

SUMMER/FALL 2014 • VERONA HILLS HOMES ASSOCIATION

Letter from the President...

To refresh your memory since our Spring newsletter, or for those new residents, allow me to indulge in reiterating a couple of things that still trouble me.

While each of our current Board members have committed to a three-year term, I know most of you can't or are unable to make that commitment, but you should be able to help — even a little bit. Most activities are handled by a Director who in turn needs additional volunteers. Usually these "other" volunteers are the other Board members, and so the cycle goes. What I'm asking for is your assistance in making our "jobs" a little easier. This past year, we've had several people starting to get involved in small ways and we continue to encourage residents to get involved to make Verona Hills a fun and engaging neighborhood.

Volunteering and serving benefits everyone and presents a "buy-in" to what the HOA is trying to provide and accomplish. There is no Board member "tree" that provides new members when terms expire or members have personal reasons for not being able to complete their terms. The nomination committee must have a pool of residents to choose from in selecting the best candidates. In serving as the nominations Chair the past few years I can tell you that if it wasn't for the suggestions and recommendations of current and past Board members, there would be little to no pool. With few choices to be made, the risk arises of placing someone in a position that isn't a good fit, resulting in early resignation and putting the burden on the Board to once again attempt to recruit from an empty pool.

How can this be resolved? I was approached several years ago to possibly serve on the Board by a neighbor. Before I committed, I asked if I could attend a Board meeting to see if I was comfortable with the Board and vice versa. Ultimately, I attended every meeting for the entire year and volunteered to assist in each activity. It was then I decided I wanted to participate and make the commitment. This approach benefited me, and I suppose the Board, who nominated me for President three years later. We have also had people who attended Board meetings, at my request, only to find they weren't as interested as they thought. At least they took the time to investigate the possibility which I greatly appreciate.

Board of Directors

Ed McHardie

President 674-3939

Steve Stoecker

Treasurer 942-3327

Joe Lewellen

Secretary 721-7190

Ross Nigro

Security 753-4830

Cathy Stoetzer

Communications 941-2629

Doris Holderness

Events 941-9689

Bill Munninghoff

Common Areas 941-7543

Ben Lizak

Public Works 941-3968

Steve Emke

Compliance/Covenants



New people on the Board provide a different perspective from what's been done in the past and future directions. Fresh ideas are what keeps this Board progressive. Whatever you wish to do, you will be welcomed, appreciated and receive some self-satisfaction. Please see the Verona Hills website for Board member information and their duties and take that first step and get involved.

What can "WE" do for you?

Let me begin by saying, we enjoy hearing from our residents and while some are complaints stemming from not knowing what to do about a particular issue, others are very positive and many residents acknowledge their appreciation of what the Board has been doing (like the EAB project, PIAC, etc).

At times I hear from residents when they want to complain about something we've proposed or are considering doing. I assure you I'm not a glutton for punishment but if we kept everything the same, all the Board would have to do is collect your dues and continue to repeat everything that's always been done. That's not what I signed up for! Progressive thinking doesn't have to come from Board members alone. If you have an idea on what we can do to benefit the homeowners of VH, by all means, let us know. There are budgetary concerns among other things that "may" prevent your idea from being realized but costs or projects that are new or different can replace something else that has already been budgeted or can be added to next budget. What have you got to lose? We'll consider every thought and will continue to strive to make improvements.

We reported in the last issue that we have been awarded a substantial amount of money to be spent on improvements/additions to Migliazzo Park (See article on PIAC update for details). Requests for next year's PIAC funding are due soon. After deliberation, the Board is considering improvements again to the Park. Ideas which are being considered are:

- Dredging (cleaning) the lake
- Repair and/or replace the concrete and railings at the dam/bridge on the south end of the lake

If you have any other suggestions, please let us know. There are some restrictions as to what the City will fund at no cost to our residents but we are happy to consider all suggestions, prior to the application deadline.

IN THE NEIGHBORHOOD:

Neighborhood Garage Sale is right around the corner! Mark September 5-6 on your calendar and see the "Events" section of this Newsletter for more details.

Since January 1, 26 homes have been sold with a price range of \$140,000-\$365,000. Average sale price: \$242,000 and average price per square foot: \$90. Average days on market: 43. Keep up those property values!

OUR NEW WEBSITE...

We are live! Please take a look at the newly-designed website and feel free to email <u>Cathy Stoetzer</u> with any suggestions you may like to see. For easy reference, bookmark www.veronahills.org.

STAYING IN TOUCH -

Has your phone number changed? Do you have a new email address? Please let us know so we have your current information for calling notifications, email blasts and future directories!

Don't forget to join us on Facebook!



New People

In the last Newsletter, I announced the resignation of Ben Nicely as our Public Works Director (Snow removal etc.) and reached out for someone to replace Ben on the Board. Ben chose to resign his position on the Board after doing a tremendous job in his two years of serving VH, due to the demands of his "real" job requiring between 50-60 hours per week. His work schedule had also deprived him of quality time with his wife and three small children. Ben has agreed to continue to serve on the Public Works/Snow Removal committee and took an active role in replacing his vacancy. I couldn't be more pleased that Ben Lizak (a newer resident) stepped up and expressed an interest and was selected to serve on the Board in Ben (Nicely's) place. Please note this change. Information regarding contacting Ben can be found on our website.

I spent some time in July delivering a welcome fruit basket and packet of information, compliments of the Verona Hills Homeowners Association, to 16 new households who have moved into VH since January. They were very appreciative of the intent to welcome them and to make the first impression of the VHHA a positive experience. Please welcome the property owners and their families:

Steve & Brooke Phelps Melissa Jones

Michael & Mara Grigsby Brandon & Mary Kate Beck

Richard Clinton

Nikhil & L. Anne Parelkar

Lindsay Thum

Scott & Margaret Durban
Michael & Ann Hunt
John & Gloria O'Malley
Jeffrey & Deborah Knox
Curtis & Laura Clowers
Brian Mills & Mary Neenan

Garrett Sheehan Gary Raskin 11212 Jefferson 11726 Avila Drive

706 West Santa Fe Trail 801 West 120th Terrace 1112 West Santa Fe Trail 12124 Jefferson Court 817 West 122nd Street 904 West 120th Street 707 West 114th Terrace 11801 Avila Drive

11937 Pennsylvania Avenue

109 West 115th St. 902 West 121st Terrace

308 Avila Circle 12109 Summit

Neighborhood Watch

The topic of Neighborhood Watch came up at recent meetings of the VHHA Board of Directors. Although there are Neighborhood Watch signs at several places in Verona Hills, none of the Board is aware of any current Neighborhood Watch activity. After contacting the City and KCMO Police Department, we were advised that Verona Hills, at some point, had formed a Neighborhood Watch under the auspices of the City/KCMO Police Department. Are any members currently involved? Do members have an interest in reviving the Neighborhood Watch program in Verona Hills? If so, we can make arrangements for the KCMO Neighborhood Watch or the KCMO officer responsible to speak at our annual meeting in the fall. Please let us hear from you.



Did you know?

New Santa Fe, Missouri was a little village incorporated in an area now known as Verona Hills. Historian Gregory M. Franzwa wrote, "New Santa Fe was the last civilization the early traders would see before arriving at the settlements in New Mexico." For a while, the town stood at the edge of the geographical United States, bordering only on Indian Territory.

The village developed about the farm of John Bartleston, who erected a cabin in the forest along the Santa Fe Trail in 1833 and subsisted on hominy and potatoes. Dabney Lipscomb and his wife, Elizabeth W. Lipscomb, "laid out" the town on October 5th, 1851. There was a post office located in the general store, blacksmith shops, saloons, a few other small businesses and an inn. A few area settlers became well–known historically. Jim Bridger and George W. Kemper, both familiar names in Kansas City history, built one of the original stores in the town. William S. Gregory lived in New Santa Fe and became the first elected mayor of Kansas City.

Being a border town was a mixed blessing. The village suffered from the Border–Ruffian war of 1855–56. Quantrill's guerrillas also raided the town. In 1861, a Civil War battle nearby took the lives of two Union soldiers and wounded six. Confederate General Sterling Price's wagon train, Union Generals Curtis and Pleasonton and their troops camped there. As railroads began to replace wagons for hauling freight and trade merchandise, the Santa Fe Trail was used less frequently and commerce in the town decreased. In 1902 the government closed the post office.

The Daughters of the American Revolution placed a marker at the northeast corner of Old Santa Fe Trail and Stateline Road in 1909 to commemorate the town, which still remains. By 1932, only a few scattered dwellings remained along the roadway. In 1952, former residents gathered to celebrate the hundredth anniversary of the town of New Santa Fe.

The community is enveloped in Verona Hills, at about 123rd St. between State Line and Wornall Roads. About a quarter of a mile away still stands the Watson Place Inn, built in 1850, where drinks were served to travelers "on the Missouri side." It is now a private home. April 28th 1977, the Historical Society of New Santa Fe was established to preserve and memorialize the history of the town and the surrounding region. They were instrumental in preventing a development by J.C Nichols of a grocery store anchored shopping center that would have backed up to the cemetery of New Santa Fe. Today over 50 Verona Hills homes stand opposite the closed Hy-Vee Center as a result of these efforts.

The National Park Service certified the trail rut in New Santa Fe Cemetery, located on Santa Fe Trail one block east of State Line Rd. as part of the officially mapped National Historic Trail System. In the 1980s, the Howard N. Monnett Memorial Civil War Round Table Kansas City erected a monument (Tour Stop 22 of 23). It was donated by the Historical Society of New Santa Fe. In the 1990s, The Kansas City Neighborhood Tourist Development Fund (NTDF) approved the application to install approx. 700ft. of custom designed rod iron fencing and an arched entryway at a cost of \$28,000. On April 11, 2000, a beautiful full color wayside exhibit depicting the Santa Fe, Oregon and California Historic Trails was dedicated through the efforts of the Historical Society in conjunction with the National Park Service, Department of the Interior, Long Distance Trails Group Office, Santa Fe, New Mexico and the Kansas City, Missouri Neighborhood Tourist Development Fund. The cemetery is now owned by the New Santa Fe Cemetery Association, a nonprofit organization which has the financial responsibility for the upkeep of the cemetery. Thanks to contributions and two Eagle Scout projects by Troop 601, St. Thomas More and Troop 46, St. Peters, headstones were repaired, cleaned and reset. A flag pole, two Santa Fe Trail Limestone Markers and a new



entrance were installed. If you haven't visited the cemetery recently, please do. It's an interesting piece of history just yards from your door. The website www.newsantafe.org includes information on our area and a link to a photo census of the cemetery gravesites. The Cemetery is listed in the National Register of Historic Places. For information about the cemetery or to make a contribution toward its upkeep, contact Leroy Eddy, 12220 Belleview Ave., Kansas City, Missouri 64145, or leroyeddy@kc.rr.com.

Events

GARAGE SALE - FRIDAY/SATURDAY, SEPTEMBER 5-6

Our annual garage sale tradition will continue on Friday, September 5-6. See flyer at the end of this Newsletter for complete details. Contact Doris Holderness 816-941-9689 or info@veronahills.org for more information.

SERVICE DAY – SATURDAY MORNING, SEPTEMBER 27 *Volunteers Needed*

Again this year, the VHHA will coordinate activities to beautify our neighborhood. Volunteers will trim low hanging tree branches along VH streets and sidewalks and move the debris to the curb for removal. If you'd like to help, email info@veronahills.org or contact Bill Munninghoff at wmunninghoff48@gmail.com. Please also see "Common Areas" news. This Project cannot be completed without a number of volunteers.

FALL FESTIVAL - SATURDAY EVENING, OCTOBER 4 *Volunteers Needed*

Celebrate our neighborhood at Migliazzo Park on Saturday, October 4! Picnic food, fun, police on horseback, a fire truck and kids' activities are all part of the festivities 5:30 - 8:00 p.m. Please RSVP by noon on Friday, September 26 to info@veronahills.org if you want to attend so we can make sure to have enough food for everyone. (A phone alert will notify residents in the event of postponement due to inclement weather.)

ANNUAL MEETING – TUESDAY, OCTOBER 28 (6:30 TO 8:30PM) *Volunteers Needed*

Join us at Blue Hills Country Club on Tuesday, October 28 for our annual Verona Hills Homes Association meeting. In addition to the ever-popular drawing for prizes, yummy appetizers, and the chance to relax and visit with neighbors and friends, our discussion will focus on capital improvements for our neighborhood. Additional information will be posted at www.veronahills.org and also on Facebook.

PIAC (Kansas City, MO Public Advisory Committee) News

The Verona Hills Board has formed a PIAC committee to work with the city and we're very excited to move forward with improvements to Migliazzo Park for spring 2015!

The plans include swing-set for toddlers that may attach to the current swings, allowing the kids to stay close together. We will add some additional concrete/stone tables and benches similar to what is there now and perhaps some benches similar to the ones at the playground area.



Additional plans are to complete the loop for the trail and see if we can redo it with a softer surface for joggers/walkers etc. We reviewed some options for some modern fitness stations and also include doggy waste bags stations.

Long term would be to continue adding fitness stations and lighting around the trail and park. Plans are being drawn up with general pricing and will go out to bid over winter with work starting spring of 2015.

Although not under the PIAC funding, we continue to work with the city in controlling the geese and also for trimming the tree limbs to improve lighting near the current tables and benches.

Nominating Committee Report

Doris Holderness, after serving wonderfully on the board as Director of Events, will be stepping down soon. We are looking for a new member to step in and continue the wonderful events that she has given us over the last few years, or adding some new ones to our neighborhood. The person would need to commit to a three-year term. As Director of Events, the person will oversee planning and logistics of social and welcoming events: including the Easter Egg Hunt, Fall Festival, Annual Meeting and the Garage Sale. Interested candidates should contact Ed McHardie, President, or Ross Nigro, Chairperson of the Nominating Committee. Also, according to our by-laws, we need two non-Board members to serve on the Nominating Committee. Do I have any volunteers??

Common Areas

At no cost to the homeowners, all the ash trees in our parkways (the area between the sidewalk and the street) were treated for Emerald Ash Borer by TruGreen, which was the subcontractor for Kansas City. At a reduced price for Verona Hills' residents, TruGreen also treated 80 ash trees for EAB on private property. This treatment should protect our ash trees for three years from the EAB.

Arbor Masters is the contractor again for servicing the 44 common areas in our Homes Association. They continue to perform quality work at a reasonable price. Several residents have asked to have Arbor Masters trim trees in common areas near their homes. Trimming trees is NOT part of the contract with Arbor Masters. This fall, volunteers from our Homes Association will trim trees as part of the Verona Hills Service Day. We will try to trim these common area trees at that time.

The Verona Hills Service Day is Saturday, September 27, from 8:30 – noon. We will again trim trees in the parkways and in the common areas. If you would like to volunteer or be a team leader, please email Bill Munninghoff, wmunninghoff48@gmail.com. This activity of course is not gender or necessarily age specific. Men, women and children, 16 years or older, are welcome. You do not need to have a chain saw to help and you don't need to volunteer for the entire time. We will rent several pole chain saws to do most of the high trimming but you should bring a saw for those long hanging limbs. Debris that is cut down will be placed in piles to be picked up and hauled away by a contractor. We will meet in the southeast corner of the Nazarene church located on Minor and Madison at 8:30 am to begin the tree trimming.



Compliance

The Board of Directors of the Verona Hills Homes Association continues to receive frequent inquiries from members regarding matters such as improperly parked cars, abandoned vehicles, poorly maintained property, dead trees, curbs and sidewalks, and similar matters. Most of these issues are actually governed by the Kansas City Nuisance Code or Property Maintenance Code, rather than the Homes Association Covenants and Restrictions.

We would encourage association members to review the Verona Hills Homes Association By-laws, Covenants & Restrictions and Declaration, to which links are provided on the Verona Hills Homes Association website: www.veronahills.org. To review and/or download these documents, click on the *Homes Association* drop-down tab under *Our Community*. If the issue that concerns you is not addressed by the Covenants & Restrictions or Declaration, it may well be a City Code violation rather than a Homes Association matter. A wealth of information about City Code violations is available on Kansas City's web site: www.kcmo.gov, and specifically regarding nuisance and property maintenance code matters at: www.kcmo.gov/neighborhoods/neighborhood-preservation/common-code-violations/.

So, our suggestion for dealing with such issues is to contact The KCMO 3-1-1 Call Center, by calling 311 or 816-513-1313, or by emailing 3-1-1.Call.Center@kcmo.org, or by going on line to www.kcmo.gov/311. If you do not get the results you expect, let us know. While the authority of the HOA in some of these matters is limited, perhaps our follow-up or input can yield positive results.

Security

Unfortunately, times are hard right now which makes crime an even more inevitable part of our lives. At some point in time, all of us are affected by crime in one way or another. Our Homes Association Board felt we should keep our residents informed as much as possible on events which have affected our neighborhood and to help us exercise prevention. We have had reported break in attempts at residences located in the area of 116th and Summit. The best way to prevent crime is for all of us to look out for our neighbors and not hesitate to contact the police upon seeing anyone or anything suspicious.

We are in the process of upgrading our security for Verona Hills. We will have more patrols and a more visible presence in the neighborhood. In the next few months, we all should see a more visible security presence that should help deter future crime. More information on the changes will be disseminated once we have finalized the new agreement.

It is always the goal of your Board to prevent criminal activity in our neighborhood. The best way for you to prevent criminal activity is to reduce opportunities by keeping garage doors closed, doggie doors protected and your home well lit. Most of the thefts that occur in our neighborhood are from unlocked cars or open garages. Please lock your car doors and close your garage doors. This will prevent many of the opportunity crimes that occur in our neighborhood. These routine precautions will minimize the opportunity for unsavory folks to commit a crime in our neighborhood.



Overall our neighborhood is a very safe and well-secured. We as neighbors should strive to be good neighbors and watch out for each other. You are encouraged to report any unusual occurrence or suspicious activity to 9-1-1. If you are aware of an ongoing issue, please contact any member of the Board and we will strive to seek a remedy.

Public Works

Generally speaking, homeowners are responsible for the upkeep of sidewalk adjacent to their property. However, there are a handful of common areas around Verona Hills where the sidewalk is in a state of disrepair due to significant cracking, crumbling, or unevenness from one sidewalk square to the next. Those common areas do not tie back to specific houses and, thus, are not the responsibility of any particular homeowner and will continue to degrade without action.

Due to safety concerns, the Board has decided to remove and replace defective concrete in these common areas and remove underlying roots to prevent reoccurring issues. Targeted areas include: defective squares of sidewalk on Summit in front of the southwest corner of Migliazzo Park, crumbling sidewalk corners at a few small islands on Summit and at various intersections, and a lack of decline/ramp as the sidewalk on Avila crosses Minor. If you are aware of other common areas where concrete is in need of replacement, please contact Director of Public Works, Ben Lizak.

Repairs will commence once a contractor has been selected. The Board hopes to select a contractor willing to extend a discount to Verona Hills' residents interested in replacing sidewalk squares in front of their own homes. Details will be shared as they become available.

Fire Hydrant Appearance

We've been advised that the K.C. Water Department will supply us with paint, maps and the color schemes to paint the fire hydrants in Verona Hills if we supply the volunteers to do the painting. For further details contact Ben at ben.lizak@gmail.com.

It's Your Dollars...

Our Homes Association is staffed by volunteers that oversee services that are funded by our Homes Association dues. These include, but are not limited to: snow removal, common area maintenance, private security, extra mowing of Migliazzo Park, capital improvements of common areas, common area sidewalk repair, website, newsletter, directory and call notifications. Our dues, also, provide funds for the fall service day, which has provided tree trimming in the neighborhood. Our friends and neighbors volunteer for this duty in an effort to improve our neighborhood. Our dues also finance the annual meeting, the Easter egg hunt in the spring, and the fall festival and garage sale. All of these activities serve to improve our neighborhood, and enhance the feeling of community in Verona Hills.

Our dues have not been raised for many years, and they are meant to be affordable for all of our residents. Please make sure to pay your dues on time. A friendly reminder is in order: properties that are 2 years or more past due



on their assessments are subject to liens. Once a lien is placed not only are individuals being charged for past due fees but also the court costs and legal expenses are incurred by the Association.

We currently have liens on the following properties: 400 Avila Circle; 11921 Avila Drive; 11805 Central; 11627 Glen Arbor Terrace; 11121 Jefferson Drive; 12130 Jefferson Court; 314 West Minor Drive; 800 West Santa Fe Trail; 11827 Washington; 301 West 115th Street; 113 West 116th Street; 317 West 116th Street; 315 West 119th Terrace; 916 West 120th Terrace; and 721 West 121st Street.

Our funds' flow statement for the fiscal year ended May 31, 2014 is included for your review. If, after reviewing, you would like to discuss this financial information, please call Steve Stoecker, your Homes Association Treasurer (816-942-3327), or Homes Associations of Kansas City, (913-385-2440).

	#330	O VERONA HILLS He Income Statemen			
		May 31,			
		Current Period		Annual	Budget
		May '14	Year to Date	Budget	Balance
		Way 14	rear to Date	Dauget	Dalance
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EVENUE:					
Dues & Interest Collected		\$ 3,044.97	\$ 112,184.33	\$110,000.00	\$ (2,184.3
Bad Debts Collected		474.18	885.07	500.00	(385.0
Interest on Investments		10.20	521.22	500.00	(21.2
Other Income		0.00	0.00	0.00	0.0
Social Activi	ies Income	0.00	0.00	0.00	0.0
Total Income		3,529.35	113,590.62	111,000.00	(2,590.6
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	Services, Copies	31.50	535.70	600.00	64.3
Insurance	Services, Copies	0.00	1,618.87	1,500.00	(118.8
Legal Exp, Filing Fees		2.264.80	2,808.60	1,000.00	(1,808.6
Common Area Maintenance		2,355.00	29,495.00	24,500.00	(4,995.0
Extra Mowing-Migliazzo Park		0.00	0.00	2,000.00	2,000.0
Capital Impvt-unallocated		0.00	159.82	7,000.00	6,840.1
Capital Impvt-State Line tree		0.00	320.00	4,500.00	4,180.0
Capital Impvt-Common Areas		0.00	4,908.62	5,340.00	431.3
Capital Impvt-mailbox repair		0.00	0.00	500.00	500.0
Capital Impvt-new mailboxes		0.00	0.00	2,000.00	2,000.0
Capital Impvt-riew mailboxes Capital Impvt-sidewalk repair		0.00	3,000.00	10,000.00	7,000.0
ContingencyFund		0.00	0.00	0.00	7,000.0
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	-	0.00	0.00	0.00	(9,860.0
BBQ/July 4					
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Fall Festival		0.00	316.38	0.00	(316.3
Movies in the		0.00	0.00	0.00	0.0
Service Day/		0.00	1,056.83	3,500.00	2,443.1
Garage Sale		0.00	747.69	750.00	2.3
Newsletter		0.00	1,665.37	2,500.00	834.6
Directories	at Malaaraa	0.00	0.00	0.00	0.0 3.496.9
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Stationery & Supplies Telephone Alert		0.00	0.00	0.00	0.0 245.0
Security Service Fees		720.00	455.00 9.960.00	700.00 10.100.00	
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Total Expens	ses	8,503.69	95,657.57	111,000.00	15,342.4
N.	et Income/(Loss)	\$ (4,974.34)	\$ 17,933.05	\$ 0.00	



Verona Hills Homes Association 4200 Somerset Drive, Suite 216, Prairie Village, KS 66208 (913) 385-2440; Fax (913) 385-2441;

Website: www.veronahills.org

Summer/Fall 2014 Newsletter

And, Speaking Of Volunteers...

OPPORTUNITIES exist in the following areas:

SERVICE DAY – SATURDAY MORNING, SEPTEMBER 27 - Again this year, the VHHA will coordinate activities to beautify our neighborhood. Volunteers will trim low hanging tree branches along VH streets and sidewalks and move the debris to the curb for removal. If interested, email info@veronahills.org or contact Bill Munninghoff at wmunninghoff48@gmail.com. Please also see "Common Areas" in the newsletter.

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FIRE HYDRANT APPEARANCE - We are updating our fire hydrants. You'll be assigned the hydrants to be painted and provided the materials to do it with on your time schedule. Contact Ben Lizak at ben.lizak@gmail.com. Please also see "Public Works" in the newsletter.

ANNUAL MEETING – TUESDAY, OCTOBER 28 (6:30 TO 8:30PM) - Join us at Blue Hills Country Club on Tuesday, October 28 for our annual Verona Hills Homes Association meeting. Email info@veronahills.org or contact Doris Holderness at dsholderness@gmail.com. Please also see "Events" in the newsletter.

BOARD/STANDING COMMITTEE MEMBERS - We are always looking for residents to serve as an active member on our various committees and to serve on the Board in open positions. Have a say in what's going on either from a committee perspective or the Board itself. Email info@veronahills.org or Ross Nigro at nigro@nigrolawfirm.com. Please also see "From the President" in the newsletter.