November 10,2023 Holly Smith Bio for 12/2023 election to RSA POA BOD

Jay Bennett, my husband, and I purchased our already built home here at Ruby Star in March 2008. We have since acquired 3 more lots. My husband is a private pilot, flying a 1977 Cessna 172 XP. It is hangered at DE Coastal Airport, in Georgetown DE.

I am a Financial Advisor/Stockbroker, since 1985. One of my qualities is thinking "outside the box. Many times, after making a suggestion, the reply is "Good Idea".

I am analytical, and over the course of being involved at RSA, I have uncovered important mistakes by the BOD/HOA manager: Check not deposited by the BOD, incorrect amounts reported or not reported by HOA managers, and a BOD election the HOA manager had done incorrectly.

In early 2015, that current BOD hired an HOA Manager, inappropriately in closed session. The total expense was almost 10% of our annual budget at that time. We can handle our own HOA, saving \$8000-\$10,000 a year. We have 48 property owners.

I would be glad to talk about the previous HOA Managers' mistakes, mistakes, mistakes!!!

OH YES, when HOAMS was fired in January 2023, there was approx. \$20,000 in dues owed. Many of those property owners were not even aware of their delinquency, most from 2022. I made it my mission to collect funds ASAP, completing that task by February. HOAMS had made no attempt to collect in the prior 6 months.

Most importantly, if we spend our collected funds wisely, an assessment or higher dues will NOT be needed. Especially with the opportunity to collect airport usage fees from FMSI (\$40,000.00 currently due to us) and from additional companies needing to use our runway.

Respectively, Holly Smith