



LCC POA Newsletter

Volume I Issue 53
Winter 2020

Special Points of Interest

- LCC POA
- PO Box 482
- Pawleys Island, SC 29585

- Hotline Phone
- 843-235-3396
- Ken Fetzner

Support our advertisers in this newsletter. Let them know that you saw their ad in the LCC newsletter.

Membership Dues

- Standard \$50/yr.
- Silver \$75/yr.
- Gold \$100/yr
- Platinum \$100+/yr
- Dues Year
Nov 1 to Oct 31

Inside this Issue:

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Important Notice

If you are considering future remodeling or new construction in LCC, please let us know by contacting any board member to obtain information on Obtaining ARB request forms.

Applies to:
ALL PROPERTY OWNERS per Deed Requirements



Winter-Spring Events 2020

Winter/Spring Events 2020:

Quigley's Happy Hour Date and Time TBD

KEEPING OUR NEIGHBORHOOD CLEAN:

The first Saturday of each month, a dedicated group of individuals travels throughout the neighborhood with trash bags in tow. Several even do it weekly for the good of the cause! If you would be interested in helping out, please contact Trish for more information at tmblu1025@gmail.com or call (215)514-9477.

The Community That Cares

- MISSION STATEMENT -

“ It is the Mission of the Litchfield Country Club Property Owners Association to enhance the quality of life for all property owners within the Litchfield Country Club community by protecting property values, encouraging compliance with the covenants and restrictions of the subdivision, disseminating timely and useful information, promoting social interaction, supporting security watches and to remain guided by the belief that we should all look out for one another.”

Litchfield Country Club, as a residential development, was “born” more than 50 years ago, when The Litchfield Golf Company, Inc., subdivided a huge tract of land and began to sell individual parcels, or lots. Eventually, over many decades, LCC has steadily grown to more than 450 residences in 2020.

As The Litchfield Golf Company over time sold individual parcels, or lots, included in each deed was provision for a “right of repurchase” by The Litchfield Golf Company at such time as the lot was ever contracted to be resold. So, each time a home/lot owner in Litchfield Country Club has entered into a contract to sell, the Litchfield Golf Company Inc (or it's successor The Litchfield Company) had a pre-emptive right to “buy that lot/home back” themselves at the same price of the proposed sale. We are told that was a common provision in the 1960's, which was intended to protect “the character” of residential redevelopments.

To our knowledge, the right has never been exercised, but, until now, every time a home/lot in LCC was contracted to be sold, a closing attorney had to scramble around and find an officer of The Litchfield Golf Company to sign a waiver of their repurchase right, or leave a cloud on the buyer's title.

Our POA Attorney, Dan Stacy, advises that in response to our request, The Litchfield Company has executed a document terminating their “right to repurchase”, the document has been duly recorded, and now when a home/lot in LCC is contracted to be sold, the parties will NOT need to incur the time, expense and inconvenience of getting a waiver signed. We extend our sincere THANK YOU to the Litchfield Company for taking care of this for us.

Those who joined us for The Holiday Mixer at The Country Club in December enjoyed some really great food and the opportunity to exchange good wishes for the Holidays. We want to say a BIG THANK YOU to Eric Glosick and Jodi Cotten at the Country Club. The Club was co-sponsor of the event and The Club paid MORE THAN HALF of the cost. THANK YOU Eric and Jodi.

We want to say THANK YOU to those who attended the annual general membership meeting January 25, 2020. More than 75% of the residents of LCC are now members of your LCC POA. That number represents a membership increase of 85% over the past 2 years. THANK YOU for supporting your LCC POA.

All the best to All Y'All !

LCCPOA Board Members

Jerry Oakley	President	843-237-8944	wks596061@gmail.com
Bill Ringer	Vice President	843-314-9153	billringer2@gmail.com
Trish Mulligan	Board Member	215-514-9477	tmbblue1025@gmail.com
Benjamin Ward	Secretary	803-235-3396	benward42@gmail.com
Ken Fetzner	Board Member	843-2353396	kenfetz@gmail.com
Grant Anglemeyer	Board Member	843-314-9171	granta@aol.com

Sallie Anderson	843-237-9943	West Hawthorn (Crooked Oak to Kings River)
Paula Burgin	843-979-5500	West Crooked Oak (Hawthorne to Ingram)
Susie McCaw	843-237-7321	Parkview, Oleander, Bradford, Snowbell, Pampas
Anne Hammond	843-237-1254	Country Club, Sparkleberry, Crosswinds
Jean Monk	843-314-3183	Crooked Oak (Ingram to 641 Crooked Oak)
Mary Ann Matthews	330-931-1073	Blackgum to Sweetgum, Sweetgum to Melrose
Kathy Morris	843-545-6551	Forest Loop
Trish Mulligan	215-514-9477	Hawthorne (Country Club to Crooked Oak)
Marilyn Oberembt	843-237-9194	Aspen Loop
Ed Quillian	727-543-0331	Old Cedar Loop
Anne Rexroat	843-235-9189	Melrose to East Crooked Oak
Jim Scott	843-237-4923	Goodson Loop & Linden Circle

LCCPOA Block Captain Responsibilities

- Encourage all residents to join the LCC POA.
- Advise Block Captain Coordinator when someone new (owner or renter) moves in to a house, a resident has had a birth in the family, has passed away or has a serious illness. The coordinator will then notify the proper welcome committee volunteer or board member.
- Deliver occasional fliers and a few News Letters to members who cannot get them via email.
- Communicate issues to the Block Captain Coordinator who will report information to the LCC POA Board.
- Encourage residents to sign up for our neighborhood watch.
- Refer questions about the Spectrum program to a Board member.
- Inform residents they may post to our Facebook Page, "Litchfield Country Club POA".
- Be informed about our local emergency information.
- Official welcoming of new residents will be done by a Welcome Committee volun-

Keep It Green Forum:

Join your fellow neighbors on March 7th from 1-4:00pm at the Waccamaw Library. Topics to be covered include: Comprehensive Land Use Plans, population growth and density, traffic & safety, and environmental issues (flooding). There will be a power point presentation, with maps and stations set up. The goal is to develop an action plan to give the community the resources they need to support responsible development.

Contact: Beverly Sullivan bgraz150@gmail.com

Meet Phoebe Siau:

Have you ever heard the term gentle giant? That describes Phoebe perfectly. My parents got me Phoebe on Valentine's Day six years ago. My mom named her Phoebe Buffay after Phoebe in Friends. She's a Great Dane, a mantle to be precise. Her legs up to her shoulder's measures two feet and eight inches tall. She was born on December 6th, 2014.

Apparently Great Danes have smaller brains compared to other dogs and my granddad always makes fun of Phoebe for that. One time my dad and I went fishing. We decided to bring Phoebe along. However, we had no idea what we were getting ourselves into. We decided it would be best to go to the creek. About 30 minutes later I was sitting in the driver's seat and my dad was at the bow of the boat along with Phoebe. Everything was calm and peaceful; I remember seeing it in slow motion. I looked at Phoebe and saw her sniffing the water then reaching her paw out like she could walk on water. I yelled "No Phoebe." Splash! Then she fell into the water. She doesn't know how to swim so she was just floating around in circles splashing. I reached my arm out as far as I could so I could grab her. My dad and I were laughing so hard we could barely get her back in the boat. The water wasn't deep also she wasn't in any danger.

Phoebe is the most loving and sweetest dog I have ever met. She can tell if you're having a bad day and no matter what makes you feel better, even though she can't talk.

Olivia Siau
Age 17



Meet Zoey Ahalt:

Hi neighbors! My name is Zoey and I am the sweet and beloved fur baby of the Ahalt family.

I had a rough beginning, as I was found in a drainpipe with my siblings on Edisto Island as a puppy. But, I was found and my furever family adopted me from Animal Lovers of Edisto Canine Rescue when I was three months old. I am now eight years old and have been happily living on Oleander Drive in LCC ever since.

I have a lot of favorite pastimes. I love long walks and saying hello to our neighbors, playing with my friends and playing in our pool. I might get a little loud while playing, but that just means that I'm having fun. As for my indoor hobbies, I have an affinity for flashlights and chasing shadows. My family just loves it when I insist that they stand in front of the light to make me shadows so that I can bark so loudly that I hurt their ears. But, I especially love any extra time that I can get to spend with my furry friends from the neighborhood. That's the best!

By the way, I do try my best to watch over the entire street! After all, my neighbors need to be watched over as well, and any intruders will know where I stand. After all, I think I own this ENTIRE end of our street!

Thank you for taking the time to read about me. I hope to meet you all during my travels through the neighborhood.

Zoey Ahalt (and Sean, Kristi and Brandon Ahalt too!)



Meet Juneau Roodhuyzen:

Having never rescued an older dog, it was with a bit of trepidation that we drove to meet a man from Grateful Golden Rescue at the technical college south of Georgetown. Waiting out front with a pink bow around her neck was this petite, cute, and often feisty young lady who has filled our lives with joy and love. Seven years old and blind in one eye, she was with a foster family after her family was forced to move across the country and decided to keep the cats instead of the dogs. Our good fortune. She is full of adventure and a golden through and through, as she will always be near one of us and loves to be scratched or pet, anytime, anywhere.

The only warning, we had about her was her knack to just bolt when given an opening or opportunity. She walks perfectly on a leash, and other than the need to always be on the left with her good eye towards the walker, and a distinct desire to pull you to the left at all times to get to a better smell, she is a dream to take for long walks. Nicknamed the Professor of Sniffology due to her uncanny ability to find delightful and tantalizing aromas in a leaf or bunch of pine straw for minutes on end, she needs a bit of coaxing to keep moving, but loves to strut and can maintain a brisk pace.

At home she loves to carry stuffed animals and toys around but will give them up with a light tug, only to go find another to parade around the house. She patrols the back yard like a guard dog and will lie out in the carport at night scanning the woods and neighboring yards for prey.

Juneau is the perfect southern bell, and we couldn't be happier we were able to give her a loving forever home.

Jim & Sharon Roodhuyzen



all4paws

ANIMAL RESCUE PAWLEYS ISLAND



708 PETIGRU DRIVE, PAWLEYS ISLAND, SC 29585

📞 (843) 237-PAWS



ALL4PAWSSC.ORG

TUES TO SAT 11AM-5PM



INFO@A4PSC.ORG



FIND YOUR FUREVER FRIEND



**RESPECT & SELF
WORTH**



**RESPONSIBILITY &
CHANGE**



**COMPASSIONATE
CARE**



LEARNING



**OPERATIONAL
EXCELLENCE**



RUBY ALERT

If you have a pet that goes missing or if you find a pet that is lost, call me at 843-979-5500 or email me at burginpaula@aol.com. I will put out an alert in the neighborhood through the neighborhood email list.

COMMUNITY CORNER

Book Club: Please contact Jan O'Tuel 843-439-0817 to get involved

Bunco: Join the party Contact Betty McCulley 540-354-8801

If you have ideas for Social Activities? Email: litchfieldpoa@gmail.com

Get a group together to participate at Waccamaw Recreation Center

SEND IN AN ARTICLE:

We welcome authors, artists, household tips, recipes, gardening ideas...
Have a great story to share? Have a hobby you want to share?
Not good at composing? We will send one of our talented writers
to hear your story and write it for you!

We would love to have neighbors add to our newsletter for all to enjoy!
Send your pictures and articles to Trish at tmbu1025@gmail.com

Golf Course Etiquette for the LCC Neighborhood:

The LCC Board receives ongoing calls regarding after-hours activity on the golf course. Although the LCCPOA has **no jurisdiction** in this issue. we thought it was in all of our neighbor's best interest and that of the golf course, to be reminded that the golf course is not public property, and is to be used by paying, daytime golfers only. This is a liability issue for the course owners.

Biking, walking, golf practice and golf cart riding are all prohibited.

If you have something you feel needs to be brought to the attention of the course please notify one of our board members.

management team, you are welcome to call them at 843-237-3411 x1. If it is after hours, you may call the next day with location and description of your "complaint".

Community Committee Opportunities:

The LCCPOA supports several different committees that serve our neighborhood. If you would like to work with one of these committees, please contact the current committee chair or one your board members for more information on the committee.

Decorations	-	Anne Rexroat	(843)235-9189	annerexroat@gmail.com
		or Ann Corbett	(843)237-9602	anncorbett60@yahoo.com
Welcome	-	Kaye Quillian	(919)451-4580	kmq230@gmail.com
Activities	-	Looking for a Group Leader		
Clean Up	-	Trish Mulligan	(215)514-9477	tmbu1025@gmail.com
Yard of Mo.	-	Ken Fetzner	(843)235-3396	kenfetz@gmail.com

Litchfield Country Club Ladies Luncheon:**By: Janice Anglemyer**

The Ladies of Litchfield Country Club invite you join us for lunch!

The Litchfield Ladies Club meets at various Pawleys Island venues on the second Monday of each month. The group supports various local charities and assists with community projects. Membership is open to all residents or friends of the Litchfield Country Club community.

Upon your first visit, your name will be added to our email list for future meetings.

In September, we enjoyed a delicious meal at True Blue. Our November 11th luncheon is at Caledonia Golf and Country Club, and our December 9th will be held at our own Litchfield Country Club Grille.

For more information contact:

Chairperson Sallie Anderson at (843)237-9943 or email her at sallie361@msn.com.

Member Janice Anglemyer, text or call (614)361-0201

Come join us for food, fun and friendship!



2020 Annual Property Owners Association Meeting



“Litchfield County Club POA” Facebook Page:

Just like almost everyone and every organization in the world, the Litchfield Country Club POA maintains a Facebook Page and it is open to everyone. Find information on current and planned future events, articles and write-ups about your neighbors, and access to important documents such as the LCC covenants and restrictions, guidelines regarding those restrictions, and the ARB Application if you are planning a new home, a remodel of your current home, or changes to your yard and landscaping such as pool addition or a new / replacement fence.

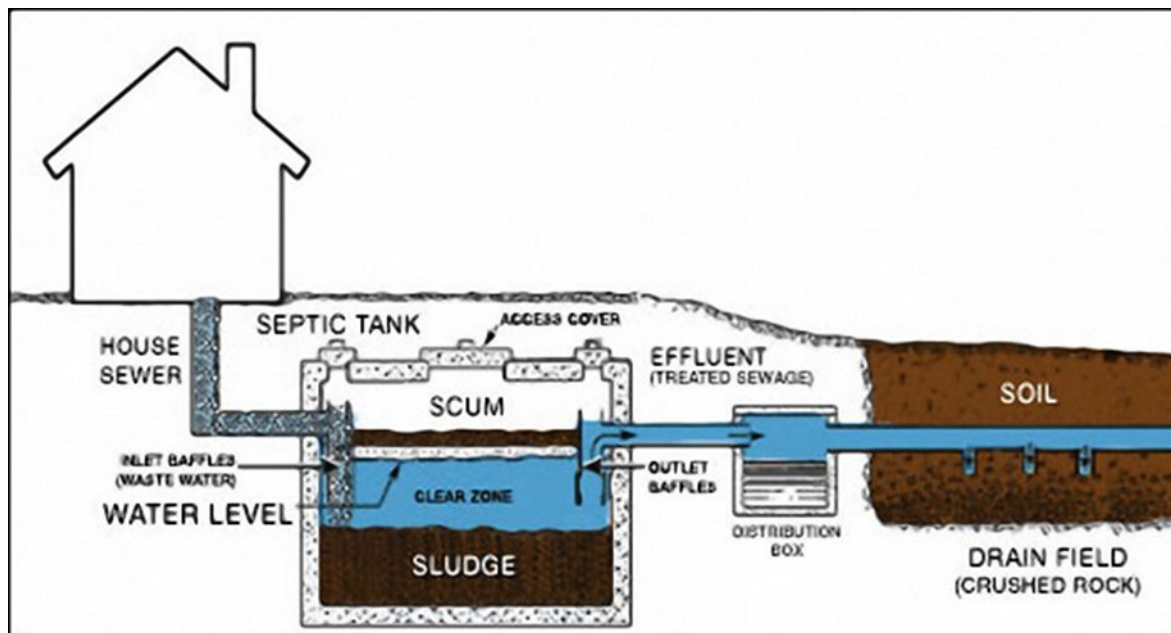
Septic Systems:**By: Ben Ward**

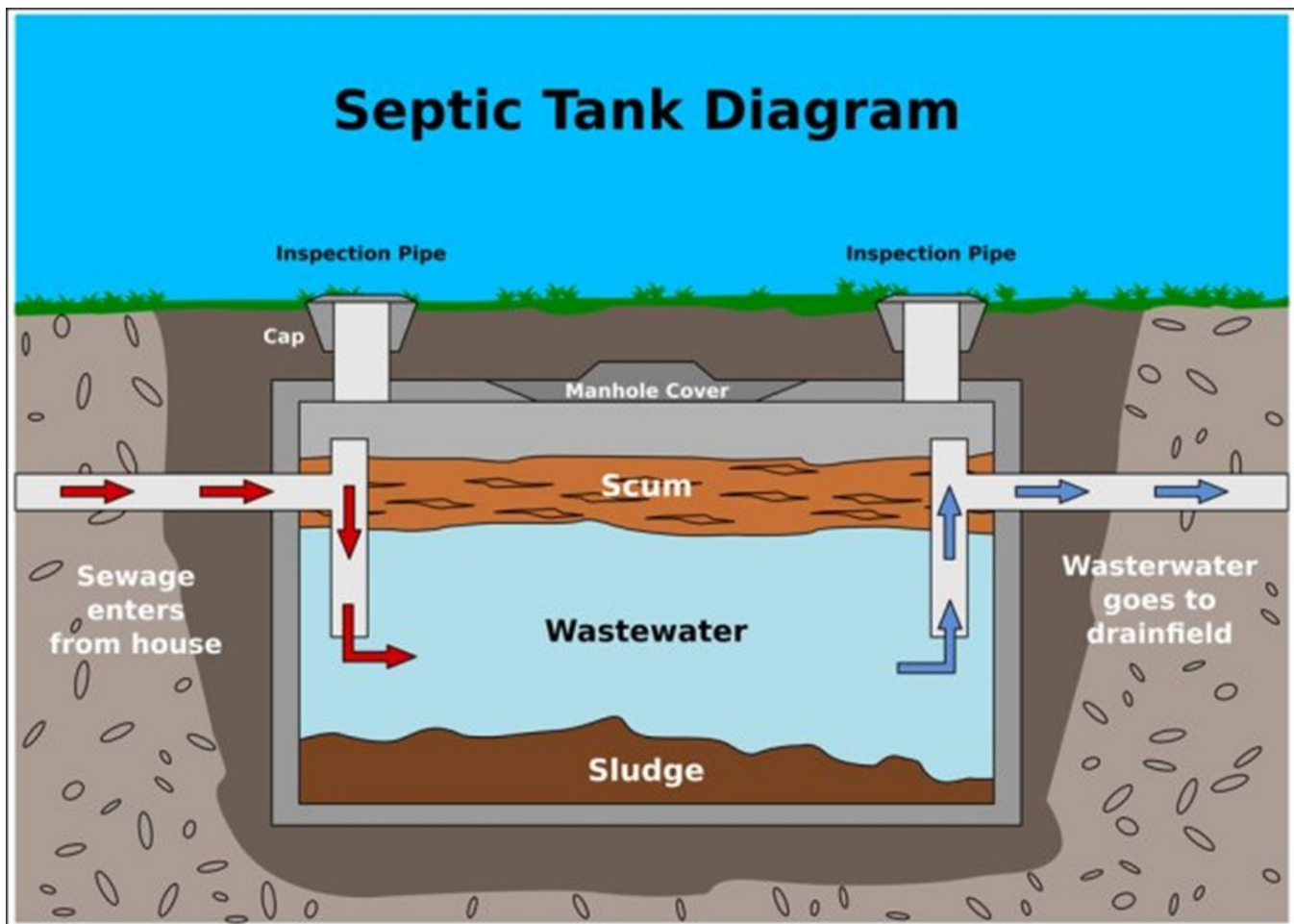
After the annual meeting it became obvious to the board some additional information was needed about septic systems. As brief background LCC was laid out in 1964 with the first homes being constructed shortly thereafter. The Georgetown Water and Sewer District was created in 1967 by Act 733 of the General Assembly. Since that time there have been several attempts to connect the neighbor to the wastewater sewer system. The most recent effort was voted down by residents about 12 years ago. The plan would have assessed residents the cost of the construction and added it to your water bill over the course of several years. The most recent cost estimate of the project was done in 2014 and was expected to cost 5.2 million dollars. This would mean about \$12,000 per household plus monthly sewer cost on your water bill. The plan would require the addition of four pump stations in the neighborhood on Aspen, Linden, Parkview, and Crooked Oak, and upgrading the current pump station on Hawthorn.

What is a septic tank

The most common septic systems consist of four main parts. The exit pipe carries wastewater from the home to the tank and vents noxious gases up and out of the house. A buried, watertight septic tank made of concrete, fiberglass, or polyethylene, usually installed about 6 feet from a home. The drain field consists of one or more distributor boxes and a network of perforated pipes or domed shaped enclosures buried in a shallow trench on a bed of gravel. Finally, good soil that is drainable and full of bacteria that digest contaminants before reaching groundwater. Several new engineered systems exist that can help overcome the problem of poor soil. You may have noticed these mounds being built with some of the newer homes in our neighborhood.

When wastewater (called effluent) enters the tank solids sink to the bottom and break down over the next 24-48 hours forming a sludge layer. Lighter floatable solids like grease and oils collect at the top of the liquid in the tank and form a scum layer. The tanks fittings hold the sludge and scum from flowing out into the drain field while the bacteria break down these solids. Liquid that enters the drain field is partially clarified by the bacteria. Once in the drain field the liquid is absorbed into the soil where bacteria in the ground filter and digest remaining contaminants.





Care for Septic Tanks

As with any engineered system, a septic tank has a lifespan and requires a certain amount of maintenance to function properly. Unfortunately, many systems in the LCC are reaching the end of life and require replacement of the tank, drain field, or outflow pipes. Tree roots are the most common reason for a septic tank system failing over time. Here are some helpful tips to keep your septic tank functioning properly for years to come.

1. **Don't overload it.** Regularly check faucets and toilets around your home for leaks. Use aerators on faucets and install low flow shower heads. Modern toilets and energy-efficient appliances also use much less water than their predecessors. These items not only reduce the load on your septic system but are great for the environment as well. While rainy days are great for household chores like washing clothes and dishes, these added loads can tax your drain field while the ground is heavily saturated. It's best to spread laundry out over the week.
2. **Dispose of garbage properly.** A garbage disposal can easily double the volume of solids in a septic tank. Consider composting organic food waste, your plants and septic tank will thank you. If you insist on the convenience of a garbage disposal, ensure that you install a top-of-the-line unit that is rated for septic tanks. Also, NEVER flush cat litter, disposable diapers, sanitary napkins, tampons, paper towels, facial tissues, coffee grounds, or grease down the drain. These will easily clog your septic tank in less time that it took to brew that coffee.

1. **Don't use Septic Tank Additives.** Many companies sell additives that claim to restore a septic tank's bacterial balance. There is not conclusive study these additives work and many agencies say they do more harm than good. According to South Carolina DHEC, natural bacteria produced by the human body is all that is needed to break down waste.

2. **Perform Regular Maintenance.** The tank will need to be pumped at some point. Experts advise as a rule of thumb that a family of four with a 1,000-gallon tank should have the tank pumped about every five years. A well-functioning system can go much longer in some cases, but it's a good idea to have the tank inspected every three years. It typically cost under \$200 to have a tank pumped. Some of the signs to look for that your system may need to be pumped or is having other issues include:

- a. Pooling water around the system
- b. Slow Drains. If you do use a drain cleaner make sure its septic friendly or try natural alternatives like baking soda and vinegar.
- c. Odors around the system
- d. A *really* healthy lawn. Grass above the septic system should appear the same as the rest of your lawn. If it is looking really lush there might be an issue with a leaking or full tank.
- e. Sewer backup in your lowest plumbing fixture. (Usually a toilet on the first floor)

Protect the system. Finally, the most important thing you can do for your system is protect it from damage. You should never drive over the drain field, build a structure on top of it, or cover it with concrete. My system was damaged when a tree removal company drove their bobcat over the drain field. Trees should be planted away from the system, especially trees with aggressive roots such as willows and oak. A soggy drain field won't absorb and neutralize as quickly, so plan your landscaping, roof gutters, and foundation drains in a manner that diverts water away from the septic system. Also used heavy duty cleaners and chemicals in moderation. Excessive chemicals in your tank will only kill the bacteria needed to break down waste. This is a great reason to try out mild and natural cleaners on the market.

A properly functioning septic system provides a long-lasting, environmentally friendly alternative to a public wastewater system. Sewer lines often leak, contaminating groundwater with raw sewage. Because a septic system utilizes onsite filtration, pollution is minimized and there is less risk for leakage. As more people begin installing solar panels and other green technologies to remove themselves from the grid, it only makes sense that a septic system is part of this self-reliance and sustainability movement. As an added benefit you don't have to pay county sewer fees, which are only expected to increase over the years.

For additional information on septic systems, SC DHEC has an excellent website that provided a lot of the content for this article.



We are always grateful for the following items:

Pie Crust/ Fruit Filling

Cake Mix/Frosting

Canned Fruit

Cornbread/Biscuit Mix

Rice & Boxed Potatoes

Soup

Macaroni and Cheese

Canned Peas, Carrots & Corn

Cereals

Snack Packs

Peanut Butter

Tuna Fish

*THANK YOU
FOR BEING A PART
OF OUR
CARING COMMUNITY!*

*Contact: Peg Gerland for drop off or pick up (843) 314-9514
Pgerland3@gmail.com*

“Litchfield County Club POA” Facebook Page:

Just like almost everyone and every organization in the world, the Litchfield Country Club POA maintains a Facebook Page and it is open to everyone. Find information on current and planned future events, articles and write-ups about your neighbors, and access to important documents such as the LCC covenants and restrictions, guidelines regarding those restrictions, and the ARB Application if you are planning a new home, a remodel of your current home, or changes to your yard and landscaping such as pool addition or a new / replacement fence.

Water Damage Restoration

by Rita Waloszczyk

If a burst pipe or natural disaster has left your home or business in disrepair, don't panic! Handling flood and water damage is no problem for our water damage restoration professionals. Remove all standing water and moisture through a proven home restoration process that's sure to get your property back to normal.

- Determine the cause of water damage
- Call a plumber if needed, or shut off water at the main
- Call your insurance company and local water damage restoration team
- Put aluminum foil under legs or feet of any furniture in contact with wet flooring
- Lift curtains or draperies away from carpet or water

Avoid doing these things...

- Vacuum ... Putting down newspaper to walk on, ...Don't walk on carpet more than necessary

Unfortunately, even small water incidents can lead to mold, warped wood and stained walls if not treated quickly. You need professional water damage restoration after any water event that:

- Touches drywall
- Saturates carpeting or upholstered furniture
- Is behind a wall or in a crawl space
- Creates a pool of water (on anything except waterproof tile or concrete flooring)

The good news is that many water events are covered under your homeowner's insurance policies. Be sure to contact your insurance company as soon as reasonably possible if you intend to file a claim.



Water Fire Smoke Mold

We are one of the top water damage restoration service providers in the U.S. and Canada. How did we achieve this? By providing fast, quality, start-to-finish restoration, following our 17-Steps quality assurance system to deliver the highest possible customer experience, including providing real-time updates to you and your insurance company.

Our technicians are certified by the Institute of Inspection, Cleaning and Restoration Certification (IICRC), which is the hallmark of professional knowledge in the cleaning and restoration industry. You will be able to tell the difference: Rainbow International emergency water damage crews use state-of-the-art equipment and we employ [Rapid Structural Drying](#) techniques to dry your structure as quickly and completely as possible.

“Happily. Even after.”

Rita Waloszczyk

Rita@RainbowofSC.com

843 215 9699 - office

843 630 1695 - cell

Reasons to be a Member of the Litchfield Country Club POA

Do you think it's important that as residents of Litchfield Country Club we have:

- Street lights?
- A security patrol?
- Enforced property restrictions?
- A lost & found alert network for resident's pets?
- A Block Captain Network and Welcome Committee?
- Community activities?
- A neighborhood newsletter?
- A voice in the Waccamaw Neck POA, Litchfield Corridor Beautification, and local government
- Annual Spectrum Bulk Discounted Services Available

None of these would happen without our Property Owners' Association, which depends on your participation and membership!

All of the above are funded solely by the \$50 annual dues from members. Because we don't pay management fees to outside firms, *these are the lowest cost POA dues in this area.*

The Board and all staff are LCC volunteers. They put in many hours to run the POA and all its activities because they care about our neighborhood.

Joining the POA is not only a great way to meet fellow residents, but also the best way to have a voice in how the LCC neighborhood is maintained.

Please join us, come meet your neighbors, and consider volunteering your time and talents in helping us maintain this beautiful neighborhood!

2020 Annual Dues

\$50: Basic Membership
 \$75: Silver membership
 \$100: Gold membership

----Membership Application - Please mail to: LCC POA, PO Box 482, Pawleys Island, SC 29585 ----

Name(s) (First) _____ Name (Last) _____

Address _____ Pawleys Island, SC 29585

Preferred Mailing Address _____

Phone(s) _____ email _____

2019 dues enclosed? Yes No If yes, membership level: Basic Silver Gold

Interest in Board or Block Captain position? Yes No

Questions, comments, or suggestions

2020 PLATINUM MEMBERS:

Edward & Patricia Mulligan

2020 GOLD MEMBERS:

Esther & Woody Aichner, Grant & Janice Anglemeyer, Gordon & Gigi Baxley, Kevin & Ashley Behney, Anglea Berkley, Frank & Tarlie Bryan, Angela Chandler, Sandra Chapman, John & Marilyn D'Ambrosio, Russel & Sherry Dueger, Martin & Carole Farrell, Pam & Melton Gardner, Mark & Susan Gasque, Kurt & Irene Goransson, Darrel & Chi Greene, William T Jackson, William & Christine Johnston, John and Lynn King, Stan Landis, Katie MacWilliams, Carlo & Tammy Maro, Keith & Kay Martin, Richard & Ellen Miller, Leonora Montella, Jerry & Kim Oakley, Ed & Kaye Quillian, Bill & Lynn Ringer, Daniel & Valerie Stewart, John & Linda Tarvis, Virginia Taylor, Michael Turner, Warren Umstead

2020 SILVER MEMBERS:

Doug & Sallie Anderson, Lamar & Elizabeth Brabbham, Dennis & Darlene Dauzuk, Maurice & Ingrid Flewelling, Peggy Gerland, Cornell & Elizabeth Green, John & Nancy Hall, Toby & Joy Heird, Craig Henry, Dorian & Gregory Hooks, Bill Mulcaha, Barbara Myslinski, Julie Noie, Marilyn Oberembt, Margaret Forbes Piehler, Frank Pinizotto, Duane & Treva Putnam, Daniel Sullivan & Mary Pratt, Rowland & Diane Thomas, Lewis Waldrep

Voluntary Donations for the Litchfield CC POA:

In 2016, the Litchfield CC POA had started a new program. Anyone willing to donate above the basic membership fee of \$50, can do so anytime of the year. The Gold Members donate an extra \$50 and the Silver Members donate an extra \$25. The donated extra money will be used to help defray the increasing costs that the POA incurs.

If you have already signed up for the basic membership and you want to be part of the voluntary donation program, please send in a check for the extra amount to: Litchfield CC POA, PO Box 482, Pawleys Island.

SEND IN AN ARTICLE:

We welcome authors, artists, household tips, recipes, gardening ideas...anything that may be of interest to someone else.

Have a great story to share? Have a hobby you want to share? Not good at composing? We will send one of our talented writers to hear your story and write it for you!

LITCHFIELD BEAUTIFICATION FOUNDATION:

Kathy MacSorley
kmacsorley@aol.com
LBF29585.com

Happy New Year!

The LBF has been busy getting shaped up for 2020. Here is an update of what's happened recently on the medians:

After several problems with cars ending up in the medians, all plant replacements, as well as damage to the landscape and installation of grasses have been completed.

The crape myrtles are now being trimmed. With careful selective pruning the crapes have produced a beautiful display of color.

Trash pickup has been intensified due to accumulation within the bushes and outer edges of the berms, as well as the last medians near MLK Rd.

The Waccamaw Landscaping crew does a great job for us in keeping the median landscaping beautiful, including installing our flags on patriotic holidays. All of this is a year-round event that is funded by Home Owner Associations, businesses, individuals, and grants from Accommodation taxes. Without this community the medians would look very different. Please check out our website to read more about us and consider a donation to see your gifts at work.



Upcoming events at Litchfield Country Club:

Remember the second Friday of every month is LCC Community Night. If you would like to receive our menus for Community Night as well as our dining events, please email Jodi Cotten at jodi.cotten@foundersgolf.com

2/25-Mardi Gras Dinner \$18.95++

3/28- Prime Rib Buffet \$22.95++

4/24-Spring Buffet \$18.95



Mardi Gras Dinner

Tuesday, February 25, 2020

Happy Hour starts at 5pm

Buffet opens at 5:30pm– 8pm

Gumbo

Red Beans & Rice

Shrimp Creole

Beef Grillades & Grits

Maque Choux

Fried Catfish Remoulade

House Salad

Praline Cheesecake

Bread Pudding

\$18.95 ++

For Reservations, call Jodi Cotten at

843-237-3411 x4



Sundays at Litchfield Brunch Buffet

Every Sunday
10:00am — 1:00pm

Adults \$13.95 Children \$6.95

Carving Station

Call for Weekly Carvery Selection

Made to Order Omelets

Belgian Waffle Station

Grits, Bacon & Link Sausage

Fresh Fruits & Vegetables

Potatoes or Rice

Soup & Salad Bar

Assorted Cold Pasta & Vegetable Salads

Warm Biscuits & Rolls

Cakes & Pies

MENU ITEMS SUBJECT TO CHANGE

Walk-In's Welcome

For Reservations Call: 843-237-3411 X 5

619 Country Club Drive Pawleys Island SC

PAWLEYS ISLAND PET SITTER
Excellent References

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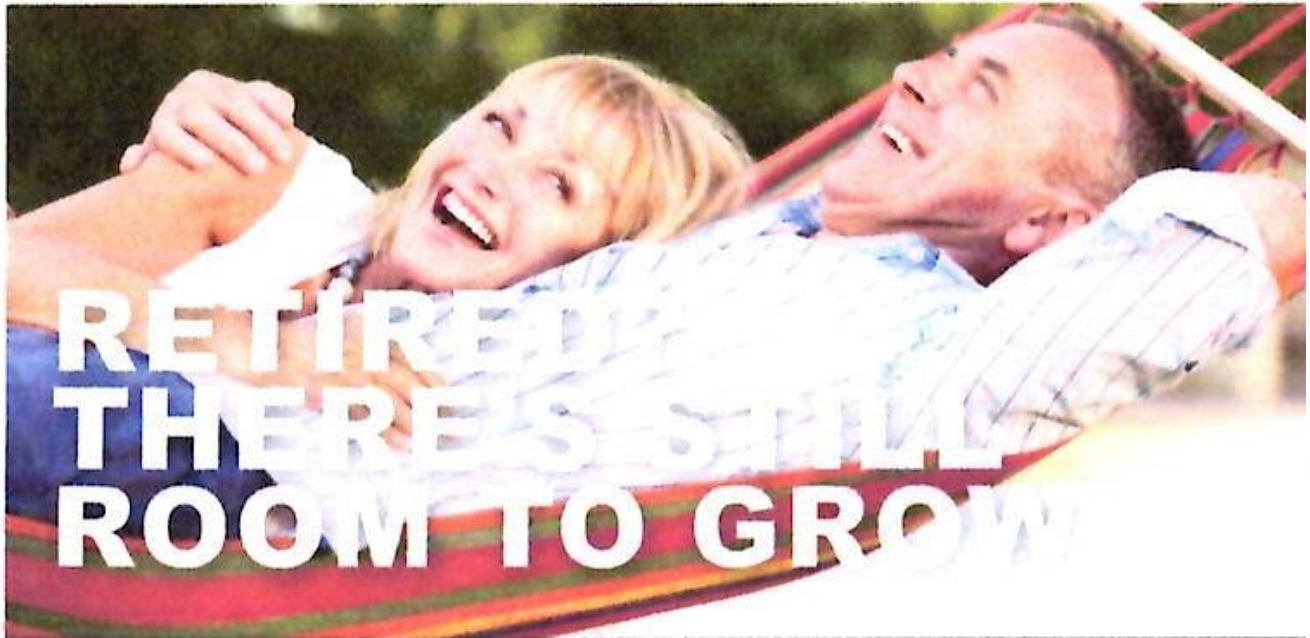



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401k Decisions- You Can Take It With You:**Ellis M O'Tuel**

If you are preparing to change jobs, do you know what your choices are for managing the money in your current employer's retirement plan? Although many people choose to take a cash distribution, there are other options that may benefit you more.

Uncle Sam Loves Cash Distributions

Taking a lump-sum cash distribution may trigger an immediate 20% federal withholding tax. In addition, a 10% additional tax may apply if you are younger than age 59½.* Taking your money in cash also means that you'll no longer enjoy the potential benefits of tax deferral that a qualified retirement plan offers.

Depending on your circumstances, you may have several options that will allow you to maintain the tax-deferred status of your retirement plan assets:

- Leave the money in your former employer's plan. Your former employer must allow you to leave the money where it is as long as the balance exceeds \$5,000. You'll no longer be able to contribute to the account, but you'll still decide how the existing assets are invested.
- Roll over the money to your new employer's plan. By "rolling" the money directly to your new plan, you'll avoid the taxes that could eat away at a cash distribution. You'll also only have one set of investments to monitor. Even if you're not immediately eligible to contribute to the plan at your new job, you may still be able to roll over the money right away.
- Roll over the money to an IRA. If your new employer doesn't offer a retirement plan or you aren't yet eligible to participate, you can roll over the money directly to a traditional IRA. Again, you'll avoid taxes that you'd incur if you took a cash distribution and still enjoy the potential benefits of tax deferral. Experts advise against commingling your retirement plan assets with other IRAs you may have set up. Instead, open a separate IRA account, known as a "conduit IRA," which may allow you to move the funds to a new employer's retirement plan at a later date.

Research Your Options

If you plan to change jobs, don't just take the money and run. Since rules vary from company to company, find the time to explore your alternatives. If you have specific questions about your retirement plan distribution options, contact your employer's benefits coordinator or a qualified financial consultant.

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