

CITY OF MANISTEE PLANNING COMMISSION

WORKSESSION AGENDA

Thursday, January 17, 2008 7:00 p.m.
Council Chambers, City Hall
70 Maple Street, Manistee, Michigan

I Call to Order.

II Worksession Items:

1. Historic Buildings - Section 406
2. Motel Condos
3. Review Sub-Committee Assignments 2008
4. Misc.

III Adjourn.

* * * * *

All Planning Commission Meetings and Worksessions are open to the Public.

Worksessions are scheduled to allow the Planning Commission the opportunity to discuss in a less formal manner than a regular meeting. No motions or decisions can be made during a worksession.

The Planning Commission does not take public comment during worksessions. The public is not allowed to speak, ask questions, or express opinions on items which are being discussed during the worksession.



PLANNING AND ZONING
COMMUNITY DEVELOPMENT
231.398.2805
FAX 231.723-1546

MEMORANDUM

TO: Planning Commissioners
FROM: Denise Blakeslee 
DATE: January 11, 2008
RE: January Worksession

Commissioners, the January Worksession has been scheduled for Thursday, January 17th at 7:00 p.m. While the agenda looks to be a little light there is a need for the Planning Commission to regroup and make some decisions on what it would like to accomplish in 2008. Lets start the new year by establishing some goals for the sub-committees.

MSU Extension will be holding two education opportunities "Planning to Prepare for the New Michigan Economy: Smart Growth/Michigan Strategic Growth" on February 20th and "Zoning Board of Appals Training" on March 27th. If you attend both courses you will be eligible for Master Citizen Planner Credits.

If you are planning to take either of these courses or both please fill out the enclosed registration form (does not matter which one) and bring it with you to the meeting. THE CITY WILL PAY THE REGISTRATION FEE but I need the forms by the 17th so a check can be prepared to meet the registration deadline.

We will see you next Thursday!

:djb



PLANNING AND ZONING
COMMUNITY DEVELOPMENT
231.398.2805
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MEMORANDUM

TO: Planning Commissioners
FROM: Denise Blakeslee 
DATE: January 8, 2008
RE: Section 406 Historic Buildings

Commissioners, while reviewing Article 4 Nonconformities it was noticed that Section 406 Historic Buildings still referenced Article 20 Historic Overlay.

We are hoping that we can get a consensus from the Commission for a change in the language that would be acceptable for the next round of amendments.

Current language reads:

SECTION 406 HISTORIC BUILDINGS

Historic buildings may be exempt from **Section 401** of this Ordinance and may be expanded. Nonconforming historic buildings may be permitted with prior review and approval by the Commission as provided in the Historic Overlay, Article 20 of this Ordinance, if the proposed expansion or replacement is an enhancement of an historic district, or registered historic building.

:djb

The following Tasks remain:

Preface

Changes made - no additional work needed

Chapter 1 Introduction

Manistee Past & Present - Asked Steve Harold to provide historical information 1/16/08
2007 - Update to include 2008

Chapter 2 Existing Land Use

Existing Land Use Map - Review work that was done by Intern Leigh Davis
Table 2-1 - Needs updating/Pending update of Existing Land Use Map
Vacant/Undeveloped - Pending update of Existing Land Use Map
Water/Wetlands - Pending update of Existing Land Use Map
The Alignment of Zoning and Land Use/Table 2-2 - Needs work and table either needs to be eliminated or completely redone. REVIEW 3/1/07 PC MEETING MINUTES

Chapter 3 Population, Housing, Employment, and Population Projections Local and Regional Comparisons

Did not work on this chapter, need to update chapter - obtain current housing information

Chapter 4 Transportation

Need to reference U.S. 31 Corridor Study
Need to add language for air, port and rail - needed to sustain our industrial areas.
Need to discuss relocation of the railroad and possible use as a non-motorized transportation route.
Street System - Need to insert language for Major and Local Streets (Act 51 Map)
Local Neighborhood Streets - Include language for the extension of 12th street from Maple To Cherry/Non-motorized Transportation Routes need to be included
Non-motorized Transportation Routes need to be included along various streets i.e. First, Old US 31 Truck Route, Washington, Maple Etc.
Traffic Counts - Need to update Data
Non-Motorized Pathways - Need to reflect and reference Non-Motorized Transportation Plan.
Table 4-1 Traffic Counts - Need to update or eliminate

Chapter 5 City Utilities

Two items need verification

Chapter 6 Township and City - Planning Relations

This is where the committee left off. Members were to review neighboring communities Master Plans and Envision Manistee Plan.

REMAINING

Chapter 7 Guiding Issues and Plan Goals

Chapter 8 Future Land Use

Chapter 9 the Downtown (Make sure to include establishment of Historic District)

Chapter 10 Implementation

**Ordinance Re-Write Committee:
January 17, 2008**

TO DO LIST

The following Tasks remain:

Vertical Zoning - Review Map prepared by Denise, determine how to proceed

View Corridors - Review Work done to date, determine how to proceed

Condominiums - Review Work done to date, determine how to proceed

Motel/Hotel Condominiums - Discuss if should be allowed, determine how to proceed

Use Type 5, Industrial Signs - Review Work done to date, determine how to proceed

Sidewalks/Walkways - Not required in the Zoning Ordinance, Review Chapter 1250 Improvements of Codified Ordinance to determine if language should be added to Zoning Ordinance.

Review Key Street Segments vs Zoning Map - Review information provided by Denise

Wind Energy Ordinance - Review Proposed County Ordinance to see if any changes should be made to our ordinance.

Adaptive Reuse Section 1208.2.a "The building shall be consistent in scale and exterior materials with nearby existing buildings." - Review to determine what impact this item has on the existing buildings that are larger in size than other buildings in the neighborhood. i.e. Washington School.

Schedule Meeting

Prioritize list

Determine if item requires assistance from Planner of Record

Denise Blakeslee

From: ltrucks@jackpine.com
Sent: Friday, January 11, 2008 6:52 PM
To: Denise Blakeslee
Subject: RE: January PC Work session

Denise, I was reading about a new type of housing called senior cottages a few months ago. These are small efficient free standing houses specifically designed for people who have little need for a large space and are interested having house that is like a traditional house. but easier to maintain and more energy efficient. My recollection is that these houses were in the 700-1000 sq ft range. It appears to me that the present zoning bars the construction of such housing in most if not all residential areas. I wonder at the wisdom of that. As a matter of fact, it appears that the minimum size of new construction is greater than the average size 30-50 years ago. In this age of increasingly limited resources and increasing cost of heating, electricity and water that encouraging more reasonable sizes would be a worthy enterprise. I would like to see the Planning Commission discuss this.

Thanks

Lee Trucks

Jackpine Business Centers

Jackpine Internet Service

Whether you think you can or think you can't, you're right. - Henry Ford

From: Denise Blakeslee [mailto:dblakeslee@ci.manistee.mi.us]
Sent: Friday, January 11, 2008 9:16 AM
To: Alan Marshall - City Council; Bob Hornkohl - Mayor Pro Tem; Colleen Kenny - City Council; Cyndy Fuller - Mayor; Daniel Shepard ; Dave Bachman; Dave Carlson; Ed Bradford; Ed Cote; Hank Yonkman - City Council; Jack Garber; Jeff Mikula; Julie Beardslee; Kelly Sandberg; Lee Trucks; Lynn Kooyers; Mark Niesen; Michelle Wright; Mitch Deisch; Richard Mack - City Council; robert marble; Sid Scrimger; Sue Wagner ; Tom Amor Jr
Subject: January PC Worksession

Good Morning

Attached is the Agenda for the January 17th Planning Commission Worksession.

Have a wonderful Weekend!

Denise

Denise Blakeslee

From: cfuller@harbor-village.com
Sent: Friday, January 11, 2008 1:02 PM
To: Denise Blakeslee
Subject: RE: January PC Worksession

Thanks, Denise. I had planned on attending the work session because of the motel condo, but Bill Paine is having a presentation on the community pool the same night and I feel I have to be there instead.

Cyndy

-----Original Message-----

From: Denise Blakeslee [mailto:dblakeslee@ci.manistee.mi.us]
Sent: Friday, January 11, 2008 1:04 PM
To: cfuller@harbor-village.com
Subject: RE: January PC Worksession

Cyndy-

That is one of the many items that the PC needs to discuss...we have to regroup to determine what is on the "To Do List" and then prioritize the items. Vertical Zoning is an issue of importance that I am sure will make the top of the list. That ties into the condominium issues to prevent any intrusion into our downtown.

The Zoning Ordinance Re-write Committee did not schedule a meeting after the Jan PC Meeting but I am hoping they schedule one after the worksession. I need to compile lists for each committee to determine where they are and what remains for them to complete.

I will let them know at the Worksession that you inquired if you are not in attendance.

Have a great weekend...my oldest will be going back to school Sat...the house will get a little quieter then...take care!

Denise

Denise Blakeslee
Planning & Zoning
City of Manistee
P.O. Box 358, 70 Maple Street
Manistee, MI 49660
231.398.2805
dblakeslee@ci.manistee.mi.us

From: cfuller@harbor-village.com [mailto:cfuller@harbor-village.com]

Sent: Friday, January 11, 2008 10:41 AM
To: Denise Blakeslee
Subject: RE: January PC Worksession

Hi, Denise -

Do you know when the Planning Commission will discuss vertical zoning? OR, have they already made a determination?

Cyndy

-----Original Message-----

From: Denise Blakeslee [mailto:dblakeslee@ci.manistee.mi.us]

Sent: Friday, January 11, 2008 9:16 AM

To: Alan Marshall - City Council; Bob Hornkohl - Mayor Pro Tem; Colleen Kenny - City Council; Cyndy Fuller - Mayor; Daniel Shepard ; Dave Bachman; Dave Carlson; Ed Bradford; Ed Cote; Hank Yonkman - City Council; Jack Garber; Jeff Mikula; Julie Beardslee; Kelly Sandberg; Lee Trucks; Lynn Kooyers; Mark Niesen; Michelle Wright; Mitch Deisch; Richard Mack - City Council; robert marble; Sid Scrimger; Sue Wagner ; Tom Amor Jr

Subject: January PC Worksession

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Attached is the Agenda for the January 17th Planning Commission Worksession.

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Denise

Denise Blakeslee
Planning & Zoning
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P.O. Box 358, 70 Maple Street
Manistee, MI 49660
231.398.2805
dblakeslee@ci.manistee.mi.us





P. O. Box 358 • Manistee, Michigan 49650-0358 • www.manistee.org

CITY HALL
70 Maple Street

January 4, 2007

CITY MANAGER
231.398.2091

Kate Wickstrom
216 St. Mary's Lake Road
Battle Creek, MI 48017

VIA FAX 269-969-9759

CITY ASSESSOR
231.398.2092

BUILDING INSPECTOR
231.398.2086

**PLANNING, ZONING &
COMMUNITY DEV.**
231.398.2805

RE: Special Use Permit

Dear Ms. Wickstrom:

CITY CLERK
231.398.2803

This letter will be our last attempt to allow you to validate that you have not abandoned your Special Use Application #PC-2006-13 as approved by the Planning Commission on October 5, 2006. As we discussed, a Special Use Permit expires one year after the use is abandoned. You suggested you could supply evidence that you were still actively pursuing this project last spring.

CITY TREASURER
231.398.2800

WATER BILLING
231.713.2489

If we do not receive a copy of the quotes that you agreed to supply and a check in the amount of \$93.00 for copies that were requested by Per by Friday, January 18, 2008 the City of Manistee will declare your Special Use Permit Expired.

ADMINISTRATION
FAX 231.723.1546

CLERK/TREASURER
FAX 231.723.5410

POLICE DEPARTMENT
70 Maple Street
231.723.2533
FAX 231.398.2012

We would like to continue to work with you on this project but have been left no choice but to take these measures. We look forward to your supplying the information agreed upon and payment for copies requested by Mr. Wickstrom.

FIRE DEPARTMENT
281 First Street
231.723.1549
FAX 231.723.3519

Sincerely,

CITY OF MANISTEE

Jon R. Rose
Community Development Director

PUBLIC WORKS
280 Washington St.
231.723.7132
FAX 231.723.1893

PARKS DEPARTMENT
231.723.4051

JRR:djb

WATER MAINTENANCE
231.723.3641

cc: City of Manistee Planning Commission
Copy sent regular mail

WASTEWATER PLANT
50 Ninth St.
231.723.1553



SPECIAL USE PERMIT

CITY OF MANISTEE
70 Maple Street, P.O. Box 358
Manistee, Michigan 49660

Penny A. Pepera
Register of Deeds
Manistee, Michigan 49660

This SPECIAL USE PERMIT, herein after referred to as the permit, is granted pursuant to the authority granted in Article 18: Standards and Requirements for Special Uses, of the Manistee City Zoning Ordinance, effective March 27, 2006.

Name of Permit Holder: Narconon Stone Hawk
Mailing Address: 237 N. Avenue
Battle Creek, MI 49017

Name of Property Owner: Tendercare Inc. Manistee Heights Care Center Inc.
Mailing Address: 209 East Portage Ave 290 East Portage Ave
Sault Ste Marie, MI 49783 Sault Ste Marie, MI 49783

Description of Property affected by Special Use Permit: See Attachment A (Legal Descriptions)
Tax Parcel Number: 51-51-713-125-00, 51-51-713-125-01, 51-51-713-125-03

Description of Special Use Granted, as Permitted in Article #18, Section #1866 Uses Similar to Uses Permitted as Special Land Uses

Special Use Permit Application #PC-2006-13 as Approved by the Planning Commission on October 5, 2006, Site Plan and Landsacpe Plan (Job No 61606247 prepared by Mansfield & Associates)

PERMIT CONDITIONS AND REQUIREMENTS:

This permit is issued, subject to the following conditions and/or requirements as contained in Article 18, Section 1802:

CONDITIONS See Attachment B (Resolution of Approval)

TRANSFER OF PERMIT

This permit is transferable only in accordance with Article 18, Section 1801.H of the ordinance.

EXPIRATION OF PERMIT (as per Article 18 Section 1801.I):

A Special Use permit shall be valid for as long as the approved use continues in accordance with the terms and conditions of the approved permit. The Special Use permit will expire on the occurrence of one or more of the following conditions:

- 1. If replaced or superseded by a subsequent permitted use or Special Use permit.
2. If the applicant requests the rescinding of the Special Use permit.
3. If a condition of approval included stipulation to expire the Special Use permit by a certain date.
4. If the use is abandoned, moved or vacated for a period of one year.

VIOLATIONS OF PERMIT (see Article 18 Section 1801.J):

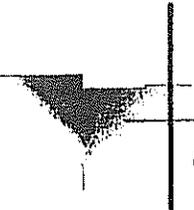
Any violation of the terms, conditions or limitations of a Special Use permit shall be cause for revocation or suspension of the permit. The Planning Commission may either revoke or suspend, pending correction of the violation, any Special Use permit. The act to revoke or suspend the permit shall occur after giving notice to the permit holder, specifying the alleged violation(s) and disclosing when a hearing will be held on the matter. The notice shall be delivered by registered mail. Any interested party may appear in person or by attorney at the hearing. The act to revoke or suspend the permit shall occur after or at the hearing on the matter. Before revoking or suspending the permit, the Planning Commission shall make a finding that a material violation of the Special Use permit exists. The permit holder shall be given reasonable opportunity to correct the violation(s).

accordance with Section 2208 may be made to an existing Special Use permit with the approval of the Zoning Administrator.

- H. **Transfers.** Prior to completion of construction related to a special use, the special Use permit, with any and all associated benefits, conditions and required security may be transferred to a new owner only upon the sale or transfer of the property in question and only upon the approval of the Planning Commission. Such approval shall not be unreasonably withheld if the Planning Commission is satisfied that the proposed owner has similar qualifications and capabilities as the approved owner. The responsibility for affecting the transfer shall be the original owner. The original owner, upon transferring the Special Use permit, shall advise the Zoning Administrator of said transfer in order to insure the continued validity of the permit, compliance with security, and other conditions. Following completion of construction and commencement of the special use, the special use permit shall run with the land, subject to Section 1801, I, 4, pertaining to abandonment.
- I. **Expiration.** A Special Use permit shall be valid for as long as the approved use continues in accordance with the terms and conditions of the approved permit. The Special Use permit will expire on the occurrence of one or more of the following conditions:
1. If replaced or superseded by a subsequent permitted use or Special Use permit.
 2. If the applicant requests the rescinding of the Special Use permit.
 3. If a condition of approval included stipulation to expire the Special Use permit by a certain date.
 4. If the use is abandoned, moved or vacated for a period of one year.
- J. **Violations.** Any violation of the terms, conditions or limitations of a Special Use permit shall be cause for revocation or suspension of the permit. The Planning Commission may either revoke or suspend, pending correction of the violation, any Special Use permit. The act to revoke or suspend the permit shall occur after giving notice to the permit holder, specifying the alleged violation(s) and disclosing when a hearing will be held on the matter. The notice shall be delivered by registered mail. Any interested party may appear in person or by attorney at the hearing. The act to revoke or suspend the permit shall occur after or at the hearing on the matter. Before revoking or suspending the permit, the Planning Commission shall make a finding that a material violation of the Special Use permit exists. The permit holder shall be given reasonable opportunity to correct the violation(s).

SECTION 1802 SPECIAL USE REVIEW STANDARDS

- A. **General Review Standards.** The Planning Commission, before acting on a Special Use permit application, shall employ and be guided by standards which shall be consistent with and promote the intent and purpose of this Zoning Ordinance, and ensure that the land use or activity authorized shall be compatible with adjacent uses of land, the natural environment, and the capacities of public services and facilities affected by the land use. The Planning Commission shall review each application and take action to approve a special use application only if it finds that such Special Use meets each of the following standards, together with any



KATHLEEN J. WICKSTROM, MA, CACC

January 10, 2008

Jon R. Rose
Community Development Director
City of Manistee
PO Box 358
Manistee, MI 49660-0358

Re: Special Use Permit #PC-2006-13

Dear Mr. Rose,

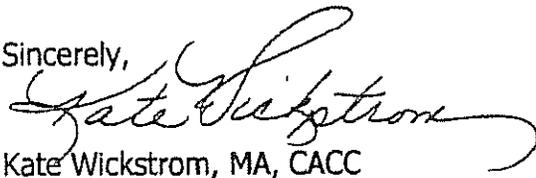
I am responding to your request dated January 4, 2008. It had taken me some time to locate the documents you had requested, as we have been in a transition within the TIA Corporation.

Please find enclosed a copy of the Contractors Bid that is being accepted dated April 10th, 2007. I understand that this was what you needed to extend the Special Use Permit.

As I stated, the TIA Corporation has been in a transition and I will be taking over the Manistee project. I would like to meet with you over the next few weeks (whenever is convenient for you) to further discuss my plans.

Should you have any further questions, please feel free to contact me. Thank you for your assistance on extending this permit.

Sincerely,



Kate Wickstrom, MA, CACC

11333 Bluff Road
Traverse City, MI 49686
Phone: 231-218-6870
Fax: 231-668-7131

E-mail: kate.wickstrom@comcast.net

7133 Appollo Lake Lane
 Traverse City, MI 49684

Phone: 231-922-0000 Fax: 231-922-0010

Email: kmcontractors@charter.net



diversified contractors

TIA Corporation/Narconon Stone Hawk
 Kate Wickstom (agent)
 11333 North Bluff Road
 Traverse City, MI 49688

General Contractor Agreement

Date	Contract #
April 10, 2007	49680

This contract is made between K & M Diversified Contractors (hereafter referred to as K & M) and TIA Corporation/Narconon Stone Hawk (hereafter referred to as CUSTOMER). CUSTOMER wishes to employ K & M as the General Contractor who will be responsible for all work performed in the renovation of the former Sisters of Mercy - TenderCare at 300 Care Center Drive Maristee, MI. This contract will remain in force until that renovation is complete. The contract may be terminated by either CUSTOMER or K & M subject to the termination conditions defined below.

As General Contractor for <Project Name>, K & M proposes to work with CUSTOMER as follows:

- All work will be submitted as a Proposal (see Addendum A) that requires an authorization signature by K & M and an acceptance signature by CUSTOMER and will include a payment by CUSTOMER to initiate work.
- All site plans will be based on certified survey drawings.
- CUSTOMER agrees to hire K & M to obtain proper permitting and architectural drawings; there is no guarantee that a permit can be obtained as Federal, State or County requirements could change without notice.
- All subcontractor work will be solicited by K & M using a Request for Quote to three or more contractors.
- All proposals will define materials, labor and miscellaneous expense by milestones.
- Once K & M and CUSTOMER have reviewed RFQ responses and selected the subcontractors, K & M will submit a summary proposal to CUSTOMER that includes all subcontract costs, K & M resources costs and K & M subcontractor management fees by milestone.
- Interim payments will be made by CUSTOMER only to K & M at the start of work and completion of each milestone; K & M will pay all subcontractors.
- Milestones include material, labor and a timeline for completion and may or may not include inspections by county inspectors.
- CUSTOMER will not hold K & M responsible for delays due to strikes, accidents, weather or other delays beyond K & M's control.
- Any alterations or deviations from agreed contract specifications will be executed upon the signing of a Change Order by K & M and CUSTOMER.
- Payment for all Change Orders will be integrated into the milestone payment schedule.
- All material will be guaranteed to be as specified.
- All work will be completed in a workmanlike manner according to standard practices.
- If after one month from an agreed upon start date and/or at any time during the construction period, K & M is unable to proceed with construction attributable to CUSTOMER (i.e. permit requirements, financial delays, or other delays attributable to CUSTOMER) contracted work may be subject to increases from K & M and its subcontractors.
- If the proposal price is increased, CUSTOMER may withdraw from the contract by reimbursing K & M for any actual costs.

If the contract is terminated by CUSTOMER prior to its completion, CUSTOMER will be subject to termination of work costs; K & M will:

- Upon notification of termination, stop all work, terminate all sub-contracts and take such other action to prevent further costs.
- Assign CUSTOMER all rights, title and interest of K & M to all materials acquired in connection with outstanding work on proposals.
- Deliver to CUSTOMER all partially completed or completed work in progress, permits and other property that would normally be furnished to CUSTOMER if the initiated work were completed.

CUSTOMER and K & M agree that - if either should breach the contract - the other shall have only one year, after the occurrence of the breach, in which to commence an action for breach of this contract. CUSTOMER and K & M agree that if any dispute is submitted to a court for resolution, such legal proceeding will take place in Traverse City. The laws of the State of Michigan will be used in interpreting this contract.

K & M and its contractors carry liability insurance in amounts no less than required by law. It is CUSTOMER's responsibility to have insurance or assume the risk for fire, wind, flood and other perils to the building. Loss of materials delivered to the site by K & M, not yet incorporated into the building, is K & M's responsibility.

K & M and its contractors make every effort to locate underground utility lines (electric, phone, TV, water, as, etc.). Any digging required to expose marked lines and/or the moving of lines to enable implementation of the site plan will be at CUSTOMER's expense.

Contractual arrangement and proposals assume the use of power and water at CUSTOMER's cost.

This contract is subject to acceptance one year of the contract date and is void thereafter at the option of KM Contractors Inc.

Conditions contained within this contract are accepted:

K & M Diversified Contractors, inc.
Ernest D. Martin:
Signature
Date:

TIA Corporation/Marconon Stone Hawk
Kate Wickstrom:
Signature:
Date:

Addendum A: Proposal

K & M

Diversified Contractors Inc.

EMAIL: kmcontractors@charter.net

7133 Appalto Lake Lane
 Traverse City, MI 49684
 PHONE: (231) 922-0000
 FAX: (231) 922-0010

TIA Corporation/Narconon Stone Hawk
 Kate Wickstrom (agent)
 11333 North Bluff Road
 Traverse City, MI 49686

PROPOSAL

Date	Proposal #
04/10/2007	49660

Description	Cost
Remodel existing building and add addition to former Sisters of Mercy - TenderCare at 300 Care Center Drive Manistee, MI	
Labor: Construction	\$279,000.00
Material: Construction	\$180,000.00
Mechanical	\$250,000.00
Electrical	\$140,000.00
Site Excavation	\$30,000.00
Price based on preliminary plans supplied by Architect.	
TOTAL	\$879,000.00

Payment	Amount
Draw schedule to be determined upon signing of proposal	
TOTAL	\$879,000.00

Conditions of Agreement
 All material is guaranteed to be as specified. All work will be completed in a workmanlike manner according to standard practices. Any alteration or deviation from specifications above involving extra costs will be executed only upon written orders, and will be an extra charge over and above the estimate. All agreement is contingent upon strikes, accidents or delays beyond our control. This proposal is subject to acceptance within one year of the proposal date and is void thereafter at the option of K & M Contractors Inc.

K & M Authorized: Signature

Date:

Acceptance of Proposal: The above prices and specifications are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

CUSTOMER Accepted:

Date

Signature

Ashleen J Wickstapin
 1333 Bluff Road
 Traverse City, MI 49686
 231-218-6970

1716
 8724
 7180074763

Jan 10, 08
 Date

Day to the Order of City of Marquette \$ 93.00
Ninety three and 00/100's Dollars

Fifth Third Bank

For PC 2006 13 Ashleen J Wickstapin

⑆072400052⑆7160074782⑆716

Lane Life Floral Borders - Horse Draftford Exchange Checks 1-800-323-6104 www.bredfordexchangechecks.com