

**Stephen "Steve" Locke, CFP®, ChFC, CLU, CLTC, CFS**

*Full time resident since 2002, built and now living at 101 Waterside Lane, 888-3751  
B.S. Va Tech '71, Certified Financial Planner®, securities registered.  
17 years as Regional Director with Hartford companies, now independent.  
LHCC Road Task Force (past), LHCC Financial Mngt. Task Force (current).*

**IF YOU DO NOT VOTE ... SOME DEVELOPERS WIN!**



*I am running because a few developers are organizing proxy votes to get control of our LHCC board so they can spend our dues money to install water and sewer to their lots and thus increase their lots' value approximately 1000% at no cost to them!*

*Their actions demonstrate their interest in our community is only as it serves their profit line. If you do not vote, your absence is what they are counting on.*

*Not all developers are involved. Developer Miller and Smith (also referred to as Oakcrest and/or Lake Holiday, LLC), is actively involved in assisting our elected volunteers and our community. Their actions demonstrate their understanding of community involvement and profit working together.*

*If elected, I would not vote to spend our dollars to improve a few individuals' property values, but would instead vote to use the money to continue plans to bring the dam up to state requirements. I would also continue to fund the \$1.3 million dollar renovation to our waterfront club house; currently on target for completion next year thanks to a generous "no strings" contribution of \$450,000 from Miller and Smith. I would like to continue the recently increased security patrols which are showing effectiveness, and which Miller and Smith recently donated two additional patrols. If elected, I would encourage a continued close working relationship with Miller and Smith who contributed \$300,000 for our attractive new entrance, all the new neighborhood signage and all the recent new and future mail stations. If you do not vote, you allow the few other developers, who have never given us anything and never attend any of our neighborhood or volunteer meetings; to control your board to spend your money for their purposes. Miller & Smith is a very good neighbor and only a cynic would see their contributions as only benefits to Miller and Smith. I will work hard to continue to seek their assistance and contributions to our community.*

*We cannot stop growth. It is better to grow with friends than enemies.*

*My extensive financial background gives me an appreciation and knowledge of the fiscal benefits for our community when the largest publicly traded private water and sewer company in America, Aqua America, owns and manages our central facilities. Quite simply; just as most of us finance the debt on our homes for 30 years and not 5 years, Aqua America has the ability to spread infrastructure debt over 30 years, just as do public utility companies. LHEUC must finance infrastructure debt over 5 years incurring enormous monthly costs to us all ... just as a 5 year mortgage would!*

*I am a power boat and kayak owner. I lease slips for both and as a board member I can empathize with lake issues. I have built a home in Lake Holiday, so I can empathize with architectural issues. I have a degree in Forestry, so I am sensitive to environmental and water quality issues.*

**BE SURE TO VOTE!**

*If you have questions, please call. 888-3751*

*I will gladly cast any proxy's received at my address.*