issues, short term/vacation/bed & breakfast or room rentals, etc. No outdoor storage or activity should indicate a business is active. This means specifically that commercial vehicles can't be parked outdoors.	8.2 and 8.15 have additional restrictions on private and commercial vehicles (see amendment 4 to CC&R's recorded with Spokane County 8/15/2023)		
Construction (unapproved) §9.3, pp. 20-21	There are penalties for construction activity that has not been approved by the Architectural Committee.	Architectural committee approval considers both design and construction materials of the proposed project.		
Exceptions §11.5, p. 24	A 2/3 vote of the Board can grant exceptions to CC&Rs if deemed to be in the best interest of the Association and the CC&Rs.			
Fences & Borders §9.1, p. 19; §9.11, p. 22	The Architectural Committee must review written plans and give approval before construction starts. Plants used as lot borders must also have Arch Committee prior approval.	In the interest of neighborly good will, it is best to confer with adjacent lot owners when considering fences and borders. There are additional Spokane County rules.		
Garbage §8.6, p. 17	No dumping. Keep waste in sanitary containers.	Garbage cans and yard waste containers should be stored out of public view.		

## CC&R Highlights

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Intersection sight lines §8.9, p. 18	Plants and structures near street corners and driveways must not impact drivers' view. Tree branches should be pruned up and shrubs pruned down to keep the 2 ft to 6 ft elevation clear, for 25 ft back from street corners and 10 ft away from driveway exit corners. There are specific instructions for how to measure.	Related to this is how we drive. The speed limit in our neighborhood is 25 mph. All of the intersections are "uncontrolled", the general rule is to slow down, look for approaching vehicles, yield as traffic laws require, then proceed with caution. It is not ok to blow your horn through intersections.
Landscaping plans §9.12, p. 22	This section was revised by Amendment 1, July 29, 1987. These rules related to newly constructed residences, not existing.	Check with the Architectural Committee if you're planning to make a significant change to your landscaping. Plantings at lot borders need prior approval.
Lighting (external) §8.14, p. 18	Get prior approval from the Architectural Committee before adding or changing external lighting. The concern is to prevent glare and disturbing neighbors. This includes lighting on the house and landscape lighting.	
Maintenance of homes and landscaping §7.1, p. 16	Ok is seeding, watering, mowing, pruning, cutting and painting consistent with good property management. Garage interiors should be kept clean and in order to reduce fire risk. There are legal and financial penalties for non-compliance.	Many neighbors enlist the help of yard maintenance contractors. Consider removing overgrown plants, pine trees that might fall, ground cover that invades your neighbors lot, weeds along curbing and in driveway cracks, adjust sprinklers for dead spots, etc., etc.
Nuisances §8.2, p. 17; §8.12, p. 18	Not ok are any nuisance, annoyance or offensive activity.	These are broad and general restrictions and are subject to the Board to decide if the activity is a nuisance.
Siding and roofing §9.9-9.10, p. 22	Before you re-side or re-roof, get approval from the Architectural Committee. They will work with homeowners on approved materials and colors (a list of approved shingles is on AHPHOA.com under More/HOA Documents).	Some projects have been stopped because the materials being used weren't approved.
Signs §8.8, pp. 17-18	Signs allowed are limited in type and size.	Per RCW 64.38.034, political yard signs can't be prohibited, but manner and placement can be regulated.
Storm water disposal system §2.2.4, pp. 8-9	AHP does not have street drains. Instead, most lots have curb cutouts that direct water onto low lying areas of the lawn ("swales"). Homeowner maintenance rules are generalized in this section, but the specifications are available from Spokane County. The County has the power to impose penalties.	Swale positioning was based on natural storm water drainage, so some neighbors get more of the runoff. Be considerate of your neighbors when cleaning up after construction projects or draining your pool, make sure you know where your runoff will end up and discuss with the impacted neighbor.
Structures (general) §8.3, p. 17	The only building allowed on a lot is one single family house and a private garage	
Structures (temporary) §8.4, p. 17	Prohibitions relate to using temporary structures as a residence. Specifically exempted is homeowner camping in tents.	Not ok is camping in trailers on the street, in driveways or on lots for extended periods. The tent camping exemption is for homeowners and their families, not for non-resident visitors.
Vehicles (general) §8.2, p. 17; §8.15, p. 19	Not ok are campers, motorhomes, business vehicles, boats and trailers, and junk cars. It is not ok to park any non-passenger vehicle or trailer and leave it for more than 48 hours.	The wording is muddy but the Board has the power to decide that any vehicle parked outside is in violation of the CC&Rs, regardless of location, size, type or state of repair.
Vehicles (recreational) §8.13, p. 18	This is both a use and storage restriction on vehicle type. The prohibition on motorcycles relates to off-road dirt biking, not to normal legal, licensed operations. Storage must be in an attached, enclosed garage.	Spokane County and Washington State have other rules.

# Highlights of Arrowhead Point Bylaws

Art.	Title	Sec.	Title	Pg	Summary
1	Plan of Project Ownership	1.1	Name and location	1	They got the name of the Association wrong.
1	er er er	1.2	Application to Project	1	Incorporates by reference all Project Documents, including CC&Rs. Absolutely everyone is subject to their rules.
2	Membership, Meetings, and Voting Rights	2.2	Voting Requirements; Majority of Quorum	1	A valid vote of the membership is a simple majority of any quorum that is present (however, see 2.3). [CCR 3.4.1 says one vote for each lot owned. AHP has 138 total lots.]
2	66 66 16	2.3	Quorum	1	A quorum is 60% of "voting power" in person or by proxy [x 138 lots = 82.8 so 83 is minimum for quorum]. Once formed, even if members withdraw and leave less than a quorum, remaining members present can continue to do business. Per 2.2, majority vote of those is sufficient.
2	ec ec ec	2.4	Proxies	2	May vote in person or by proxy. Proxies in writing & filed with Secretary before meeting.
2	61 61 61	2.5	Annual Meeting	2	Held not less frequently than once each calendar year.
2	er er er	2.6	Special Meetings	2	Called by President or majority of quorum of board or 25% of voting power [ x 138 lots = 34.5 or 35 minimum. ]
2	4 44 44	2.7	Notice and Location of Meetings	2	See §9.4 for details of written notice to members.  Emergency meeting: no notice required. Normal notice: at least 10 days prior but no more than 50 days prior.
2	44 64 44	2.8	Adjournment	2	If lack of quorum, members present may reschedule NLT 5 days NMT 30 days from original meeting. New quorum for new meeting is 30% [x 138 = 41.4 or 42 minimum].
3	ec ce té	2.9	Action Without Meeting	3	Requires 100% written consent from all 138 lot owners.
3	Board of Trustees	3.1	Number and Term of Trustees	3	5 trustees, serving staggered terms of 2 years each.  [ Articles of Incorporation, page 4, Article VI, allows changing number of Trustees by amending Bylaws. See Bylaws Article 8 for amendment procedures: only 42 membership votes required to change Bylaws. ]. Note §5.1 Trustees elected to an office serve 1 year terms.
3	66 GE	3.2	Election of Board of Trustees	3	
3	44 46 46	3.2.1	Nomination	3	Made from floor at Annual Meeting or via Board-appointed Nominating Committee. Committee Chair is Board member. Minimum 2 other Association members. Appointed 90 days prior to Annual Meeting
3	86 68 68	3.2.2	Cumulative Voting	3	Vote by secret written ballot. Cumulative voting required but not defined. [Typically, lot owner's votes are # lots owned x # Trustees running for office, i.e., 2 lots owned x 3 trustees running = 6 votes for that lot owner. Those votes may be cast all for a single Trustee running or spread out in any manner on any trustees running. Ever done or needed to be done? Don't know].
3	64 64 64	3.3	Removal	3-4	Mathematical formula for voting required to remove an individual trustee. Trustee stays if, e.g., 138 lots x I trustee removed = 138 / (5 authorized trustees +1 = 6) + 1 = 24 membership votes against removal. See §5.3 for removal of trustee from office.
3	ec et ec	3.4	Vacancies	4	Filled by majority vote of remaining Trustees. New trustee serves out unexpired term of replaced trustee.
3	46 96 66	3.5	Regular Meetings	4	Of Board. At least quarterly. Notice to Trustees NLT 5 days prior. Notice also posted in a prominent place in AHP.
3	EE	3.6	Special Meetings	4	Of Board. Written notice signed by President or by 2 other Trustees. Provide notice per §3.5. Notice to include nature of special business to be considered.
3	5E EE 5E	3.7	Waiver of Notice	4	§3.5 & §3.6 Trustee notice requirements can be waived.

3		7	1		
,	16 66 66	3.8	Quorum	4	Of Board. In-person majority of Trustees [ 3 out of
					5evidently, proxies cannot be used to form a quorum ]. A
		[	ĺ	(	majority vote of the quorum present is a good vote. Note
			2.5	1	that, unlike §2.3 Association quorum, a Board meeting
				1	quorum fails if enough Trustees later leave the meeting.
3	44 44	3.9	Action by Consent	4	Board can act without a meeting if all members [5] consent
			of Trustees	1	in writing.
4	Powers and Duties of	4.1	Powers and Duties	5	Enumeration of Board powers does not limit the powers.
	the Board of Trustees			1	
4	66 CE E6	4.1.1	[ untitled ]	5	Officers, agents, employees: select, appoint, supervise,
	<u>L</u> .	1	,	]	remove, prescribe powers.
4	46 46 66	4.1.2	[ untitled ]	5	Enforce provisions of Project Documents.
4	ec ec ec	4.1.3	£ 56 66	5	Subject to approval of membership, make rules re Common
	<u> </u>			1	Areas & penalties for infractions.
4	44 46 55	4.1.4	64 65 64	5	Pay taxes and assessments on Common Areas.
4	4E EE EE	4.1.5	64 84 EE	5	Contract for insurance.
4	ee de ce	4.1.6	66 66 66	5	Maintain Common Areas; contract for goods & services
4	66 6E 66	4.1.7		5	Delegate powers to committees, persons, mgmt company
4	46 46 66	4.1.8	et 61 64	5	keep books, itemize, make budgets, prepare financials, get
		1		1	audits.
4	4 4 4	4.1.9	66 EE 66	6	Conduct disciplinary proceedings against violators of rules
		1.2.0			in Project Documents or rules set by Board.
4	44 44 44	4.1.10	ee ee ee	6	Enter onto private property to make repairs FBO AHP
4	46 66 66	4.1.11	66 66 41	6	Set & collect assessments. Board's discretion to foreclose
		7.2.2.		١°	liens for assessments not paid within 30 days of due date.
4	66 66	4.1.12	16 11 11	6	File tax returns; minimize taxes.
4	66 66 66	4.2	Limitation on	6	
-	}	7.2	Board's Power	) °	Board can't do the following things without majority vote of
4		4.2.1	" " "	-	members [ 138 lots x 50% + 1 = 70 lots ].
7		4.2.1		6	Capital improvements in fiscal year exceeding 5% of
4	cc cc ec	422	EE 64 14		budgeted gross expenses for fiscal year.
4		4.2.2		6	Sell property in fiscal year w/ FMV over 5% of budgeted
4	61 61 64	400	66 66 66	<del> </del>	gross expenses for fiscal year
**		4.2.3	· · · · ·	6	Pay trustees or officers for services to AHP, but can
4	44 44 44	424	66 66 66		reimburse for their expenses.
4	LC CC CC	4.2.4	** ** **	6	Make contracts for goods/svc longer than 1 year, except:
4	££ ££ ££	(a)	* " "	6	w/ regulated public utility but only for shortest poss. term
	66 66 66	(b)		7_	Insurance NMT 3 years, if can be short rate cancelled
4		None	a a a	7	Mgmt contract ok if 30-day cancelable & 1-year term
5	Officers	5		7.:	
5	66 66 66	5.1	Enumeration and	7	Pres, VP, Sec, Treas, + any other offices Board creates.
		'''	Term	1	Board elects Trustees to serve as officers for 1 year terms.
					Note §3.1 Trustee terms are 2 years.
5	66 18 55	5.2	Election of Officers	7	By Board, at first Board meeting after Annual Meeting.
5	46 44 65	5.3	Resignation and	7	Board majority can remove Trustee who holds office from
_		]5	Removal	′ .	that office at any time for any reason. [See §3.3: Can
			wito reli		remove officer from office but can't remove Trustee from
					Board without member vote meeting certain voting rules].
				, '	Resign (from office and presumably from Board also) at any
					time by written notice.
5	ec ec ce	5.4	Vacancies	7	Filled by Board appointment; serves unexpired term.
-5	EE 84 66	5.5	Multiple Offices	7	
5 5 5		5.6	Duties	7	1 Trustee can hold 2 or more offices but not Pres+Sec'y.
5	CC 41 6c	5.6.1			As follows:
		5.0.1	President	7	Preside at meetings, carry our resolutions, sign documents,
-5	44 84 44	5.6.2	Vice President		co-sign checks and promissory notes.
5	cc ec ec		Vice President	8	Same as Pres if absent, + other duties required by Board.
,		5.6.3	Secretary	8	Record votes, keep meeting minutes, serve meeting notices,
5	LL CE 46	26.3	T		keep name/address list, + other duties required by Board.
1 1		5.6.4	Treasurer	8	Receive, deposit, disburse funds per Board; co-sign checks
-	W.				
	×	ļ			& promissory notes; keep books; prepare financials. Some duties can be delegated to a management company.

6	Discipline of Members; Suspension of Rights	None	( untitled )	8	Board can only cause forfeiture of property for unpaid dues, not failure to follow rules. However"the Board shall have the power to impose monetary penaltiesfor failure to comply withrules" if notice and hearing are given.  Monetary penalties shall include attorney's fees and collection costs.
7	Budgets, Financial Statements, Books and Records	7.1	Budgets and Financial Statements	8	Prepare NLT annual budgets and financials and copy members. Records to be audited NLT annually.
7	ct 81 86	7.2	Fiscal Year	9	Fiscal year is calendar year unless board says otherwise.
7	66 66 66	7.3	Inspection of Association's Books and Records	9	All to be available for Trustee or member inspection, extracting and copying at reasonable times w/ proper notice.
8	Amendment of Bylaws	None	[ Untitled ]	9	Amendment not restricted by time or manner [Note CCR §11.3 does have amendment restrictions]. Only bare majority of quorum of membership needed [Per §2.3: quorum is 60% x 138 lots = 82.8 or 83. Bare majority thereof is 83 x 50% = 41.5 or 42 votes minimum.] More votes may be required if provision being amended has highe vote requirement.
9	Miscellaneous Provisions	9		9	
9	44 44 44	9.1	Regulations	9	Absolutely everyone is subject to Project Document rules.
9	ec 66 66	9.2	Compensation and Indemnification of Officers and Trustees	9	No loans or compensation for services; only reimbursement of expenses. Trustees and officers indemnified against liabilities from serving, unless fraud, negligence, or bad fait in performing duties.
9	60 64 64	9.3	Committees	10	Board designates committees. Each must have at least 2 Trustee members. Committees shall have power to act on behalf of Board as the Board specifies by resolution.
9	66 EE 64	9.4	Notices	10	Delivered however Project Documents allow. If by mail, notice occurs on the date of posted mailing to address given to Secretary.
n/a	Adoption of Bylaws	None		10	Adopted 1 June 1987