



# Neighborhood Newsletter

Winter 2015

Volume 5, Number 4

## A Tale of Two Corporations

### VOLC transition takes time and patience

By Jim Davis

**B**ack in May, Benchmark turned the Board of the Maintenance Corporation over to the community, and they elected a community-based board of five members. At that time, there were no assets transferred except for about \$29,000 in escrow to operate the Maintenance Corporation for two years, as required by New Castle County. Upon satisfactory completion of the bioponds, all common area physical assets of open space and the clubhouse were transferred into the Maintenance Corporation. This corporation, after a community committee selection process, signed a management contract 12/22 with Premier Property and Pool Management to provide management services to the corporation and assist us in developing a budget. Initial quotes from contractors have just begun to come in, and will be finalized in the next month or so. Once the board is satisfied with the costs and budget, the community will vote on its adoption.

The Service Corporation has the responsibility for all on-lot services such as mowing, landscape care, snow removal, trash pickup and plant mulching, and inherited a management contract for these services with BC Communities. The Service Corporation was controlled by the builder, and as development completion neared 90%, the county required the builder to turn this corporation over to the community before they could obtain the last 10% of the building permits. The corporation was turned over to the community at the Service Corporation board meeting on 12/11, and the builder hired BC to run the turnover meeting and the election of officers. Prior to the meeting there had been discussion of whether one or two boards made the most sense, and the election resulted in the same board as the Maintenance Corporation running unopposed, and being elected. Tom Cahill of BC ran the meeting, counted the proxies, and with no other candidates indicated on the proxies, determined the majority voted for the unopposed slate. No totals were given as there were no other candidates, and BC did not need to certify results as no other candidates were written in or presented at the meeting.

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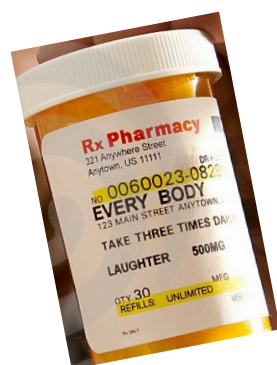
#### Inside this issue:

Transition News	1
Laughter	2
More Laughter	3
Around the Clubhouse	4
What's the Difference?	5
Best Buys for 2015	6
Protect Yourself!	6
Book Club News	7
Recycle Schedule	8
Birthdays	9
Helping Neighbors	9
The Last laugh	9

See the list of all those who contributed to this edition of Neighborhood Newsletter on Page 9. Great job, everyone!

Send comments and suggestions to Sharon at  
sdickol@verizon.net  
Or call:  
836-8575

## Laughter: the very best medicine!



**M**any people find that maintaining a sense of humor is useful for a good quality of life. Our sense of humor gives us the ability to find delight, experience joy, and release tension.

Additionally, laughter activates the chemistry of the will to live and increases our capacity to fight disease, which makes it an effective self-care tool.

In 1979, Norman Cousins, MD wrote Anatomy of Illness, which brought the subject of humor therapy to the attention

*Continued on Page 2*

## VOLC BOARD OF DIRECTORS

Jim Davis, President  
908-295-1001

Kitty Heston, Vice President  
302-595-2902

Mary Ohara, Vice President  
302-365-6414

Dennis Sabato, Treasurer  
302-365-6713

Bob Dickol, Secretary  
302-836-8575

**The VOLC website is easy to access!** Simply go to <http://volcde.wix.com/volc>, or click on any of the links below for frequently viewed items. If prompted for a password, enter: **volc19702**. This password is for VOLC residents ONLY.

[VOLC Neighborhood Directory](#)

[VOLC Neighbors Helping Neighbors](#)

[VOLC Referral List \(like Angie's List\)](#)

[VOLC Resource Guide](#)



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## VOLC COMMITTEE MEMBERS

### Architectural Review Committee

Kitty Heston, Liaison

Ken Reilly

George Lulli

George Middleton

### Clubhouse Committee

Mary Ohara, Liaison

Cheryl Werner, Co-Chair

Wanda Search, Co-Chair

Jim Haefner, Treasurer

Mary Legreid, Activities

Jean Skelly, Activities

Paul Wellborn, Facilities

### Communications Committee

Jim Davis, Liaison

Sharon Dickol, Chair

Patti Abernethy

Barb Doto

Bob Greenblatt

Mary Ohara

Tom Skelly

Cheryl Werner

## *Laughter* (from Page 1)

of the medical community. In his book, Dr. Cousins details how he used laughter to help ease his pain while undergoing treatment for an incurable and extremely painful inflammation of his body's tissues. As a result, scientific evidence on the effectiveness of humor and its health benefits is now overwhelming. The following are some of the researched benefits of laughter.

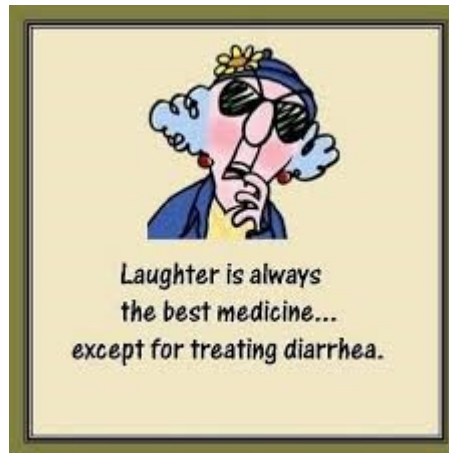
- **Blood Pressure.** People who laugh heartily, on a regular basis, have a lower standing blood pressure than does the average person. When people have a good laugh, initially the blood pressure increases, but then it decreases to levels below normal.
- **Immune System.** Clinical studies by Lee Berk at Loma Linda University have shown that laughter strengthens the immune system by increasing infection-fighting antibodies.
- **Pain Reduction.** Laughter allows a person to "forget" about pains such as those associated with aches, arthritis, etc. In a 1987 study, subjects who watched a 20-minute Lily Tomlin routine could tolerate a tighter cuff than those who had watched an informational tape or no tape at all.
- **Heart Health.** Laughter, along with an active sense of humor, may help protect you against a heart attack, according to a study at the University of Maryland Medical Center. The study found that people with heart disease were 40% less likely to laugh in a variety of situations compared to people of the same age without heart disease.
- **Brain Function.** Laughter stimulates both sides of the brain to enhance learning. It eases muscle tension and stress, which keeps the brain alert and allows people to retain more information.

*Continued on the next page.*

## More Laughter *(from Page 2)*

### Some fun facts & figures about Laughter

- On average, a child laughs 300 times a day, while an adult laughs only 17 times a day.
- The majority of men report that their laughter is a chuckle, and the majority of women report theirs is a giggle.
- Most laughter does not come from listening to jokes; it comes from spending time with family and friends.
- People tend to laugh more when in groups. People should surround themselves with others who laugh because laughter is contagious.
- Babies start to laugh at about four months of age.
- Studies from around the world have shown that an atmosphere of humor results in better patient care, less anesthesia time, less operating time, and shorter hospital stays.
- Laughter is not confined to humans. Chimpanzees show laughter-like behavior in response to physical contact, and rat pups “laugh” far more than older rats. Who knew?
- Laughter can make you more attractive to your friends, loved ones, and the opposite sex.
- Laughter sounds the same across cultures, leading some researchers to believe that laughter helped bond our ancestors together. In fact, the sound of laughter is so common and familiar that it can be recognized if played backwards on tape.
- Laughing burns calories! In fact, laughing for 10 minutes each day can burn the same number of calories as a half-hour workout.
- Laughter can be infectious. It can make others smile and feel happier. We are more likely to remember and want to be around the people who cheer us up and make us laugh.



### Expand your sense of humor

- Look for the everyday humor. Start looking for the absurd and silly activities that go on around you each day.
- Increase your exposure to comedies, comic sitcoms, joke books, comedy clubs, etc.
- Hang around funny friends.

**And, most importantly, remind yourself to have fun!**

*With edits, from the University of Kentucky Cooperative Extension Service.*

## Speaking of laughter. . .

From Sharon Dickol

In keeping with this issue's theme, I posed the following question to the community last month: ***“What is the funniest, and perhaps, most stupid question or comment you've ever heard?”*** Apparently, this question hit the proverbial funny bone, because I got a lot of hilarious answers. Here's what your neighbors have heard.

From **Grace Hobson**: “What are you trying to do?” My dad used to reply, “I'm not trying to do it; I AM doing it.”

From **Jean Skelly**: “I worked in a Hallmark store for many years and the dumbest question I got asked was: ‘Do you sell greeting cards?’ Seriously???”

From **Nancy Halbedl**: “I have asked 2 stupid questions in my life. Once, when I wanted to take my mother to midnight mass, I called the priest to find out what time the mass began. Another time, we were watching the summer Olympics. I asked my family if that was an Olympic sized pool used for the swimming competition.”

From **Joe Doto**: A common joke heard on a cruise ship: A guest asks one of the officers, “Does this elevator go to the front of the ship?”

From **Tom Skelly**: When our town house burned to the ground in 2001, some people asked us if we were going to rebuild it

in the same spot. Our house was the 4th in a row of eight houses. And these were people who had been to our house! Then there was the time we were in Hawaii. There was a black Lamborghini parked in front of our hotel. I had Jean take a picture of me standing by the car when a guy comes up and asks, “would it be OK to take a picture of your car?” I said, “Sure.” He did, and then he thanked me, never the wiser!

### And a few more for the road. . .

If one synchronized swimmer drowns,  
do the others drown too?

Why did Yankee Doodle name the feather  
in his hat Macaroni?

If you write a book about failure and it doesn't sell,  
is it a success?



# Clubhouse Happenings

By Cheryl Werner

**October 18** saw the first VOLC Halloween Party, and it was quite the event! Delicious foods and even more delicious costumes marked the evening. Highlighted by a video tour of the neighborhood decked out for autumn and/or Halloween, the evening brought laughs and karaoke. It was indeed a Happy Halloween! Pictured on the right are the Witches of Long Creek: **Mary Ohara, Mary Legried and Wanda Search.**



In **November**, we continued our speaker series with an appearance by Carol Gentes, owner of Pigment of the Imagination. Carol spoke of basic principles of home decorating and generously entertained questions about individual decorating challenges. Those who attended were definitely glad they did!

On November 29, a spirited group of residents gathered to decorate the clubhouse and the Community Christmas tree. Cookies and hot chocolate, holiday music and talented crafters combined to make the season bright. If you didn't get to see the results, you missed a real treat!



**December 14** brought the annual **Holiday Party**, held again at The Embassy Suites in Newark. Attendees feasted on roast beef au jus, grilled salmon and herb-roasted rotisserie chicken, and witnessed the gifting of several amusing gifts to generous VOLC volunteers. After dinner, they enjoyed dancing to music supplied by disk jockey, Rich Buchanan. Left, **Tom and Jean Skelly** greet guests before dinner

The VOLC Activities Committee served up a proper salute to the end of 2014 with the clubhouse **New Year's Eve party**. Food and games brought howls of laughter and some surprising facts about our always-interesting neighbors. 2015 was welcomed with appropriate noise and joy.

Below, party-goers celebrated the evening with good cheer and crazy get-ups. **Happy 2015, Everyone!**



## What's the Difference? Home Owners Association vs. Maintenance Corporation

By Jim Davis

An interesting question we are frequently asked is whether our community is governed by a civic organization such as a Home Owners Association (HOA), or by a different type organization such as a corporation. History and type of development can help explain the differences. The short answer is if there is no open or common space, it's a civic organization; Melody Meadows is an example of this. If there is open space the governing body is a maintenance corporation such as the one operating our community.

Prior to 1973, communities were not required to maintain open space or common facilities. Generally, the public open space in these communities is considered County parkland. The parkland is open to all New Castle County residents and is maintained as part of the County park system. Most of these older communities have civic associations. Unlike maintenance corporations, membership is not required or mandated by Code. Interested individuals may join on a voluntary basis in order to participate in the group's activities. Those activities include everything from social functions to political activism. Many civic groups serve the important function of providing a collective voice to issues that affect their communities.

As opposed to a civic organization for a community without open or common space, when a developer proposes a plan for development to the New Castle County Land Use Department, Code provisions require the developer to set aside open space in subdivisions and to create adequate controls for stormwater management. The purpose of the requirement is to advance the general public welfare by preserving greenery and wildlife, providing recreation areas to community members, and protecting the residents of the County from irresponsible development. It also allows the community to determine the use of the open space and to control improvements on the land.

The ultimate responsibility for maintaining the private open space and common facilities provided by a developer resides with the homeowners, in the form of maintenance organizations. If the community is designed in the condominium form, the condominium association is the entity formed to oversee the common facilities or common elements. If the development is designed for the traditional subdivision form of ownership, as the Village of Long Creek, the maintenance corporation is the entity formed to manage the open space and common facilities. The great majority of communities in the County are designed for the traditional forms of ownership.

A community maintenance corporation is a legal entity formed pursuant to Delaware General Corporation Law. The body of corporate law that applies to the biggest multinational Delaware corporations also applies to the smallest maintenance corporation. Unlike publicly traded companies listed on exchanges such as NASDAQ or the New York Stock Exchange, a maintenance corporation is designed as a non-stock, not-for-profit corporation. Although there are differences, in many respects, Delaware Corporate Law treats for-profit and not-for-profit corporations the same. Importantly, there is a concrete and predictable body of law that controls how the corporation should be run and the members' rights.

Many Delaware communities operate with two corporations—a service corporation to provide on-lot services such as landscaping, trash and snow removal, and a maintenance corporation that is usually dormant until the development is nearing completion, at which time it becomes responsible for the stormwater management facility, open space, and common facilities such as a clubhouse, pool, or similar amenity. Virtually all communities consolidate all management into the maintenance corporation shortly after both corporations have been turned over to the community by the builder.

For more in-depth information on maintenance corporations and New Castle County regulation, please visit our web site at <http://volcde.wix.com/volc>, and check the NCC Maintenance Corporation Manual under the documents section, and also the FAQ about why VOLC has two corporations.

### River Cruise

Several VOLC residents and their friends are planning a fabulous cruise — the “**Romantic Danube**,” November 30—December 10, 2016. This is an 8-day journey with two pre-nights in Nuremberg, Germany. To learn more about this Viking Cruise Lines adventure, contact Carol Thompson at 302-595-2717 or [carol2628@comcast.net](mailto:carol2628@comcast.net).

## Best Buys for 2015

Contributed by **Patti Abernethy**

Looking for some great buys in the coming year? Patti Abernethy suggests you check out the following products rated in **ShopSmart**, a magazine from Consumer Reports. Check it out!

- **Joe's O's** from Trader Joe's is just 13 cents/serving compared to Cheerios, at 23 cents/serving
- **ALL Mighty Pacs with OXI** for 17 cents/load, 5 cents less than Tide
- **Guacamole** from Sabra Classic, just \$4. Tastes fresh!
- **Walmart's Ranch Dressing**, a Great Value Classic at \$1.65
- **Cascade Complete** Action Pac, 29 cents/load, cleans and shines better than in 2013.
- **Behr Premium Plus** Ultra Paint and Primer in one, \$34/gallon.

And, if you're looking to save BIG in 2015, here are some great tips:

- Try some new apps. **Favodo** matches grocery sales with coupons; **StackUp** tells you the best local prices for groceries; **PriceGrabber.com** FREE!
- Shop for food on Wednesday nights for the best discounts
- The best time to buy a TV on clearance is in late February and early March, when new models appear.
- Buy appliances online. **ABT** is a favorite retailer, often beating out the big box stores like Best Buy, Home Depot and Lowe's.
- Online sites for savings: [deals.ebay.com](http://deals.ebay.com) and [amazon.com/coupons](http://amazon.com/coupons) for savings in all categories including electronics, vitamins, makeup, pet supplies, and more.
- Snag the best price: check prices at [google.com/shopping](http://google.com/shopping). Just type in what you want to buy and it lists them for you by store and price.

For the complete list of savings, contact Patti at [pabernethy@verizon.net](mailto:pabernethy@verizon.net).

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## Keeping your information safe

Contributed by **Don Hobson**

Perhaps the following examples of risks that we need to be aware of "go without saying." They are, nonetheless, worthy of sharing with family and friends. Even when you think you are being careful, crooks and scammers will find a way to take what is yours. Consider these examples, all of which demonstrate just how easy it can be.

**Long-Term Parking.** Some people left their car in the long-term parking at San Jose airport while away, and someone broke into the car. Using the information on the car's registration in the glove compartment, they drove the car to the car owner's home in Pebble Beach and robbed it. So I guess if we are going to leave the car in long-term parking, we should NOT leave the registration/insurance cards in it, nor your remote garage door opener. This gives us something to think about with all our new electronic technology.

**GPS Systems.** Someone had their car broken into while they were at a football game. Their car was parked on the green which was adjacent to the football stadium and specially allotted to football fans. Things stolen from the car included a garage door remote control, some money and a GPS which had been prominently mounted on the dashboard. When the victims got home, they found that their house had been ransacked and just about everything worth anything had been stolen. The thieves had used the GPS to guide them to the house. They then used the garage remote control to open the garage door and gain entry to the house. The thieves knew the owners were at the football game, they knew what time the game was scheduled to finish and so they knew how much time they had to clean out the house. It would appear that they had brought a truck to empty the house of its contents. Something to consider if you have a GPS - don't put your home address in it. Put a nearby address (like a store or gas station) so you can still find your way home if you need to, but no one else would know where you live if your GPS were stolen.



**Cell Phones.** I never thought of this! This lady has now changed how she lists names in her cell phone after her handbag

*Continued on Page 8*

## Two Corporations (continued from Page 1)

BC provided the board members with a 2015 Service Corporation budget, but did not ask for a member vote since the prior builder controlled board had not acted to approve the budget. Your board carefully considered this budget, felt it was insufficient to meet reasonable needs and the basis financial documents were inconsistent, and added some additional revenue. At the same time, your board began demanding the contracts that underlie BC's budget. Once they were obtained by Jan 2, it could be clearly seen that the proposed annual assessment was insufficient for planned operations. The board is required to present, at least annually, a budget for the corporation for member approval, and specific lead times in notification are needed. On Jan 8 the community will gather to consider options presented. The community may adopt an interim budget, decide to fall back on the last budget, but most likely will wind up with a budget for the first half of the year, and a new budget for the remainder of the year as financials become clearer.

So where does this leave us? We have two corporations, Service and Maintenance. At the earliest opportunity we want to extinguish the Service Corporation and have the Maintenance Corporation assume all its responsibilities. Due to BC's existing contract, this could possibly take until 1/16. We can garner a sizable saving in management and insurance costs by working quickly to one corporation. To make this possible, we are asking for volunteers for a Finance Committee to assist our Treasurer in evaluating proposals and formulating new budgets.

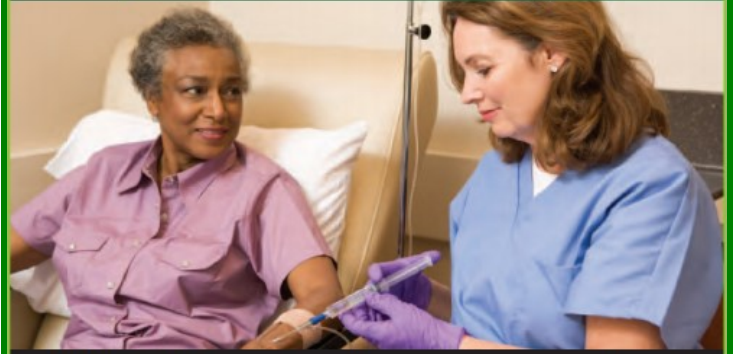
We are heavily engaged in developing budgets for both corporations. We now have all the contracts that support the Service Corporation, and will present a budget that builds directly from the contract costs. We have found virtually every budget, income, P&L or detail statement from BC to be inaccurate and have had to reconstruct the entire budget. Then we need to have the community approve it.

## Friends & Food



Getting tired of eating alone? The VOLC **Friends & Food** dining out club is open to anyone who is looking for good food and great company. Whether you're single or married, you are welcome to join this group which meets monthly at local restaurants. For more information, contact Nancy Weldin at [neweldin@aol.com](mailto:neweldin@aol.com).

## How can you be sure they will receive the care they need?



### Help 9-1-1 protect those you care about

Smart911 is a free national service provided to you by your local 9-1-1 agency. Create a Safety Profile for your household that includes the vital personal and medical information you would want response teams to have in the event of an emergency. Then if you dial 9-1-1, your profile is immediately available allowing call takers and first responders to assist you faster and more effectively.

Smart911 is a free national service brought to you by the  
**New Castle County Department of Public Safety**  
 Private and Secure.



**Smart911.com**<sup>TM</sup>

CREATE YOUR SAFETY PROFILE

## Calling all book-lovers!

Did you know that VOLC has two book clubs?

**READ BETWEEN THE WINES**, is organized by Nancy Weldin and meets monthly at nearby eateries.



This is a great opportunity to dine out with friends after having devoured exciting books suggested by members. This club meets again January 29th, when they will discuss *Dancing in the Dark* by Mary Jane Clark. For more info, contact Nancy at [neweldin@aol.com](mailto:neweldin@aol.com).

Another club also meets monthly on the second Monday at the homes of its participants. This group is currently organized by Barbara Strasser and meets again on January 12th. This month's selection is *The Boys in the Boat* by Daniel James Brown. For more info, contact Barbara at [bstrassde@gmail.com](mailto:bstrassde@gmail.com). **All are welcome!**

**Information** (continued from Page 6)

was stolen. Her handbag contained her cell phone, credit card, wallet, etc. Twenty minutes later when she called her hubby from a pay phone, telling him what had happened, hubby says, "I received your text asking about our pin number and I replied a little while ago." When they rushed down to the bank, the bank staff told them all the money was already withdrawn. The thief had actually used the stolen cell phone to text "hubby" in the contact list and got hold of the pin number. Within 20 minutes he had withdrawn all the money from their bank account. The lessons learned? 1) Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc.; 2) When sensitive info is being asked through texts, CONFIRM by calling back; and 3) When you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet "family and friends" who text you.

**Waste Industries Recycle Calendar**

**2015**

**JANUARY**

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**FEBRUARY**

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**OCTOBER**

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**NOVEMBER**

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**DECEMBER**

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# HAPPY BIRTHDAY!

## JANUARY

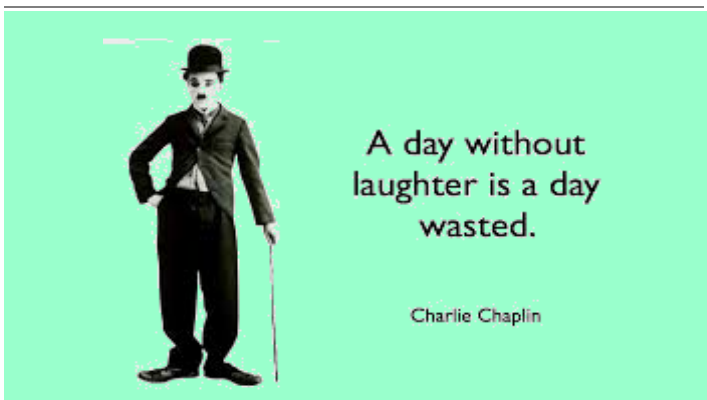
Justine Gilbert	1st
JoanMarie Powers	2nd
Lois Inglis	17th
Bob Greenblatt	30th

## FEBRUARY

Maria De Armas	2nd
George Middleton	9th
Loretta Fitch	12th
Alice Clabaugh	27th
Joe Lemanski	27th

## MARCH

Ray Whiteoak	8th
Bob Dickol	10th
Donnie Thompson	28th



## Neighbors Helping Neighbors

The neighbors listed below are available to help when you need a helping hand. Whether you need a ride to the doctor, some groceries from the store, or help bringing in the mail or newspapers, your neighbors want to be there for you. Refer to the neighborhood directory for phone numbers and email addresses. You can also find this listing and the directory on our [VOLC website](http://www.volc.org).

- Patti Abernethy
- Barb Carter
- Jane & Pat Crowe
- Richard Cutone & JoAnne Skidmore
- Jim & Judy Davis
- Jackie & Eric Dean
- Sharon & Bob Dickol
- Barb & Joe Doto
- Nancy Ferrara
- Bob Greenblatt
- Kitty Heston
- Don & Grace Hobson
- Kathy Karthaeuser
- John & Christine Killian
- Valerie Landon
- George Lulli
- Marty Lyon
- Anna LaGrasso & Vinnie Moricone
- Norman Petterson & Catherine Brindle
- Ginny Pelachick
- Jean Roberts
- Joan Rowland
- Stan & Janet Sanders
- Dennis & Joann Sabato
- Barbara & Joe Strasser
- Donnie & Carol Thompson
- Lenny & Maria Tricarico
- Peg & Paul Wellborn

**Thank you!** to the following individuals for their contributions to this issue of Neighborhood Newsletter: Don Hobson, Patti Abernethy, Bob Greenblatt, Cheryl Werner, Jim Davis, Barbara Strasser, Nancy Weldin and Tom Skelly.