



DEERFIELD VILLAGE NEWS

November, 2011

The Voice Of The Community • Dedicated To The Residents Of Deerfield Village

President's Report...

By Eric Toureilles - DVCA Board President

Dear Neighbors,
Election Day is on Tuesday, November 8th, so please be aware that you can vote at the Deerfield Clubhouse for your convenience. You can vote between 7AM – 7PM. You will need your Voter Registration card. Or, a photo ID or drivers license if you can't find your Voter card.

For those of you that have had the pleasure of serving on a Deerfield Committee with Nan Pye, she will be retiring this month from her duties as Tennis Committee Chair and some of her other roles within other committees. She is a long time resident of Deerfield and has been of tremendous help as a volunteer to the community. Her presence will be missed and I wish her the best from all of us!

The Finance Committee continues to finalize the 2012 budget and the Board will review and approve it in a budget meeting, before the November Regular Board meeting. Since everyone has done well to hold to the bottom line, and we have not had a major event, I anticipate the increase to be very small this year. Assessment invoices will be mailed to resident owners and in their hand before the first week of December. If you have not received an invoice by then, please contact the DVCA office and we will immediately send you a copy. It is each resident owner(s) responsibility to make payment before January 31st.

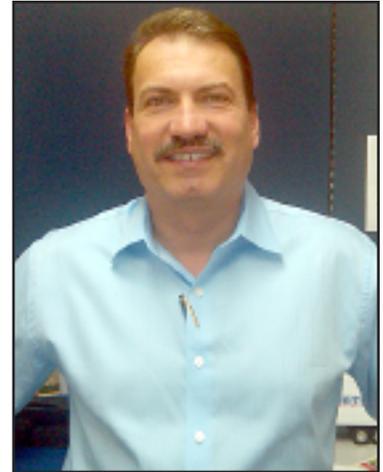
Please note that there will not be a December Board meeting.

Around this time last year, we had several residents that were having issues with power surges. I understand that CenterPoint had done some work around this issue and most of us should have also been upgraded to a Smart Meter, which can monitor issues more closely. Send us an email or call the DVCA office and let us know if you are still experiencing daily or weekly power surges, or extended amounts of time with no power.

A reminder that you can view Deerfield information such as events, By-Laws, policies, meeting minutes and download forms from our website www.deerfieldvillage.net or visit our facebook page at www.facebook.com/pages/Deerfield-Village-Community/234238009933426 and view pictures and comments from our events.

I wish you and your family the best this Thanksgiving, and please be careful with those turkey fryers!

Take Care!



TIME CHANGES...Don't forget to set your clocks back one hour Saturday night - November 5th - before going to bed! Time goes back to Central Standard Time on Sunday, November 6.

REMINDER: ELECTION DAY IS TUESDAY, NOVEMBER 8TH...DON'T FORGET TO VOTE!

Deerfield can vote on Cyfair ISD Trustees and Texas Constitutional Amendments... see page 10

IMPORTANT NUMBERS:

Any Crime (Constable Contract #87) 281-463-6666
Curb Damage (No Patio Home Curbs) . . . 281-463-6300
Flooding 713-684-4000
Water Outage 713-405-1750

Illegal Dumping 713-920-2831
Trash Pick-up 281-888-3688
Power Outage 713-207-2222
Gas Leaks 713-659-2111
County Pets 713-999-3191

Important Information...

Welcome to Deerfield Village

If you are a new resident in Deerfield Village, please feel free to stop by the DVCA Office, Monday through Friday between the hours of 9:30am and 1:30pm, to obtain additional information about the community and the DVCA facilities. You may also wish to pick up a key to the Tennis Courts. The keys are \$25.00 each and the deposit is refundable when the keys are returned to the office. If you would like to get involved in your new community, a list of committees and their meeting schedules are available. More help in keeping the community vibrant is always welcome! For inquiries, you may contact the DVCA office at 281-263-2624, or email us at deerfield4@sbcglobal.net Visit our website at www.deerfieldvillage.net to learn more.

Receive emergency and informational e-mails...

If you would like to be put on an e-mail list to receive emergency or last minute informational e-mails, please e-mail the office with a request and your e-mail address. deerfield4@sbcglobal.net



Keep Deerfield Bright at Night...

Please report Street Lights and Greenbelt Lights that are out to the DVCA Office. It is necessary to provide the pole number and the location address of the pole that is being reported. Street Lights that are not on the Greenbelt and not in the Patio Home Section may be reported directly to CenterPoint Energy at the following website: <http://www.centerpointenergy.com/services/electricity/residential/repo>.



rtastreetlightoutage Under "Residential" section, choose "Report a Streetlight Outage" and fill in required information.

Recycling is Always on Friday



Residential Trash Reminders...

Please know that there is a 15 bag limit in regards to yard debris per service day. Anything over this limit must be negotiated between the home owner and Texas Trash Service 281-888-3688 Hours of Operation 7am-7pm Office hours 8am-5pm

Pick-up days are Tuesday and Friday. **Please** do not put your trash out until Monday evening or Thursday evening.

Nothing but water should go down our storm drains.

Please make certain that the grass/yard clippings along curbs are bagged. In case of a heavy rain, these clippings will be swept into the sewer system and block the runoff water; which in turn will flood our streets. Hurricane season is upon us and we will get heavy rains, so please be advised.



Pet Hotline...

Along with a Rabies tag for ID, the most important is a tag with owner's phone #...since vets are closed on Sat. afternoon and all day Sundays...the owner's # will get your lost pet home in no time..

Marie Nugent Pet Hotline
281-859-1104



Deerfield Village Community Association, Inc.

4045 Deerfield Village Drive • Houston, Texas 77084

Office: 281-463-2624 • Fax: 281-463-7679

e-mail: deerfield4@sbcglobal.net www.deerfieldvillage.net

The Office Hours Are: Monday thru Friday • 9:30 - 1:30

Deadline for Newsletter: 18th of the month prior to publication.

Submit articles, photos and ads to the Recreation Center Office,
or e-mail to: deerfield4@sbcglobal.net



Great day for a
Garage Sale



Crankin' it up!



Community Services Committee...

Here comes the holiday season, and with it, increased use of the Rec Center for parties and other events. The restrooms are nicely updated, and the Community Services committee is working on upgrades and renovation of the clubhouse spaces, as well as furnishings and outside handrails. In the next months, we will be starting the process of getting bids on kitchen renovation, and we continue to support other facilities and activities that make Deerfield a great place to live. We don't know if any or all of this can be done for this holiday season, due to delays in getting contractor bids. If you would

like to know what we are working on, or would like to help make it happen, come to a Community Services meeting the first Monday of each month in the Rec Center annex. You can also check out the Deerfield website at <http://www.deerfieldvillage.net/>, ably supported by Brian Sherwood of the Community Services Committee.

We look forward to seeing interested residents at our meeting!

Rick Johnson, chair

Deeds Committee...

First, our sincere thanks go out to all of the Deerfield Village residents with whom we DON'T have to interact! That means that you, and/or your immediate neighbors, are continuing to keep our community in enviable condition, thereby keeping Deerfield a desirable place to call "home"!

Second, please keep the following in mind regarding the Deeds Committee: we are volunteers. Therefore, our "after hours" time belongs to US, except when we're doing our property inspections. Should you feel compelled to call a Deeds Committee member at home, understand that since the proper way to engage Deeds is THROUGH THE DVCA OFFICE, we may choose not to answer your call and/or respond directly. This is for several reasons; but most importantly: because occasionally a property that's found to be "in violation of the Protective Covenants" may (after going through the "procession of communications" that we must follow) ultimately be referred to DVCA's Legal Counsel for action, and ALL communications regarding such issues MUST be documented by and/or through the DVCA office.

Additionally, there is a reason that the Deeds Committee members' names are not given out, and there are reasons that the Committee Chairperson's phone number is not published in this newsletter – the documentation requirements (stated prior) identify just one of the primary reasons. Because the committee

membership is somewhat dynamic in makeup, AND since the 11 different sections making up Deerfield village are inspected on a rotational basis (Deeds members rotate which sections that they are responsible for covering on a quarterly basis), it's very possible that the person who inspected your section last month may NOT be the same person who inspected it this month...Consequently, while we keep detailed records of every complaint, and every action that we take in response to those complaints, it's not always the same person who's responsible for following the processes through to either "resolution", or "legal action/resolution".

Furthermore, if you have a complaint regarding obnoxious neighbors (loud pets, loud noises, parking in front of fire hydrants, etc.), those MAY be presented to the office for documentation; but your recourse is VIA THE CONSTABLE, and NOT Deeds. In conclusion - perhaps if everyone became better acquainted with their neighbors, many of the "perceived problems" wouldn't be (such) problems, after all. For example, that "trailer parked in the driveway for two weeks" MAY have been there while your neighbor was moving in (or out); BUT, YOU WOULDN'T HAVE KNOWN THAT, IF YOU DIDN'T KNOW YOUR NEIGHBOR, now would you?! Please get to know your neighbors – it's what part of being a community is all about, and it's a KEY part of what has made Deerfield so special for so long!



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Office
979-992-3815

Constable's Report...

**Security Stats for
September, 2011**
Constable Dispatch:
281-463-6666 Contract # 87
Harris County Precinct #5

ACTIVITIES	TOTAL
Accidents	1
Alarms	4
Assaults	0
Burglaries	0
Burg Motor Vehicle	1
Citizens Assistance	32
Citizens Contact	83
Criminal Arrests	0
Criminal Mischief	0
Disturbance Calls	6
Suspicious Vehicles	22
Suspicious Persons	4
Thefts	0
Traffic Citations	1
Traffic Warnings	2
Vacation Watch	161

Emergency telephone stickers are available at the DV Rec. Center office

INTERIOR & EXTERIOR HOME REPAIRS

Siding . Painting . Fencing
Gutter cleaning . Woodwork & More
Ward Smith, Deerfield Resident
Cell: 803-960-7736
smith.ward@rocketmail.com

Deerfield Village Playgroup

If you are looking to meet other moms in Deerfield with young children, this is the perfect opportunity to.



Please contact Julie Kokinakis at: 281-859-2551 for more information on dates, times and meeting places.

FOR SALE: Buffet with Mirror and
Antique Sewing Machine Table with Chair
For information, call 832-798-6554

Look for unique Christmas gifts at the Nov. 4th & 5th Annual Deerfield Christmas Bazaar and Market at the Recreation Center.

Landscape Committee...

We're all very grateful for the rain we finally had this month, every little bit helps. We're losing some trees please call the office to report dead trees on Community Property. They will be added to our list we have a day of tree cutting instead of cutting as we

loose each tree. We get better rates from our tree service company. That's why sometimes you see the cut up tree setting there. The next day they come back & pick everything up sometimes all can't be done in one day.

DEERFIELD VILLAGE COOKBOOKS

In need of a great gift for any occasion? We still have Deerfield Bazaar Cookbooks available. Call Sharon Hamilton at 281-859-0174.

Deerfield Events

Monthly Events...

Poker! 2nd Thursday of the month, 7:30 PM, at the Recreation Center...

Bunco! 3rd Thursday of the month, 7:00 to 9:00 at the Recreation Center

Every Friday - Coffee and Donuts! 8:00AM to 9:30 AM.

Drop by the Rec Center for a cup of coffee and a donut, bring your paper to read, visit with your neighbor, catch up on what's happening in the neighborhood. Every Friday morning, and it's free...

Coffee and Donut Socials will not be held at the Rec Center on Friday November 4th and Friday November 25th.

Nov. 4th & 5th Annual Christmas Bazaar, at the Rec. Center.

Nov. 13th Ice Skating at Memorial City Mall

\$2.00 a person, sign up at the Deerfield Office starting Oct. 24th.

Dec. 12th Annual Christmas Snow Party.

2:00 PM to 3:30PM. We will have snow even if Houston doesn't.

Dec 31st New Year's Eve Party!

Dec. 31st New Year Eve Party! At the Rec Center, so you can party and be safe...Tickets go on sale Dec. 1st, are \$25 per person, going up to \$35 on Dec. 19th Ticket holders must be 21 years or older. Admission includes snacks, wine, beer, set-ups and a champagne toast! Each couple should bring a creative and tasteful unwrapped (\$20-\$25 value) for the closing auction.

Jan. 1st Polar Bear Swim!

2:00 PM to 3:00PM. Come freeze at the pool with a quick swim - or with the warm weather being predicted, come swim and catch some sun!

Texas Hold'em Poker

Second Thursday of the month,

At 7:30 pm, we start our regular cash game. Everyone is welcome to watch or participate.

Contact Bob Shortle, at 281-463-4589, for more information.



Deerfield Village Bunko Group

Meets the 3rd Thursday of the month, 7:00 - 9:00 pm at the Deerfield Clubhouse. Bring a Potluck dish and \$5.25.

Contact: JoAnne Maruca at 281-550-8162. Joann.rich@yahoo.com or Pat Rothman at 281-345-9355. RR1texas@earthlink.net



Recreation Committee ...

We have had a great fall, with the chili cook-off, Music on the Green, and the Halloween Party.. The Octoberfest was cancelled due to lack of interest; we may try again next year should we find more interest. Coming up in November is Ice Skating on Nov. 13, the annual Children's Christmas Party, and a grand finale of the always popular New Year Eve Party. Tickets for the New Year Eve Party go on sale on Dec. 1st, and have sold out in the past, so get your tickets early.

The Committee is planning 2012 events, including Music on the Green events, children and family events, as well as adult events. We are planning the spring Garage Sale being on March 24th, 2012. This

will be the big sale from your homes.

We are looking for new bands to play at the Music on the Green. We are looking for adult bands which can play a variety of music – country, rock, classics, etc. Band member should be Deerfield Residents, although that is not an absolute requirement. We pay a small stipend in appreciation for the performance. As for teen bands, we are considering a teen Battle of the Bands for next year, if we find the interest.

And we meet on the 2nd Tuesday of the month, at 7:00PM. Have ideas for events? We are always looking for new ideas – come join us!



33rd Annual Deerfield Village Christmas Bazaar & Market



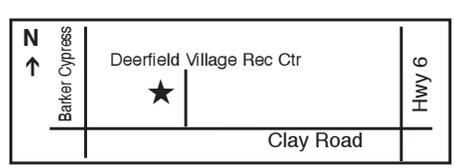
Friday, Nov. 4th • 12 - 8pm
Saturday, Nov. 5th • 9am - 4pm

**Deerfield Village Recreation Center at Clay Road
Between Barker-Cypress and Highway 6**

**** Come enjoy the magic of Christmas****
Deerfield Village Cookbooks, Christmas Gifts & Ornaments,
Holiday Wreaths, Candles, Wooden Outdoor Signs, Ceramics,
Jewelry, Seasonal Items, Watercolor & Tole Paintings/Items
Wood Turnings, Stained Glass, Lighted Bottles, Pickles,
Jellies, Jams, Homemade Goodies & Much Much More.



Please bring a
non-perishable
food donation



For more detailed map -- www.deerfieldvillage.net

Deerfield
Family Ice Skating
at Memorial City

Tickets are \$2.00
per person
including skates
and party room
and can be
purchased in the
DVCA Office

Time:
1:30pm – 4:00 pm
Sunday, Nov. 13th

Note: Anyone
wishing to bring re-
freshments, contact
Marie Nugent at
281 859 1104

“ATTENTION DEERFIELD VILLAGE SENIOR RESIDENTS – 55+”

Did you know if you are age 55 years or older that you can attend free classes and other excellent educational seminars at the Thomas A Glazier Senior Education Center, located at 16600 Pine Forest Lane, Houston, TX 77084???. However, you must register for these classes. The contact number is 713-274-3250 for registration information and date schedule of classes.”

MUD 136 Board Report...

At the regular October meeting, the directors reviewed the results of September business. The September water usage was 24.8 million gallons, 20% lower than August usage. Recent rain and fall weather have helped reduce usage, but the drought in SE Texas continues to affect the District's water supplies. Remember to practice water conservation and don't waste water or your money by letting water run down storm sewers due to unattended and misaligned sprinklers. Information on water conservation can be found at web site:

www.wateruseitwisely.com

The Board approved the MUD 136 total tax rate for 2011, which will be \$0.215 per \$100 assessed valu-

ations. This tax rate remains the same as 2010 and is one of the lowest rates in Harris County. If you have questions about tax rates or any aspect of the District's operations, you can ask them during the resident comment period at the beginning of our monthly meeting which is held on the second Thursday of the month at 6:00 PM at the Rec Center. The meeting agenda is posted at the Rec Center office several days before the meeting. Information about the District is also available at its website, www.hcmud136.org. The next regular board meeting is Thursday, November 10 at 6:00 PM in the DVCA Rec Center's large meeting room. These meetings are open to the public, and we welcome your attendance.

THANK YOU!

I would like to thank everyone who donated items towards the Girl Scouts Gold Award Project. I was able to reach my goal of 200 Care Kits for the homeless. I used five to six items in each kit and still had a box full of miscellaneous items to donate. Thank you for all your help.

Emily Ekholm

Date and Time of Committee and Board Meetings...

Community Services	1st Monday	7:00 PM	Bruce Bott	Rick Johnson	281-550-8895
Deed Restrictions	1st Monday	7:00 PM	Brent Burris	Jeff Youngflesh	
DVCA Board	4th Monday	7:00 PM	Eric Toureilles		281-855-0312
Financial Services	Tuesday before Board Meeting	7:00 PM	Stuart Cory	Mike Feeney	281-859-4504
Landscape	2nd Monday	7:00 PM	Arthur McDanel	Beverly Girbach	281-550-8729
MUD #136	2nd Thursday	6:00 PM	Eric Toureilles		281-855-0312
Recreation Center	2nd Tuesday	7:00 PM	Louis Carpenter	Peter Howell	281-463-1360
Security	2nd Tuesday	7:30 PM	Larry Burkham	Kirk Aden	281-855-7103
Swimming Pool	2nd Monday	7:00 PM	Amy Lacy	Kenny O'Brien	832-256-8026
Tennis	1st Wednesday	8:00 PM	Marie Nugent	Nan Pye	281-463-8788

* Please read the Committee Reports for Monthly changes in the schedule.

Financial Services Committee...

Meetings: 3rd Tuesday of every month to review the financial status of our community.

As of September 30, 2011

YTD expenses	\$ 470,161	2011 Budget	\$627,182
YTD budget	495,338	Designated reserve	576,789
Under/(Over) budget	25,177	Undesignated reserves	13,767

Expenditures: Actual expenses are going to come in below budget. Sales Tax refunds are causing actual income to exceed the Budget. The combination of both will give DVCA a larger surplus than was originally forecast.

Assessments: We have collected \$640,384 (97.5%) of the 2011 assessments. Collection rate remains slightly ahead of the 2010 rate.

2012 Budget: Budget is being finalized for presentation to the Board.

Always looking for new members,... if interested, come join us for one of the meetings, or contact me at 281-859-4504.

Pet Hot Line...

Alert to pet owners: If your pet has been "chipped", be advised that the computer "chip" may "travel" over time. I recently took one dog to 2 different vets and no "chip" could be located. I then called the "chip" company and they advised me that the "chip" may have gone dead or had "traveled" to another part of the animal's body. After taking the dog to get a new "chip" at Farm and Ranch Free Chipping last month - and scanning her whole body - it was determined that the chip had indeed traveled to the side of her upper right leg. Every time you visit the vet, have them scan the whole body for that "chip". Marie Nugent: 281-859-1104



Grizzly Bear Construction Co.

1020 Kristi Ct.
Cat Springs, TX 78933

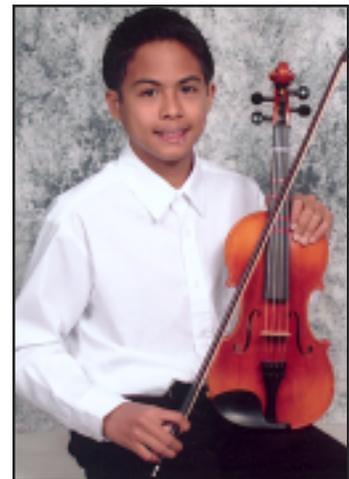
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Cell: 281-744-0437

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Congratulations to Deerfield resident **Francis Ramas**, who, has been selected for the Cypress Fairbanks ISD & Spring Branch ISD Region 27 Middle School Orchestra.

Watkins Middle School (serving Deerfield) had not had any students selected for the Regional Orchestra in the previous six years.

Francis is a third year Viola player.



Currently there are over 400 Middle School students studying Viola in the two school districts. 80 students tested for spots in the Regional audition. Francis tested 7th. out of the 28 selected to perform from the auditions. The group was split into two Orchestra groups. Francis will be performing with the top group, the Symphonic Orchestra, November 19th.

Elections in Deerfield November 8th, 2011

Deerfield residents are eligible to vote in the CyFair Isd trustee election and to vote on the Texas Constitutional Amendments. Although we receive many mailing pieces from candidates for the Houston City election, Deerfield residents may not vote for City of Houston offices. Deerfield is not in Houston, but, rather in an un-incorporated part of Harris County.

CyFair ISD Candidates



Full information about the candidates can be found at the CyFair ISD's web site: cfisd.net. Information includes their financial reports, profiles, and a candidates forum hosted by the district, with all the candidates answering questions from the audience.

Texas Constitutional Amendments

1. "The constitutional amendment authorizing the legislature to provide for an exemption from ad valorem taxation of all or part of the market value of the residence homestead of the surviving spouse of a 100 percent or totally disabled veteran."
2. "The constitutional amendment providing for the issuance of additional general obligation bonds by the Texas Water Development Board in an amount not to exceed \$6 billion at any time outstanding."
3. "The constitutional amendment providing for the issuance of additional general obligation bonds by the Texas Water Development Board in an amount not to exceed \$6 billion at any time outstanding."
4. "The constitutional amendment authorizing the legislature to permit a county to issue bonds or notes to finance the development or redevelopment of an unproductive, underdeveloped, or blighted area and to pledge for repayment of the bonds or notes increases in ad valorem taxes imposed by the county on property in the area. The amendment does not provide authority for increasing ad valorem tax rates."
5. "The constitutional amendment authorizing the legislature to allow cities or counties to enter into interlocal contracts with other cities or counties without the imposition of a tax or the provision of a sinking fund."
6. "The constitutional amendment clarifying references to the permanent school fund, allowing the General Land Office to distribute revenue from permanent school fund land or other properties to the available school fund to provide additional funding for public education, and providing for an increase in the market value of the permanent school fund for the purpose of allowing increased distributions from the available school fund."
7. "The constitutional amendment authorizing the legislature to permit conservation and reclamation districts in El Paso County to issue bonds supported by ad valorem taxes to fund the development and maintenance of parks and recreational facilities."
8. "The constitutional amendment providing for the appraisal for ad valorem tax purposes of open-space land devoted to water-stewardship purposes on the basis of its productive capacity."
9. "The constitutional amendment authorizing the governor to grant a pardon to a person who successfully completes a term of deferred adjudication community supervision."
10. "The constitutional amendment to change the length of the unexpired term that causes the automatic resignation of certain elected county or district officeholders if they become candidates for another office."

Information about the amendments can be found through the Texas Secretary of State's Office at: http://www.tlc.state.tx.us/const_amends.htm, the web site of the Texas League of Women Voters: www.lwvtexas.org, Houston Chronicle web site: chron.com and many other places.

Ladies Tennis Anyone?

WELCOME,
DEERFIELD
RESIDENTS!
COME JOIN
OUR TENNIS
TEAMS!!!

Did you know that there are different levels of Ladies Ten-

nis Teams for which you can sign up to play??? Come join us! You will have a great time and meet new friends as well as improve your Tennis Skills! If interested, please contact Leslie Rupard at sunshine4631lr@gmail.com



Katherine Tyra Branch Library @ Bear Creek

Katherine Tyra Branch Library @ Bear Creek is proud to present many exciting events and activities each month.

Each month is filled with new fun reads and creative programs sponsored by The Friends of Bear Creek Library. All programs are free and open to the public.

For more information call 281-550-0885 or log on to www.hcpl.net.

Pot Luck Supper

Come to our POT LUCK SUPPER...December 4th, at the Rec Center. Join us at 5:30pm to meet and visit. Dinner is at 6:00pm. Bring a dish to share with your neighbors. Bringing a Family Specialty Dish to our supper is always a delightful treat. This event is open to ALL Deerfield residents. There is a small \$1.00 charge per person to cover paper goods. See you there!!!

Boy Scout Troop 120...

Hi,
This past campout Troop 120 went to Uncle Earl's property. While at Uncle Earl's we were able to use rifles, shotguns, and go fishing. Several of us were able to qualify for the rifle and shotgun merit badges during this campout. We also had a piñata supplied by the land owners, who we cannot thank enough!

The second night we did skits and some were REALLY FUNNY! I'm still laughing every time I think about them. The funniest, in my opinion, was the last one, but I don't have time to retell it. Later, we had a good game of capture-the-flag. I was exhausted afterwards, and retired early. The best thing was the dinner. We had candy, chicken & rice and cracker jacks, which are 20% healthy and 20% yum, the healthiness being the chicken & rice, which was cooked by Scoutmaster Mark Bush.

On Sunday we packed up, cleaned and went home. We owe the hosts a big

THANK YOU for the piñata and opportunity to get together in the great

outdoors for a weekend to the land owners and Uncle Earl (who is not my uncle).

We also had our Court of Honor on October 4th! There were over 100 merit badges awarded to the Scouts in our Troop. Also we earned several ranks and a special award was given to Robert Myers, a life Scout and another to Joseph Pechacek, another life scout. Afterwards we had snacks (cookies, chips, etc.).

We all had a lot of fun!
Morgan Kennon, Troop 120 Scribe



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Garage Doors and Openers

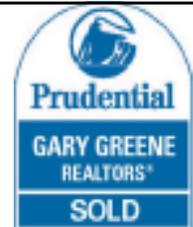
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DEERFIELD VILLAGE MARKET NEWS



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ACHIEVEING FINANCIAL FREEDOM

For many, adhering to a spending plan or Budget made it possible to eliminate debt, save for that rainy day and alleviate financial stress. To get a clear picture of your current financial situation: List fixed expenses like utilities, groceries, debt payments; List irregular expenses like taxes, car maintenance; All other expenses are discretionary; Categorize: A= Fixed needs, B=Needs that can be more efficient like utilities or groceries and C=Wants. Compare to Income and make spending cuts in B and C as needed. Use the rollover formula to pay off Credit Cards. Call me for more ideas to get you on the road to Financial Freedom.

Equal Housing Opportunity, Information is deemed reliable, however, we cannot guarantee accuracy.