

**San Ignacio Vistas
Annual Report to Members**

February 2003

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**San Ignacio Vistas, Inc.
Homeowners Association**

**ANNUAL MEETING OF MEMBERS
February 18, 2003**

The 2002 Board President, Dr. Vernon Kliewer, opened the meeting at 1:50 PM with a welcome to all of the homeowners in attendance. He announced that a quorum of lot owners was present by proxy (111) and in person (36). There were 54 attendees.

Director Karl Anderson then led the attendees in the Pledge of Allegiance to the flag.

President Vernon Kliewer then stated that there were no requests for items to be placed on the agenda, and that the agenda given to the homeowners would be used. Dr. Kliewer introduced each member of the board: Ronald Sorenson, Vice President; damon Patton, Secretary; and directors Marvin Pardi and Karl Anderson; and the treasurer, Arlene Haugan.

He reviewed the list of committees and committee members (included as Attachment A to these minutes), and thanked all of the volunteers for their dedicated work on these committees for the Association. The homeowners present responded with warm applause in acknowledgement. He asked that any homeowner present, if interested in serving on a specific committee, to make themselves known to the secretary or to any board member.

President Kliewer then introduced Mrs. Marianne Bishop, who will be the new recording secretary, and noted that she was the only one who volunteered during the board's search for a secretary. She, too, was warmly applauded by the homeowners present.

Vice President Ronald Sorenson then took the floor to introduce the Nominating Committee Members, and presented the four candidates running for election to the Board of Directors. They are: Karl Anderson, Charles Catino, Linda Gregory, and Arlene Haugan. The President then called for nominations from the floor. There were none. The nominations were closed. Those present with ballots voted, and the tellers collected the ballots for an immediate counting.

damon Patton gave the Secretary's report. For the full text of his remarks, see Attachment B to these minutes.

Arlene Haugan gave the Treasurer's report. It included the Association Balance Sheet as of December 31, 2002, and the Annual Financial Report for 2002 with the Budget adopted for 2003. For the two reports, see Attachment C to these minutes. Ms. Haugan and Dr. Kliewer responded to several homeowner questions concerning the budget figures.

Vernon Kliewer gave the President's report on the state of the Association and the results of operation for the year 2002. For the full text of his remarks, see Attachment D to these minutes.

During the agenda item of Resident's Time, the following homeowners brought forward the several concerns for the 2003 board to address.

- David Schroer, lot 209, asked that the Association consider garbage pickup 1 time per week due to concerns about air and noise pollution. In the research he has done, he felt that public education would be needed to effect this, and that the question may need consideration at the GVCCC level.
- Linda Gregory, lot 41, asked if Mr. Schroer was here in the summer because of odor pollution problems.
- Lillian Byerley, lot 90, thanked all homeowners that contributed to the food bank drive, and invited homeowners to tour the food bank center.
- Joseph Jay, lot 143, offered his thanks to the Secretary. He advised the board to stay out of politics. He felt that the Audit Committee should be composed of non-board members. He commented that the person(s) being fined or delinquent in dues payments be publicized. He wants to see equal treatment on handling of tree removal and trimming in the Common Areas. He objects to the "second class citizen" treatment of homeowners who are not present on a year-round basis.
- Harvey Kroboth, lot 36, wanted to know if the lien information was privileged information, and were they notified when the lien was filed. The President responded that the lien information was board confidential, and that the homeowner was notified when the lien was filed.
- Marcia Lucas, lot 183, asked if the lien was public information. The President responded that since the information was recorded with the Pima County Recorder, the information may be public if an interested party wants to find it.
- Ralph Fennig, lot 7, did not agree with Mr. Schroer. He had not noticed the air pollution nor a problem with flies. He also stated that any tree policy should except palm trees.
- The President then commented on resealing of the streets. Currently the estimate to repave the streets is approximately \$194,000. Hence the resurfacing prolongs the life of the streets and delays the need to completely repave. The objection to the last resealing was poor visual quality, but the engineering firm consulted stated that the contractor had done a good resealing job.
- Kent Peterson, lot 71, asked for the cost of resealing. The President replied about \$20,000 in today's dollars.
- The President then commented about a uniform policy on termite inspection and treatment. Even though other associations have implemented such policies, our attorney has advised against it due to the possibility of involving our association in a lawsuit.

The Secretary reported on the voting results for directors. The results were:

| | |
|-------------------|-----|
| Arlene Haugan | 105 |
| Karl Anderson | 94 |
| Linda Gregory | 91 |
| Charles Catino | 74 |
| Mike Amato | 1 |
| Sharron Stenavich | 1 |
| Gale Stober | 1 |

Thus Arlene Haugan, Karl Anderson, and Linda Gregory were elected Directors for the term 2003-2004.

The President announced that the new board would convene immediately following the Annual Meeting.

The meeting was adjourned at 3:26 PM.

Attachment A

2002 Committees and Members

Architectural Committee

Jim MacLaren, Chair
Gary Brown
John Charlebois
John Jones
Dave Roubos
Georgene Sorenson
Susan Trecartin
Frank Surpluss
Ward Williams
Ron Sorenson, Board Representative

Maintenance Committee

Carl Johnson
Eileen MacLaren
Ray Schofield
Gail Stober
Vernon Kliewer, Board Representative

Financial Advisory Committee

Arlene Haugan, Treasurer
Donna Severidt, Financial Consultant
Vernon Kliewer, President

Nominations Committee

Ron Sorenson, Chair
Michael Amato
Frankie Hein
John Jones
Ron Payne
Ray Schofield

Social Committee

Arlene Haugan, Chair
Trish LeMaster
Sandy Losiniecki
Pauline Schofield

Holiday Decorations Committee

Ernie LeMaster
Trish LeMaster
John Schuette
Sandy Schuette
Pat Smith

Audit Committee

Arlene Haugan, Treasurer
damon Patton
Vernon Kliewer, President

Neighborhood Watch Areas

1. Arnold Ghilardi
2. Helenlee Pardi
3. Ronald Schade
4. Barbara Mastic
5. Dennis Hein
6. Michael Finklestein
7. Jean Phillips
8. Gene Bengston, Chair
9. Claire Amato
10. {available}
11. Robert Henley
12. Jane Toler
13. Elizabeth Byerley
14. Arlene Haugan

Attachment B

Secretary's Report for February 18, 2003

As I turn over the duties of secretary to Mrs. Bishop and to LMR, it will not be with any regret! This was the third year I have served you as your Association Secretary, and I have learned three interesting facts during that tenure.

First and foremost, if you do not like the way I have done something, you will certainly tell me. However, in all of the three years, only Mrs. Bishop has volunteered to serve next year as your secretary – and she has not complained about the way I do things!

Second, and equally interesting, most of you have been very hesitant to tell me about your address changes, but are very upset when Association mail does not reach you in a timely manner. For every thoughtful homeowner who did change their address, there were four or five who did not. The Association spends about \$40 a year for “Address Service Requests” from the post office.

And lastly, I must apologize to several of you for sending mail addressed to you and your deceased spouses. However, until a concerned neighbor or neighborhood watch captain informs the secretary, I must tell you that the secretary's duties do not include a daily perusal of the obituary columns.

As a Director, I voted for the engagement of LMR to do the record-keeping duties of the Association. As the President will address this topic, I will comment only that due to the lack of volunteers for secretary, plus the legal requirements imposed on Association record-keeping, I could only foresee future problems in this area.

All three years I have served as secretary have been with Vernon Kliewer as President, and I must tell you that we, as an Association, are very fortunate to have had him at the helm. Both he and Vice President Ronald Sorenson have spent many hours in the management of the Association, and the Association has certainly benefited from their many years of legal and management experience.

It has also been my pleasure to have served on your Board of Directors, with my fellow directors Marvin Pardi and Karl Anderson, as well as Vernon Kliewer and Ronald Sorenson, and with Madam Treasurer, Arlene Haugan.

Thank you.

Attachment C

SAN IGNACIO VISTAS, INC. HOMEOWNERS ASSOCIATION

Balance Sheet

12/31/2002

| ASSETS | |
|----------------------------|-------------------|
| Savings | \$ 3,268 |
| Checking | \$ 1,724 |
| A.G.Edwards | \$ 153,568 |
| Nonannual Maintenance Fund | \$ 3,000 |
| Total | \$ 161,560 |

| LIABILITIES | |
|----------------------------|-------------------|
| Operating Fund | \$ 4,992 |
| Capital Reserve Fund | \$ 153,568 |
| Nonannual Maintenance Fund | \$ 3,000 |
| Total | \$ 161,560 |

**SAN IGNACIO VISTAS, INC.
HOMEOWNERS ASSOCIATION**

Annual Financial Report

18-Feb-03

| <u>INCOME</u> | <u>Budget</u> <u>2002</u> | <u>Actual</u> <u>2002</u> | <u>Budget</u> <u>2003</u> | <u>Per Unit</u> |
|------------------------|------------------------------|------------------------------|------------------------------|-----------------|
| Cash on hand | \$ 2,870 | | \$ 4,992 | \$ 21.89 |
| Income from dues | \$ 61,560 | \$ 61,540 | \$ 68,400 | \$ 300.00 |
| Interest | \$ 1,000 | \$ 384 | \$ 200 | \$ 0.88 |
| Transfer fees | \$ 600 | \$ 800 | | |
| Outstanding Lien | | \$ 270 | \$ 270 | 1.18 |
| Outstanding Lien | | | \$ 3,607 | 15.82 |
| Other | | \$ 50 | \$ 200 | 0.88 |
| TOTAL | \$ 66,030 | \$ 63,044 | \$ 77,669 | \$ 340.65 |
| <u>EXPENSES</u> | | | | |
| Audit | \$ 250 | \$ 100 | \$ 200 | 0.88 |
| Tax Preparation | \$ 350 | \$ 200 | \$ 300 | 1.32 |
| Legal Operating | \$ 6,000 | \$ 2,883 | \$ 3,500 | 15.35 |
| Insurance | \$ 3,000 | \$ 2,477 | \$ 3,500 | 15.35 |
| Maintenance | \$ 34,400 | \$ 32,278 | \$ 31,000 | 135.96 |
| Office Supplies | \$ 500 | \$ 1,229 | \$ 300 | 1.32 |
| Postage & P O | \$ 2,000 | \$ 1,039 | \$ 705 | 3.09 |
| Printing | \$ 2,000 | \$ 1,827 | \$ 500 | 2.19 |
| Utilities | \$ 800 | \$ 762 | \$ 900 | 3.95 |
| Taxes | \$ 3,200 | \$ 1,367 | \$ 2,250 | 9.87 |
| GVCCC | \$ 1,824 | \$ 1,724 | \$ 1,254 | 5.50 |
| Management/Prof | | | \$ 5,400 | 23.68 |
| Management/Ancillary | | | \$ 3,500 | 15.35 |
| Fin.Adv Com Consult | | | \$ 300 | 1.32 |
| Safety Deposit/Storage | | | \$ 300 | 1.32 |
| Reserves:Capital | \$ 10,500 | \$ 10,500 | \$ 13,300 | 58.33 |
| NonannualMaintFund | | | \$ 3,000 | 13.16 |
| Contingency | \$ 1,206 | \$ 1,667 | \$ 7,460 | 32.72 |
| TOTAL | \$ 66,030 | \$ 58,052 | \$ 77,669 | 340.65 |

Attachment D

PRESIDENT'S REPORT February 2003

Self Management/Professional Management

Since 1999 each of the successive San Ignacio Vistas Boards of Directors have self-managed the capital and fiscal assets of the properties with fiduciary responsibility. Stated another way, each of the Boards has acted with due diligence when decisions were made. Each board has been aware that not every association member necessarily greets every decision with full acceptance; however, for any Board not to make decisions is fiduciary irresponsibility.

Because self-management places extraordinary time demands on the volunteer officers of the Board, the decision was made to retain Lewis Management Resources (LMR) to fulfill the record-keeping requirements a Homeowners Association such as ours has. For the long term this agreement assures that essential, systematic record keeping does not depend upon attempting to identify a qualified volunteer on a year-by-year basis. The agreement is negotiable, and the agreement can be severed at the end of any contract year, if that turns out to be the appropriate thing to do. Underlying the current decision is the strong perception that continuity is needed in the crucial area of record keeping.

Hastening the decision to retain Lewis Management Resources is the fact that our computer-wizard secretary is retiring from the Board and as SIV secretary. As you know, a volunteer stepped forward to fill part of our secretarial needs and to oversee the transfer of Association records to LRM. Being new to San Ignacio Vistas, this volunteer is not ready to make a long-term commitment. Her reappointment for 2003 is subject to the approval of the newly elected Board.

For the time being, the Board will self-manage two important areas: (1) the maintenance of the Common Areas and (2) all financial assets and operations. In the future it may be determined that the cost of having full professional management outweighs the time demands placed upon volunteers. However, if such a decision were made, the Association expenses will increase. The result, in all likelihood, would be an additional increase in Annual Dues.

Reserve Fund

Occasionally, questions are raised about the necessity for a Reserve Fund. Adequate reserve funding contributes to the rise or fall of property values. If there is no Reserve Fund, or if it is perceived as inadequate, educated, prospective homebuyers may not want to invest in SIV property. In addition, lenders assessing financial health may hesitate to approve mortgage applications if SIV has inadequate reserve funds. Further, a Reserve Fund spreads out expenses more evenly, particularly for capital improvement and non-

annual maintenance. In the final analysis, our Reserve Fund helps SIV to meet its legal, fiduciary and professional requirements in a well-planned manner.

Continuing, reserve equity is one measure of financial security. Such equity assures that, short of a catastrophe, SIV will not need to resort to Special Assessments. As of 31 December 2002, each homeowner unit in SIV had Reserve Equity of \$687.00, which assures that Special Assessments for SIV homeowners should not be required in the foreseeable future.

Board Meetings/Homeowner attendance

Self-Management requires constant Board attention. If the President made decisions or took action between monthly meetings, these decisions and actions were ratified at the next scheduled monthly meeting. The Board met eleven (11) times during 2002 to manage Association affairs. As you all know, the monthly meeting schedule was printed in the 2001 Annual Meeting booklet, which was mailed to every homeowner unit in March 2002. In addition, each meeting, as well as the cancelled meeting, was announced in the “meetings section” of the Green Valley News & Sun.

Each scheduled Board meeting provided time for members to speak. However, during 2002, as in 2001, few homeowners attended any meetings—one homeowner did attend several meetings in 2002, to which she provided input. All homeowners are encouraged to attend the monthly meetings. How about a personal pledge to attend at least one meeting during 2003 to observe first hand how the Board functions on your behalf?

During 2002 the Revised Bylaws approved by the membership at the February 2002 Annual meeting were implemented. One revision, in particular, impacted on the duties and responsibilities of the President. All in all, the revisions to the Bylaws led to more effective management and efficient Board meetings.

Standing Committees

Standing Committees reported to and/or made recommendations to the Board at the scheduled monthly meetings on a need-to-report basis. The committee list you have in hand attests that numerous individual volunteers were members of SIV committees and that these committee members provided considerable service in the self-management of the association. Three of these committee’s responsibilities require activity throughout the year; namely, the Architectural, Financial Advisory and the Maintenance Committees.

During 2002 the Architectural Committee paid attention to and acted on all architectural matters affecting private property. Some guidelines the committee followed were: (1) does a potential impact upon the appearance of private property exist? (2) is the well-being of any homeowner affected? and (3) is the value of individual properties maintained and enhanced? Acted on is a key phrase: action requires decisions! Similar to the Board, not all decisions of the Architectural Committee received full acceptance

from every homeowner but if decisions were not made, that would constitute fiduciary irresponsibility on the part of the committee.

Recommendations of the Financial Advisory Committee are made directly to the Board. A major task each year is the development of a budget in October/early November for the next fiscal year. Prior to the development of the budget proposal the committee solicits requests from committees and the Board, and conducts a review of the Reserve Fund, which (1) reassesses the lifetime of each Reserve Fund line, (2) projects expenditures to be drawn against the Fund and (3) makes a recommendation for rebuilding and building the Reserve Fund.

The Maintenance Committee made a number of recommendations in 2002 that affected the general maintenance of Common Area properties owned and managed by the Association. The Board adopted most of the recommendations made by the committee.

Only occasional reports emanate from the two other Standing Committees—the Audit Committee, which convenes to approve or disapprove the independent auditor’s letter/report and to make recommendations for the hiring of an independent auditor. And the Nominations Committee, which prepares, distributes a list of Board candidates and their résumés to the membership for their vote and reports the list of candidates at the Annual Meeting.

Other committees such as Neighborhood Watch and the Social Committee carry out their duties with deliberateness and in a *sotto voce* style. Both of them are always attentive to the needs of the members and are always available to the members.

Common Area Maintenance

Common Area Maintenance is the responsibility of the Association and the Board. All maintenance policies are (1) based on the principle of sound financial management, which includes cost containment as one of the guiding principles and (2) frequency of maintenance, which is dictated by the season of the year and identified as projects, with a cost allocated to each completed project.

Vegetation planted and growing on the Common Areas is an ongoing maintenance concern. The suggestions that emerged from the July-August questionnaire were wide-ranging. Nevertheless, “What do you think?” did provide homeowner insights to the Board that is guiding ongoing CA maintenance projects. Some examples are:

1. Diseased and insect infested trees on the CA will be removed as quickly as possible. Relying upon University of Arizona School of Agriculture information and arborists, treatment with chemicals was deemed to be unreliable; to be effective annual reapplication is required—a long term cost item.
2. No attempt will be made to reset or stabilize trees blown over or up-rooted by high winds; they will be removed—survival of such trees is unpredictable because the root system probably was damaged.

3. A plan for systematic re-vegetation of portions of the CA is being developed. Emphasis is on using xeriscape-landscaping principles, which incorporate arid-land shrubs, perennials, succulents (including cacti), and short-growing trees. The intent is to make use of vegetation that, once established, requires the least amount of water and maintenance—a cost-stabilizing factor.
4. A clear policy has been adopted to distinguish between the maintenance of the remaining interior CA trees and the perimeter CA trees (on the down slopes above Demetrie Wash and West Frontage Road).

The remaining Interior CA trees will be pruned and thinned as needed, probably on an annual basis. If a homeowner invokes the principle of “interference with mountain and valley views,” the Maintenance Committee and the Board will consider the best course of action to take—pruning, shaping, thinning or removal of the offending tree.

Perimeter CA trees on down slopes will be removed if a homeowner invokes the principle of “interference with mountain and valley views”. No trees growing on the perimeter will be crown pruned, shaped or thinned, which would need to be done every year or as determined by the quantity of rain. This is not cost effective and would undoubtedly lead to an increase in maintenance operating expenses.

Erosion Control

The FRM Construction Company is contracted to rebuild drainage channels, repair existing riprap drainage ways and revamp drainage channels where required alongside Calle Tres and Camino del Sol. This project is funded by a draw against the Reserve Fund. As is consistent with good business practice, this capital expenditure is to be repaid over a five-year period.

Felix Landscaping Services

An amended contract was negotiated with Felix Landscaping Services for 2003. The amended agreement is project based rather than hourly based, as it was previously. The Board, or a designated member of the Board, will determine the satisfactory completion of each project. If the work is unsatisfactory, the work must be redone and completed satisfactorily. Work that has to be redone will receive no additional compensation beyond that established for that project. In addition, the amended contract implies an extremely high level of communication between the Board and Felix Landscaping Services.

General and Liability Insurance

The Vice President and the President have reviewed SIV General and Liability insurance coverage with the Association's insurance agent. All adjustments to appropriate coverage suggested by the review have been initiated.

Revision of the Declaration

Our Vice President has been spearheading a revision of the Declaration (CC&Rs) over an extended period of time. The Board and the Association's attorney have reviewed the suggested revisions. A general informational meeting for the members will be scheduled in the very near future—prior to the mail-ballot vote by the membership to adopt or not to adopt the revision.

Unpaid Liens

Unpaid liens have financial consequences for the Association. During 2002, the Secretary and/or our attorney have filed liens on SIV private property in the Pima County Records Office. These liens resulted either from unpaid dues or fines and penalties assessed for violations of the CC&Rs. Each lien was filed on behalf of the Board as set forth in the CC&Rs.

The first consequence of unpaid assessments is the placement of a lien. Second, since receipt of payments may be unpredictable, the amounts secured by the lien may prove to be un-collectible until the property is either sold or foreclosed. A lawsuit to foreclose the lien is instituted within three years from date the amount owed is delinquent. If a resale occurs prior to a foreclosure action, the amount that is owed (including any attorney fees and costs that have been incurred by the association), is subtracted from the sale proceeds by the Title Company handling the escrow and remitted to SIV. Once received the Association files a release of any recorded lien.

Prudent financial planning requires budgeting to account for deadbeats. Prudent financial planning is fiscally fair to every homeowner—it helps to keep the annual dues at the lowest possible rate. Any increase in the number and dollar value of outstanding liens should be a concern for every homeowner.

An immediate concern is **HB 2307**, which is under consideration in the state legislature. It has the potential to substantially increase costs to Homeowner Associations by increased litigation required to collect delinquent assessments through a personal judgment in court against a homeowner.

If passed by the Arizona House of Representatives, the Senate and signed by the governor, **HB 2307** would: 1) eliminate the ability of SIV to collect assessments or monetary penalties through foreclosure of a SIV lien; 2) force SIV to sue for a judgment against an owner who is delinquent in assessments or fines before the lien could have any

effect, and then, only on conveyance of interest in the real property; and 3) establish “lien priority” from the date the judgment is recorded, not the date the CC&Rs are recorded.

In conclusion, here is a quote from Thomas L. Friedman’s LONGITUDES & ATTITUDES.¹ Although written as part of a different context, the ideas expressed by Friedman in the paragraph quoted suggest universal applicability. In the present context, this quotation is easily applied to the fiduciary responsibility of all board, committee members and committee chairs, and to the residents of San Ignacio Vistas.

“There are two kinds of blame: one that is a result of self-analysis and self-criticism, and one that is an attempt to avoid self-analysis and self-criticism. We have all known people who endlessly blame their mothers or fathers [or others] for all their shortcomings, never themselves. Some eventually grow out of it and thrive. Some never do—and they go through life angry, miserable, and never achieving their full potential.”

Here ends the President’s Report.

SIVAnnMtgPresRprt

02132003

¹ Friedman, Thomas L., Longitudes and Attitudes: Exploring the World after September 11, “Blunt Question, Blunt Answer”, p. 177: Farrar Straus Giroux, New York, 2002.

**Architectural Committee Report
SAN IGNACIO VISTAS, INC.
ARCHITECTURAL COMMITTEE**

POLICY FOR REPAINTING OF SIV HOMES AND TRIM

The Developer established this subdivision with five house colors and seven trim colors. It is the policy of the AC that repainting will be limited to those colors.

All exterior house and trim paints must be flat or elastomeric type.

All non-wood front doors not painted to resemble a wood grain must be painted the color of the house or trim

Security/metal doors, gates and railings shall be painted one of the official colors in a flat low sheen paint, unless they are all black, in which case they are to be in a flat or low sheen paint. Gutters and downspouts shall be painted one of the official colors in flat or low sheen paint.

| <u>Stucco Siding Colors</u> | <u>Company</u> | <u>Mfg. ID#</u> | <u>Trim Match</u> |
|------------------------------------|-----------------------|------------------------|--------------------------|
| 1. MesaTan | Fraze | #381 | ABC EFG |
| 2. Toffee Crunch | Fraze | #5223M | AB EFG |
| 3. Sedona Peach | Fraze | #386 | ABC |
| 4. Honey Beige | Dunn-Edwards | #Q3-37P | A |
| 5. Palm Springs | Fraze | #378 | A CD |

Trim Colors

| | | |
|------------------|--------------|--------|
| A. Village Blue | Dunn-Edwards | #SP 39 |
| B. Ravenwood | Fraze | #8315D |
| C. Sedona Peach | Fraze | #386 |
| D. Spanish Brown | Fraze | #212 |
| E. Arden Green | Ameritone | #1U25B |
| F. Coldstream | Ameritone | #1D56C |
| G. Loch Ness | Fraze | #5545A |

rev. 01/24/03

Secretarial Services Management

When you are going to be away from or are returning to your Green Valley address, please report that change to:

Lewis Management Resources, Inc.
180 W Magee, Suite #134
Tucson AZ 85704

Phone: (520) 742-5674
Fax: (520) 742-1523
E-mail: MNeVins@LMRI.org
with a copy to:
SIVHOA1@yahoo.com

This will insure that we have your correct mailing address for newsletters and correspondence.