

# TEE TALK: FALL 2023

A Publication of Cherokee National Golf and Recreation Club



(This newsletter is available online at [cherokeeenationalgolfclub.com/downloads](http://cherokeeenationalgolfclub.com/downloads))

Cherokee National  
Annual Meeting Notice  
Monday, December 4, 2023, 7:00 pm

- Approve 2022 Annual Meeting Minutes
- Committee Reports
- Review Annual Financial Statement & 2024 Budget
- Officers & Three (3) directors will be elected

## 2023 Cherokee National Board of Directors

### Officers

President – Josh Smith  
Vice President- Mike Watson  
Treasurer – Wade Hardin  
Secretary – Trudy Hood

### Directors

#### Term Ending 2023

Charles Hartzog  
Brad Wilkins  
Billy Clarkson

#### Term Ending 2024

Dr. Eric Blanton  
Jayson Blanton  
Will Coggins

#### Term Ending 2025

Justin Adler  
Greg Coopridier  
Craig Sobol

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## Clubhouse Staff Directory

Danny Agapion, PGA	Director of Golf /Club Manager
Paul Butler	Assistant Golf Professional
Mark Kenner, PGA	Assistant Golf Professional
Dennis Barnes Sr	Golf Shop Assistant
Johnny Lester	Golf Shop Assistant
Jim Heintzel	Golf Shop Assistant
Kyle Parker	Golf Shop Assistant

## Golf Course Maintenance

Todd Roberson, Golf Course Superintendent  
Stan Anthony, Assistant Golf Course Superintendent

## 2023 Nominating Committee Results

President	Mike Watson
Vice President	Jim Inman
Treasurer	Johnny Leazer
Secretary	Trudy Hood

## Director Terms Ending 2026

Tim Crocker  
Kelly Phillips  
Danny Phillips

## Nominating Committee

Preston Thomas, Chairman  
Vern Tyndall  
Dennis Barnes Jr.  
Peck Lester  
Bryan Hughey  
Andy Painter

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## President's Message

Dear Valued Member,

I hope you have enjoyed your membership at Cherokee National in 2023. Thank you for allowing me to serve as President this year. It has been a year of challenges, but also another year of noted improvements at Cherokee National. Thank you to the Board of Directors for their outstanding service to our Club. They are all volunteers and receive no compensation for their time and talents. Please join me in thanking the Board Members above when you see them. Thank you also to our dedicated staff, which continue to provide us with the fine facility we enjoy throughout the year.

This year, we have been able to provide a much-needed renovation of the men's restroom in the clubhouse, bring the pool up to date in functionality and safety, develop course views by clearing several large wooded areas and limb many trees, incorporate a point-of-sale system to further understand and track our revenue, and add a modern artificial driving range tee to allow for turf improvement. We also anticipate replacement of our sprinkler automation system in the coming weeks.

We held the annual President's Dinner (celebrating 60 years) in the spring. The theme was the early history of the Club and several members (Nord Davis, Danny Phillips and Billy Transou) spoke about their experiences in those early days. A large pool party this summer could not be stopped by a monsoon. We had several glow ball tournaments with live music. These are always popular and I encourage you to play or at least come watch if you have not been to glow ball. We have held our typical full schedule of tournaments and hosted three SCCGA/CGA junior state tournaments. The latter of which speaks how our reputation has grown statewide. We always receive many compliments on the course and staff during these tournaments.

Cherokee National has always been a great value, particularly given the resources we have to work with. Not many people realize that Todd, (4) full-time employees, minimal part-time employees and volunteers care for 140 acres of mown turf. The average age of our course maintenance staff is 62, and most of them have been here a long time. Danny, Paul and Mark stretch our budget of part-time staff to keep the clubhouse doors open daily as the sun rises and past dark on many nights, especially in the summer. Many courses shut and lock the doors at an assigned time daily. Our clubhouse and maintenance staff are here 363 days per year, with essentially no days off during the holidays we all enjoy. Thank you to our dedicated staff.

As many of you know, Hole #13 has been cart path only for a large portion of the year. This was done to promote grass growth and reduce wear and tear from cart traffic where grass was thin. This plan will continue through the spring to ensure the turf health and limit stress. Ultimately, we hope to remove the cart path limitations permanently. Thank you for your patience and understanding as we complete this improvement.

On a related note, as most of you know, our driving range sees a lot of action year-round. The new artificial tee funded through the Henry Transou Committee Fund was installed to reduce wear and tear on the range turf in the offseason. For the last couple of months, we have used mats only on Monday through Thursday. Through the winter and early spring, we will hit off the range mats on weekdays and grass on weekends. Similarly, we hope to promote growth and reduce stress on the range turf and will go to grass every day when the time is right. I ask you to keep an open mind with the new range tee. Golf range mats have come a long way in the last 15 years and most prominent courses have them installed for the same reasons. I hope you find the result of this addition worthwhile to the development of the range turf. The offseason mat schedule will be reevaluated next summer based on turf performance. Please allow Todd a growing season to assess the impact of the mats on range turf improvement.

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It is no surprise that in today's world, we all are dealing with increased financial costs. Cherokee National is not immune to this, as the conditions of recent years have required the Board of Directors to increase dues to keep up with the reality of market costs and wages. 2023 has been another good year with regard to revenue at our Club. However, our cost increases continue to outpace our income. Unfortunately, we will experience dues increase in January 2024 to balance our budget and provide a quality product. I assure you a dues increase was not taken lightly by the Board of Directors. A large portion of our expected operating increases in 2024 are not glamorous. Notable budget increases are for personal and real property taxes (27%), employee health insurance (64%), general insurance policies (34%) and payroll taxes (33%). The increases shown are either for 1 or 2 years, dependent on when premiums were received/paid. Our employees will receive a modest pay raise as they deal with the increased cost of living like everyone else. Costs have risen at an exceptional rate, and hopefully this trend levels soon. We will adapt to guarantee the service and product our members expect and find ways to improve our Club.

It is my hope that despite this increase, you will continue to consider your membership at Cherokee National a great value to you. I feel our 2024 Board of Directors will continue to build on the momentum of the last few years. In addition to this year's changes noted above, we've added modern on-course restrooms, changed to electric carts, added premium sand to bunkers and made upgrades to the clubhouse interior and exterior in the last few years. Our membership has grown this year to nearly the cap of 480.

I encourage you to become active in the decisions your Club makes by volunteering for one of the committees detailed below. Please contact Danny or a Board member to get involved in 2024.

On behalf of the Board of Directors, I thank you for being a part of our Club and for your understanding as we face new challenges. I wish you, your family and the Club well in 2024.

Respectfully,

Josh Smith, 2023 President

## From the Director of Golf

I hope everyone and their family are doing well. Cherokee National continues to improve from a business standpoint. I am closing in on 20 years as the Director of Golf at Cherokee National and I can honestly say the club is in the best shape it has ever been in from a financial and facility condition standpoint. I am very proud of all what we have accomplished and much of the credit goes to our membership volunteers, our Staff and Board of Directors. Without every one's support and willingness to make our Club the best it can be, we would not be where we are now. We have made all these improvements without adding debt - not many clubs can say that. In fact, we had nearly a million dollars of debt when I came to Cherokee National 20 years ago and now, we are nearly debt free. That is what I am most proud of. What has changed? We have much improved our practice facilities, made the switch to mini-verde Bermuda greens (which year in and out are some of the best putting surfaces in the state), recently done some much-needed tree removal, added several tee boxes over the years, and made the switch to electric golf carts. We are continuing to make clubhouse improvements and have grown membership to nearly full capacity.

2023 was a great year financially. We have grossed over a million dollars for the first time ever. But as everyone knows, the cost to do business continues to go up and up. Our expenses are about the same as any golf course in the Carolinas. Just because we are in Gaffney doesn't mean our expenses are lower. We take a lot of pride in offering a great product at a great price - that has always been our philosophy at Cherokee National. For us to continue to operate as a private club and continue to improve without going into debt we must all do what we have to and continue to increase our revenues. Our primary revenue comes from dues, outside tournaments, cart fees, range, food & beverage, social hall rentals.

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I don't know if there is a club more "kid friendly". This is one of our best avenues to grow membership. We offer the kids **free unlimited range balls**. In 2023, we hosted more junior golf tournaments than any club I know of, including the girls and boys SCJGA Match Play Championships, US Kids events, many girls and boys JV and High School tournaments and matches, The Henry Junior, The Under Armour Pee Wee Tour to name a few, plus the Limestone Inter Collegiate Tournament. Most of these tournaments were played during non-peak times to minimize the impact on member play.

From a personal standpoint, my family and I had a very emotional year. My brother-in-law passed away shortly after being diagnosed with cancer. Randy had a very successful career with Bank of America in Charlotte. Both my daughters, Stephanie and Gabrielle, gave birth having baby girls. Both have given us so much joy. My son, Nicholas, continues to amaze us with his talents in getting his pilot license and continuing his education in aviation, while working full time in the golf business in Pinehurst at Pine Needles.

In all my experience in the last 35 years as a PGA Member and as a golf course Club Manager, I believe we have the best value and product around. I see great potential to even take this club to another level. Thank you again for everyone's support and the opportunity to be a part of this very unique club.

Lastly, I want to personally thank all the Board Members and Staff for all their efforts and support and I wish everyone a Happy Holiday Season.

Danny Agapion, PGA

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## 2024 Membership Dues – Updated Below

### Annual Membership Dues are due January 15

- Regular Member Annual Dues – \$140/month
- Junior Member Annual Dues – \$110/month
- Senior Member Annual Dues – \$125/month
  - Previous "Frozen" Senior Dues will be honored. However, the program was discontinued in November 2021. Going forward, new seniors will pay a discounted rate established by the Board of Directors at the time of any dues change
- Late fee \$25 per month – PAST DUE FEBRUARY 1
- If you wish to switch from Annual to Monthly Draft, please come to golf shop with voided check and a completed draft form (available on our Club website at the Downloads page, [www.cherokeernationalgolfclub.com](http://www.cherokeernationalgolfclub.com) )

Monthly dues drafts will be automatically updated to the new rates. No action is required.

### Annual Unlimited Range Ball Plan Fees are due March 31

Annual (April thru March) Unlimited Range Ball Plan - \$200

### Annual Locker Fees are due March 31

Locker Fees (April – March) - \$78

If you are interested in a locker, please call the Pro Shop to be put on the waiting list.

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## Annual GHIN Handicap Fees Dues March 31

GHIN Handicap Fees - \$25    If paid late - \$30

## Accompanied Guest Fees

November 1 thru March 11 (OFF- SEASON) - \$50 weekday / \$50 weekend & holiday

March 12 thru October 31 (IN-SEASON) - \$55 weekday / \$65 weekend

- 9 holes (1/2 - 18-hole price)
- Local Guests (within 25 miles or surrounding counties) may play Cherokee National (2) times a year
- Non-Local Guests may play Cherokee National (8) times per year

## Members Golf Outings Tournaments

- Contact Danny Agapion to schedule your golf outing or tournament
- Friday & Saturday Tournament Rate, including Cart & Green Fee & Range balls - \$50

## Social Hall Rental

- Members - \$750
- Events Sponsored by Members - \$1000

## Swimming Pool

- Accompanied Guest Fees Per Day - \$10
- Local Guest (within 25 miles or surrounding counties) may visit (2) times per year
- Non-Local Guest may visit (8) times per year
- Pool Parties \$135. Please see Danny Agapion to schedule.

A few membership policy reminders:

- Full memberships include spouse and children who are all the following: age 20 and under, unmarried, and permanently living at home with their parents. All other children of members require their own membership. An exception is unmarried full-time students older than 20, still living with parents. Grace periods apply after graduation (see policies).
- Personal carts are required to pay cart fees (minimum 9-hole rate for 1-9 holes)
- Please see our latest policies at [www.cherokeernationalgolfclub.com](http://www.cherokeernationalgolfclub.com) under "Downloads"
- Any member who rejoins within a year of dropping out is required to pay missed dues in the interim. Rejoining after a year will require payment of the initiation fee.

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## 2023 COMMITTEE REPORTS

### MEMBERSHIP COMMITTEE REPORT

Mike Watson, Chairman

Committee Members: Mitchel Humphries, Lewis Huskey, Johnny Leazer, Ed Elliott

I would like to thank the committee for their dedication and ideas that contributed to our growth this past year. The membership grew at one point during the year to 478 members, unfortunately we never did reach our cap of 480 members. The membership reward program gave this increase a boost, but more importantly the quality of our club is the better reason. Our greens being the best in the area is always the true draw, as are our varied types of memberships, the course management, our practice facilities, and our youth programs. The housing growth that is taking place in Cherokee County presents a lot of potential for our continued increase in numbers and generating a waiting list.

As a reminder, senior members that are currently paying \$90 and \$100 per month are frozen at those rates in perpetuity. Seniors that are paying \$110 per month and juniors paying \$95, will be subjected to any increase at a discounted rate. Currently our initiation fee is \$500, when reaching our goal of 480 members our initiation fee will be \$1000. The 480 members threshold was determined by that being the maximum number of members our course maintenance can handle.

All members are asked to familiarize themselves with our Member Handbook for course conduct and housekeeping rules so we can keep our course groomed and keep our reputation as a family friendly golfing community.

### POOL COMMITTEE REPORT

Craig Sobol, Chairman

We started the year identifying an electrical panel problem in the store room that had corroded wires and breakers from storing corrosive material inside. This was corrected with a new panel, breakers, and GFCI breakers. A replacement GFCI duplex was installed on the outside of pool house wall on #10 tee box.

An external yard container was placed outside the store room for control of corrosive chemicals.

An 800-1000 gallon/day leak was detected in Feb and the initial estimate to repair was \$35,000. We found a pool repair scuba diver that came out March 4 and applied epoxy for \$650 which has now held throughout the year.

Our major expenditure for the year was the replacement of all the used YMCA furniture. (20) new, "MADE IN THE USA" white deck chairs were purchased and (26) lounge chairs were re-strapped by members Paul Simcox and Brigitte Sobol at a savings of 87% over purchasing new lounge chairs. A new door has been installed on the store room to replace the rotten door. New knob locks were installed on both doors with matching keys.

New solar powered, LED lights were donated and installed around the inside fence by new member Timmy Smith. We replaced glass globes on pool bathroom lights with new LED, poly lens lights for safety.

Two (2) DHEC inspections were made during the year, with some of our highest ratings ever. A fine group of lifeguards kept our pool attendees safe and kept our pool deck furniture in order.



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Cody Transou assisted Danny with daily chemical checks and other pool related tasks. With school starting early this year, Danny had to adjust weekday pool hours based on lifeguard availability.

On July 29 we had our POOL PARTY off to a flying start with a Mexican Food Truck providing meals. Games were available for all ages and portable pool lights were made to allow the party to move into the dark of evening. Then the big storm blew in and washed out all the fun and music. This was followed by a power failure in the club house where the party continued in the dark. Hopefully we'll have some volunteers step up early in 2024 to plan another Pool Party so we can use the games and pool lights again.

Four additional items are planned for completion by the end of the year: A storage container located in the cart barn for the new Pool underwater lights and pool party games that were donated to the club this year, a new front door to replace the rotten door, replacement of the 21-year-old water heater and implementation of a new enclosed document enclosure to house all our DHEC and Life Guard Certification documents.

## **TOURNAMENT COMMITTEE REPORT**

Will Coggins, Chairman

I would like to thank our committee of Bo Caughman, Preston Thomas and Todd Hampton for their work on member club tournaments. I would also like to thank Danny, Paul, Mark and their staff for their hard work on the Outside Tournaments which generated a record high of nearly \$44,990 in Carts & Green Fees. We hope to grow our tournaments more next year and look forward to another great year of golf tournaments at Cherokee National.

## **CONGRATULATIONS TO THE FOLLOWING 2023 CHAMPIONS**

Spring Four Ball Champions: Johnny Childers & David Franks  
Men's Club Champion 39 & under: Cody Transou  
Men's Mid Club Champion 40 – 54: Justin Adler  
Senior Club Champion 55 – 64: Tony McKinney  
Super Senior Club Champion 70 & over: Danny McDowell  
Junior Boys Club Champion: Ben Smith  
Pee Wee Club Champion: Davin Kozic  
Sub Pee Wee Club Champion: Rilen Kozic  
Cherokee County Champion: Brandon Coggins  
Cherokee County Runner- Up: Trey Taylor  
Cherokee County Champion 40 – 54: Michael Wilson  
Cherokee County Senior 55 - 64: Jeff Barth  
Cherokee County Super Senior 70 & over: Joe Lee  
Transou Junior Boys: Will Ruth, Inman  
Parent-Child 18 & Under: Doug Goodenough & Trent Blanton  
Parent-Child 19 & Over: Billy & Cody Transou  
Parent-Child 10-12: Jeff & Caleb Green  
Parent Child 18 & under Girls: David & Morrison Franks  
SCJGA Junior Match Play Championship Girls- Mia Carles  
SCJGA Junior Match Play Championship Boys- Hugh Lemonds

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***2024 Tournament Schedule  
to be finalized in January  
Please visit our website for updates***  
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## GREENS COMMITTEE REPORT

Charles Hartzog, Chairman and Todd Roberson, Golf Course Superintendent

I would like to thank committee members: Billy Briggs, David Parker, Charles Banks, Mike Watson, Curt Humphries, Craig Sobol, Josh Smith, Billy Clarkson and Johnny Leazer. As a committee we would also like to thank Todd Roberson, Golf Course Superintendent and Stan Anthony, Assistant Golf Course Superintendent and the rest of the maintenance staff for their dedication and hard work- our golf course remained in great shape all season long.

Special projects this past year were: Tree removal along left side on #13, left of side on #8, along the pond on #18 (paid for by David Riggins – thank you David!) and we also removed some bad trees in a few other various areas. We have other areas in need of tree removal to help improve turf conditions. We would like to thank Curt Humphries who has spent hours and hours on many Saturdays removing stumps along #18 so we can keep this area clean – great views and excellent fishing area.

It was an excellent year to grow grass and our conditions were really good, especially our greens. We get so many compliments about our golf course conditions, especially our greens from guests when they visit. Our greens are our #1 priority and Todd and his staff do all the right things to keep them consistently good and fast year-round.

We would like to thank the Transou Committee for installing the hitting mats on the range. Our practice facilities continue to improve and are some of the best practice facilities in the state.

Please remember to check to see if we cover greens this winter when temps get in low 20s.

This year is my last year as a Board Member and as greens chairman and I appreciate the opportunity I was given to serve.

## FINANCE COMMITTEE REPORT

Brad Wilkins, Chairman

Thank you to the finance committee members, Jim Inman, Kelly Phillips, Jimmy Randolph, Andy Painter, & Wade Hardin.

This year, Real Estate Taxes, Real Property Taxes, Health Insurance, and Property Insurance have all increased by double digits on a percentage basis. It is frustrating from a finance perspective that most of the increases to the budget are for items that a club member cannot see. Unfortunately, there was no way to balance the 2024 budget without a member dues increase. We all understand the frustration with inflation, but there doesn't seem to be any areas where we can decrease the budget.

If after reviewing the proposed 2024 budget, if you have any constructive ideas, the finance committee is always ready to listen. It has been a learning experience as Chair of Finance for the last three years. Thanks to the club and nominating committee for the opportunity.

## HOUSE COMMITTEE REPORT

By Greg Coopridier, Chairman

We would like to thank our house committee: Tammy Coopridier, Steve Steele and Danny Agapion, without their support and hard work we would have not accomplished all that we did.

This past winter we completed the painting of the downstairs.

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We also installed more video cameras for inside the clubhouse and the outside of the clubhouse and various other locations on the property.

Several board members worked on getting our Beer License in late 2023. Gross Sales are trending to be nearly \$10,000 for 2023 – Cost of product and other expenses are at about 50%. Next year should be even more profitable. Please support your club and consume your beverage of choice responsibly.

We finished our Men's Room downstairs within our budget and are now very proud of the bathroom. It looks and functions great.

The rotten door on the pool house was also replaced.

A special thanks to the Transou Committee for funding the new Artificial Turf Tee Line.

Lastly, we installed new point of sale system and we have been very happy with it. We now can track our sales so much better and have records and reports that we have never had the capability of printing or reviewing.

Thanks to all involved. The clubhouse looks and functions better than ever.

## **YOUTH COMMITTEE REPORT**

Justin Adler, Chairman

2023 was another great year for Junior Golf at Cherokee National. Our Club hosted several Junior Tournaments including the SCJGA Players Series event in April, SCJGA Hootie Series event in June, the CGA Junior Match Play in July, and our biggest event of the year in October, The Henry Transou Jr Tournament. We also host Gaffney High Boys Varsity and JV teams and events along with the Gaffney High Girls teams and events. Through these events and others, our Club's reputation and notoriety has grown to an all-time high with each passing season. Cherokee National has become the place junior golfers want to come to test their game against top junior golfers.

As our Junior Members continue to grow in numbers, we currently have the largest Junior Program in our Club's history. As a committee we are firmly committed to providing opportunities and instruction for our Youth. The best part about our program is not just the high number of kids we have, but the high character kids we have in our program. It is truly an honor to be a small part of this program and to watch these kids grow and mature into the future leaders of Cherokee National.

## **HENRY TRANSOU TOURNAMENTS COMMITTEE**

Jayson Blanton, Chairman

Committee: Danny Agapion (Head Professional), Billy Transou, BJ Smith, Frankie McCraw, Kip Sarratt, Michal McKee

The mission of the Transou committee is to use the proceeds from our events for special projects that benefit the club, with an emphasis on junior golf. Funds from the Transou events were able to pay for the new artificial turf area on the back of the range, completed this summer. We hope that this will be a benefit to the club & membership, offering a suitable practice area in the winter & spring months, and extending range times when weather won't permit hitting off grass.

The Henry Transou Committee conducted 2 events this year. Our spring event, The Henry Transou Memorial Tournament, was held in April. We had great weather & participation for this year's spring event. Our fall event, The Henry Transou Memorial Junior Classic, was held September 30 & October 1<sup>st</sup>, where our club hosted 77 of the top junior boys & pee-wees from the Carolinas. This year, we utilized a

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new tournament management software, Bluegolf, which offered online entries & online live scoring among other features. The goal of this enhancement is to continue to offer an event that attracts top junior talent. We thank the club for their continued support of Transou events.

## **PGA JUNIOR LEAGUE - CHEROKEE NATIONAL TEAM**

Danny Agapion, PGA Professional

The PGA Junior League is a national program organized by The PGA of America. I have been a proud PGA Member since 1989 and I believe this is one of the best programs the PGA has to offer. The PGA Junior League is team competition between area golf clubs formed by 8- to 13-year-old junior golfers' boys and girls. I would also like to thank the parents for their support. We have some talented kids which makes it even that much more fun to coach them. I love all of them and enjoy being around them.

The format we play is 9 holes of match play of 2-man captains' choice - against the other area clubs. The last two years our record is 15-3 against CC of Spartanburg, Carolina CC, Woodfin, Riverbend, and Meadowbrook. We had 5 of our players make All Stars in 2023 – Caleb Green, Hudson Wood, Brody Robertson, Parker Adler, and Chandler Lipscomb. Congratulations to these kids for all their hard work.

### **Cherokee National Team**

Brody Robertson, Hudson Wood, Parker Adler, Caleb Green, Mason Moss, Aubrey Rameriez, Greigh Holliday, Davin Kozic, Rilen Kozic, Isaac Dover, Chandler Lipscomb

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2024 Hall of Fame Dinner

Date: To Be Determined

If you have not attended, make it a point to in 2024

### Club Text Alerts

To receive text updates and club news, follow these instructions or ask a staff member to help you sign up: simply text "18holes" to 844-615-1816. Do not put a space between 18 and holes. That's it! This is our best way to communicate and keep you informed with quick, short messages about Club news.

### Other Club Contacts

[www.cherokeernationalgolfclub.com](http://www.cherokeernationalgolfclub.com) for members handbook, draft forms, prospective member packet, tournament schedule and more.

Facebook – [cherokeernationalgolfers](https://www.facebook.com/cherokeernationalgolfers)

Telephone: 864-489-9417

Mailing Address: Cherokee National Golf & Recreation Club  
P.O. Box 11  
Gaffney, SC 29342

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## Pros Golf Shop, Inc 2023 Annual Christmas Sale

### Price Sheet (in-stock)

Apparel (not including Shoes, Hats, Socks)

Adidas Apparel.....40% off Retail

Ahead Apparel.....40% off Retail

Foot-Joy Apparel.....40% off Retail

Levelwear.....40% off Retail

Monterary Club.....40% off Retail

MV Sport.....40% off Retail

Scales.....40% off Retail

Under Armour.....40% off Retail

Weatherproof.....40% off Retail

Golf Hats (buy 1).....20% off Retail

Golf Hats (buy 2).....30% off Retail

Foot-Joy Golf Shoes.....see discounted price

### Golf Bags

PING, Titleist, Jones.....10% off Retail

Special Orders welcome (Prices TBD)

Thank You & Happy Holidays