President’s Letter

Judy Berube

The months just fly by with so many activities and more to come. I hope you all sold everything you wanted to and bought things you were looking for at the March Carport Sales. The Hot Dog and Bake Sales were a great success.

When you read this, I hope the Boulevard Pool will be open and the Challenger Pool almost finished. We are trying to tidy up all our problems.

The Library is headed back to the Boulevard Clubhouse in the back room. A lot of volunteers have been involved in this project ever since Hurricane Irma hurt us so badly.

The volunteers for all of our projects make this community a great place to live. Thank you to all of you!

Thank you to all of the residents who worked before and at the March meeting in order to get the Budget passed. Thank you to the residents who formed the quorum for that meeting.

Welcome to all our newest homeowners. We are always sad to see friends move back to be with their families, but very happy to have new friends join us.

Since this is the last newsletter until October, I will wish you a wonderful summer and safe travels.

Judy

CHAPEL

April 7, 2019
Communion

April 21, 2019

8:30 a.m. at
Challenger Club House

PLEASE JOIN US.
ALL ARE WELCOME.
★ Buildings and Grounds Meeting  
Tuesday, April 1, 2019, 11:00 a.m., CCH

★ Rules & Regulations Committee Meeting  
Monday, April 1, 2019, 1:00 p.m., CCH

★ Golf Committee Meeting  
Monday, April 1, 2019, 3:00 p.m., CCH

★ Monthly Board of Directors Meeting  
Monday, April 8, 2019, 7:00 p.m. CCH

★ BOD Meeting Minutes

The Minutes of the March Board of Directors Meeting are posted on the bulletin boards of both Clubhouses. If you would like a copy to take home, copies are available in the HOA office. You can also read the Minutes at the Polo Park website, [poloparkhoa.com](http://poloparkhoa.com). Please take the time to read the Minutes and be sure to attend the Board of Directors meeting on April 8, at 7:00 p.m. at Challenger Clubhouse. The April minutes will be posted in the clubhouses a week after the meeting.

★ Buildings and Grounds

*Gary Mrowka, Board of Directors*

716-545-3001

If you have any questions or concerns in the coming months that need to be addressed, please feel free to call me at the above number. I may not be in the Park, but I will still be working from NY on Park matters. You can also email me at gpmrowka@hotmail.com and I will get back to you promptly.

★ Income Tax Preparation

*Pat Munro, 863-256-5789*

Your Board has authorized AARP the use of your Boulevard Club House to do Federal Income Tax again this year. This service is Free of Charge beginning February 6, 2019. The hours are from 10:00 am to 2:00 pm, only on Wednesdays. The last Wednesday is April 10, 2019.

**NO APPOINTMENT IS NECESSARY. TAX PREPARATION WILL BE ON A FIRST COME BASIS.**

You will need evidence of your Social Security Number, a picture ID, your last year’s return and your documents for 2018.

Remember, this is a free service provided by volunteers. Your return must be prepared by one person and checked by a second person, so please be patient.

★ 2019 Polo Park Resident Directory

*Connie Tambling, 863-424-1136*

By now, the new Polo Park Directory should have been delivered to your Polo Park address. If you did not receive one, please contact the office, and one will be provided for you.

A correction sheet for the Directory is enclosed with this newsletter. Please make corrections in your directory or keep this page.

★ Residents’ Photos, New Neighbors (and old)

*Linda Bailey, 863-420-0825*

The Photo Albums in Challenger Clubhouse contain photos of residents arranged alphabetically and by street. These albums need constant up-dating. We have many new residents who have not had pictures taken and some residents who have never had their picture added to the albums.
I would like to undertake a project to correct that! I am willing to visit each home, by appointment, to take pictures of every new resident and anyone who does not have a photo in the albums.

Just give me a call and we can set up a photo session. Thanks, Linda.

★★ Library
Marian Larson

Please only bring NOVEL BOOKS to Library. We do not have room for any other type of books.

★★ Chapel News
Carole Lien, 863-424-4380

During the month of April, there will be chapel on Sunday, April 7 (Communion), and Sunday, April 21, at 8:30 a.m. If anyone is planning a Memorial Service, please call Judy Berube 863-424-3501.

★★ Polo Park Community Channel 998

There are still neighbors who do not use computers and like to get news and postings from our Comcast Community Channel 998. It has church times, events, activities etc all listed with contacts. We are happy to provide this service. We would really appreciate it if event managers would write their information (sheets are available by our door ) and leave it in the box on the wall at our 998 office located in the “middle” room at the BCH. This would be absolute best for us but if an alternative is needed one could email an attachment with the information to the three of us. 998 messages are updated every Monday, Wednesday and Friday and one of us would take care of it. If you have a digital TV and Comcast service, you can access channel 998 with your remote. All additions and corrections are also emailed each week to Adrian Cleave, PPP online webmaster. This is published under the 998 tab.

Sylvia: sfrancis@earthlink.net
Peggy: pjldmema@aol.com
Darlene: darfand@comcast.net

★★ Rules and Regulations
Gary Mohler, 609-675-4474
George Geake, 863-514-7778

Do you want to make your neighbor happy? Some of our neighbors are already heading north for the summer. We are sure that you want your neighbors who stay here to be happy with how your property looks. Please be sure that someone has been designated to keep your property weed free, the grass cut and your property looking beautiful just like as if you were here. Please let the office know who you have put in charge of your property by filling out the CERTS form.

Thanks for being a good neighbor!

★★ Golf Cart Numbers Not Just for Golfers

If you drive a Golf Cart on County Roads in Polo Park, you must have it registered. This rule has nothing to do with whether or not you play golf. Every cart must be registered.

This is a way to identify your own golf cart as well as a safety issue. There’s nothing more embarrassing than driving home in the wrong golf cart! And if someone else drives off in your golf cart, how can you prove it? If your golf cart is picked up by a thief, how do you identify it to the Sheriff’s Office?

For your own peace of mind, please go to the Pro Shop this week and get your cart registered. The Pro Shop is open every day, even Sunday. It will not cost you anything to register your cart, but you then need to go to the Dollar Store and buy some stick-on numbers for $1.00. For fun, you can add your name also!

★★ Golf Cart Driving

Often during the summer grandchildren come to visit us! And that is wonderful! However, keep in mind, please, that drivers of golf carts must have a valid driver’s license. Children under 14 years of age must not be allowed to drive golf carts on the roads or on the golf course. This is a law. Just as you would not allow an underage driver to drive your car, you must not allow them to drive your golf cart.

Food Bank

The Chapel Committee will sponsor the Food Bank as an ongoing project. Donations of cash can be placed in the Food Bank basket on Chapel mornings. Thank you.
Thank You Polo Park

★ Corned Beef and Cabbage Dinner
Shirley Hosner, Sheryl Batey

Thank you to all who helped prepare and serve our Corned Beef Dinner for St. Patrick’s Day! A special thanks to Dave Thraen and Frank Lema, who do the actual preparation and cooking, with help from many others. These cooks outdid themselves this year and the food was particularly plentiful and well prepared.

There were a lot of folks in that kitchen over the few days leading up to the dinner. Cooking, preparing the jello salad, making the pies and serving the meal. We couldn’t do it without them!

Our special entertainment this year, Todd Bogue, a magician and comedian, put on a wonderful show. He had everyone intrigued and laughing and many residents were brought into the show, even little Colin, John Pafumi’s grandson.

This year, we served 177 people. We raised $1250 which will go toward the additional geo-thermal heating unit.

Thank you to all who bought tickets and attended the dinner.

A final message: We need a new crew for next St. Patrick’s Day! These guys have done this dinner for the past seven years and they deserve a break. If you are willing to gather a group of people to take over, we have everything you need to know about sources, quantities, prices, and we will be glad to work with you to make sure your party is a huge success. Let me know. Shirley

★ Strawberry Social
Rita Mrowka

The Welcome Committee would like to thank everyone who supported our annual Strawberry Social on March 24th. Many thanks also, to all who helped with preparations on Saturday, March 23rd and on the day of the Social as well. It takes many volunteers for this activity and we are very grateful to all of you!

The Welcome Committee has had many new neighbors to visit so far this year. If you are new and have inadvertently been missed in receiving a visit and welcome gift, please call Rita Mrowka at 716-366-0964.

★ Support Local Businesses

Whenever we have a dinner dance, Cheryl and George Kotch are there to present the Gift Cards and other items they have received from local businesses.

We want to take this opportunity to thank the following restaurants and other businesses for donating to Polo Park through Cheryl and George.

When you are considering going out to dinner or doing some shopping, be sure to support the businesses listed here. They are very generous to Polo Park and they deserve our patronage.

Applebees, 192
Bahama Breeze, 192
Beef O’Brady’s, 27 S Carrabbias, 192
Central Florida Golf Carts, at Eagle Ridge Chili’s, 27 N
Cici’s Pizza, Posner Park
Cute & Fluffy Pet Grooming, Cagan Crossings
Davenport Ale House, Posner Park
Deveney’s Irish Pub, 27 N
Diromio’s, Polo Park
Doro Palazzo, Posner Park
Fantastic Sams, 192 at Summer Bay
Flipper’s Pizza, 192
Gators Dockside, Cagan Crossings
Hurricane Grill and Wings 27 N
I Love NY Pizza, Cagan Crossings
Longhorn Steak House, 192
Lowe’s, 27, Cagan Crossings
Manny’s Chop House, 192
Miller’s Ale House, 192
Olive Garden, 192
Pinch A Penny, 192 at Summer Bay
Sr. Tequila Mexican Restaurant, Cagan Crossings
Subway, Polo Park East
Sweet Tomatoes, 192
Texas Roadhouse, 192
Tiffany Nails, Cagan Crossings
Universal Shipping and Packaging, Cagan Crossings
Polo Park Events

★ Hot Dogs - Ending on April 9
Tuesdays, 11:00 a.m.-12:30 p.m., CCH
Marion Geake, 863-514-0806

The PPIPS Committee will be serving Hot Dogs and Soda Tuesdays, on the Patio behind the Challenger Clubhouse. Come for a quick, inexpensive lunch and social time! Mike Radloff is our cook, and you know he does a great job! April 9 will be the last time we serve hot dogs until next October. Be sure to come for our last few weeks!

★ Coffee, Donuts & Chat
Tuesdays, 7:30 a.m., CCH
Ginnie Thompson, filling in for Ria Treur

Please join us every Tuesday morning in the Challenger Clubhouse for Coffee, Tea, or Hot chocolate, with a donut for the low cost of $1.50.

It’s a great way to start off your day, chatting with your neighbors.

★ Dauber Diner
Tuesdays, 4:00-5:45 p.m., CCH
Barb Dundore, Kitchen Coordinator, 517-896-4126

Dauber Diner serves dinner and snacks on Tuesdays before Bingo from 4:00 to 5:45. Great food! Come on down to eat dinner with us. See you soon!

★ Bingo - Ending on May 14
Tuesdays, 6:00 p.m., CCH
Terry Crosby, 863-256-5424

Tickets are sold between 4:30 and 5:45. Come join the fun at BINGO. We’ll look forward to seeing you!

Bingo will run until Tuesday, May 14. We’ll close down for the summer and will begin again on Tuesday, September 17, 2019. I hope you’ll join us for the next few weeks and then return in the fall.

I want to thank all of my volunteers who help with Bingo, and also the people who support our Bingo here in the park. Have a safe summer. See you in the Fall! Terry

★ Dime Bingo
Sundays, 7:00 p.m., CCH
Darlene Andreachi, 863-424-6431

Join your friends and neighbors for this quick and easy game. All you need to bring is 26 dimes and two quarters, and if Lady Luck is on your side, you may leave with heavier pockets!

★ Ladies High Tea
Saturday, April 6, 2:00 p.m., BCH
Tickets $20, available in Pro Shop March 4
Peg Massaro, 863-424-5920

Bring your own special teacup. Hats and gloves suggested. Salad, sandwiches, pastries and specialty teas will be served. Sponsored by PPIPS. Hope to see you there!

★ French Toast Breakfast
Saturday, April 13, 7:00-9:00 a.m., CCH
Tickets $4.50 presale in the Pro Shop
$5.00 at the door
Sponsored by the PIPPS
Rita Mrowka, 716-366-0964

Menu: French toast w/ maple syrup, scrambled eggs, sausage, coffee, tea and juice.
Polo Park Events

★ Poker Run
Sunday, April 14, 2:00 p.m.
Potluck Dinner, 5:00 p.m. CCH
$5 per person
Marletta Frantal 863-420-3317
Emma Vallaire 810-397-8183

Come to the clubhouse at 2:00 on Sunday afternoon, April 14. The forms are $5 each. Travel to five different houses, either by golf cart or auto, and draw a card at each house. You may also purchase a sixth card at the clubhouse for $1 extra.

Fifty percent of the proceeds is divided among the three top poker hands. There’s a booby prize for the lowest hand.

At 5:00 p.m., there will be a potluck to which you can bring your favorite dish to share with all. The prizes will be distributed at the dinner.

Please call Marletta ASAP if you would like to volunteer as one of the five stations. Your generosity will be greatly appreciated!

★ Dance Social For Pool Chairs
Buildings and Grounds Committee
Saturday, April 20, 7:00-10:00 p.m., CCH
Tickets $10 in pro-shop, 3/18
Marianne Helmprecht, 631-672-1418
Cheryl Kotch, 863-424-8706

The Buildings and Grounds Committee is having an event to raise funding for chairs and high-seat chaise lounges with arms for the pool decks.

Come have fun and let’s dance the night away with music donated by Marianne. Bring your own drinks and snacks.

Tickets will go on sale on March 18 in the pro-shop.

Any donations for the cause will be greatly appreciated. Call Marianne Helmprech at 631-672-1418 or Cheryl Kotch at 863-424-8706. Thank you!

Clubs & Groups

★ Clubhouse Availability
Judy Berube, 863-424-3501

If you need to use one of the clubhouses for any activity or function, call Judy Berube, 863-424-3501 and leave a message or email her at djbup2u@aol.com. Also, if you would like your activity or event posted on the sign board at the front of the park, let Judy know and it will be taken care of.

Our bylaws provide for the use of the clubhouses for private parties. At the May 2017 meeting, the Board approved the fee of $100.00 for private parties to help with the costs of maintaining the clubhouses. Notice of a private party will be posted on the door of the clubhouse during a private function. Please.......let’s have respect for our neighbors and their families who are having a private function. We’re sure you would want the same respect and consideration given to you.

If there is someone from outside of Polo Park who wants to speak to the community, they should also call Judy Berube to make arrangements.

Anyone is welcome to join any activity at any time!

★ Coloring
Wednesdays, 2:00 to 4:00 PM CCH
Mary Ann Pearce 856-816-1900

All are welcome to join us for a relaxing and fun afternoon. Bring your pencils, markers, crayons, and favorite coloring books and join us. We are looking forward to seeing you in the clubhouse at the kitchen end every Wednesday.

★ Ladies Bible Study
Thursdays, 1:00 p.m., 831 Polo Park Blvd.
Lee Kilbourn, 863-424-3600

We have a Bible Study for women every Thursday afternoon. Currently, we are meeting at the home of Margaret Wright, 831 Polo Park Boulevard.

Every third Thursday, we meet at 11:00 and carpool to Bob Evans for breakfast or lunch!
Physical Fitness & Sports

★ Beginners Line Dancing
Thursdays, 11:30 a.m. - 1:00 p.m., CCH
Marianne Helmprecht, 631-672-1418

My name is Marianne Helmprecht and I teach beginner line dance classes. I will teach you the steps it takes to do a dance, and I go over the dances each week and you will see improvement in yourself each week. Line dancing is fun and great exercise, balance and it also helps your memory. I would love for you to join us each week and join in the fun. Any questions you can call me at 631-672-1418.

Bring a bottle of water, and wear shoes with a leather sole, or if you wear sneakers; get an old pair of socks and cut the tube of the socks of, then put the cut tubes over your sneakers.

★ New Attitude Aerobics
Tuesdays and Thursdays, 9:00 a.m., CCH
Brenda Reynolds, 863-427-7900

Our “New Attitude” Aerobics exercise class welcomes men and women to join us at the Challenger Club House on Tuesday and Thursday mornings at 9:00. We do about 25 minutes of cardio dance, 30 minutes of weight-bearing exercise and then hit the floor for tummy and legs.

Time to get up and start moving for flexibility and mobility. We have a lot of fun with lots of friends. Please join us! All are welcome!

★ Walking Class
Monday, Wednesday, Friday and Saturday, 8:00 a.m., CCH
Cheryl Kotch, 863-424-8706

Everyone is welcome to join our morning walking classes. It’s an easy, comfortable and friendly way to get into shape and lose weight. Bring a bottle of water, and 2 lb. weights, if you have them.

★ Sit and Be Fit Class
Tuesdays, Thursdays, 10:30 a.m., CCH
Jan Thraen, 863-604-6930

We would like you to join us every Tuesday and every Thursday at 10:30 a.m. in Challenger Clubhouse for a half hour of doing easy exercises! If you have any questions, give Jan a call.

★ Horseshoe Club
Mondays, 10:00 a.m.
Sue Benware, Secretary, 863-420-9399

The Polo Park Horseshoe Club had a great winter between playing in our winter league and hosting 3 tournaments. We had great turnouts for each tournament, and want to thank our neighbors for coming out and supporting our club. It is greatly appreciated.

We will start up again in December, having our tournaments.

We want to wish our Polo Park family a great summer. Stay safe in your travels and stay healthy.

★ Pickleball
Monday thru Thursday at 4:00 p.m.
Fridays at 9:00 a.m., At the tennis courts
Gary Mrowka, 716-366-0964

Please join us Monday through Thursday at 4 p.m and Friday at 9 a.m. If you have never played and would like to learn this fun way to exercise, we would love to teach you this game. The more players, the better, as we can divide up according to skill level. If you have any questions, please feel free to call anytime—716-366-0964.
Physical Fitness & Sports

★ Polo Park Golf
Ginnie Thompson, Golf Committee PR, 315-575-1242

Mark your Calendar for the Next Golf Committee meeting which will be held Monday, April 1 at 3:00 (note change in time from 9:30) in the Challenger Club House. All are welcome.

Due to the great shape our golf course is in, we have had a lot of outside play. Outside play consists of those golfers who are not members, nor do they have punch cards. Many outside players are on vacation, not living in Polo Park. Word is getting out about just what great shape our golf course is in, and how friendly our people are. Sales for outside golfers for the month of February exceeded $14,000, which was an increase in sales from January by $8,000, and by February last year of nearly $2,000.

With all the play on the golf course it is required, for your safety, that THE GOLF CART PATHS ARE ONLY FOR GOLFERS FROM 7:00 A.M. TIL 7:00 P.M. Please stay off the golf course when the course is open. We wouldn’t want any of our residents hit by balls. Golfers have been better about staying off the fairways. Let’s not lose focus of keeping on the cart paths. This is keeping the course in great shape, which brings in more play, which means more $$$.

With the days staying longer, our golf course is staying open longer. The pro shop is now open til 6:00. Hope to see you taking advantage of these longer hours.

Thanks to all the great volunteers of Polo Park for fixing the irrigation on hole #8. Volunteers are always welcome. Work parties are held normally every Wednesday at 12:30.

Our last Sunday Fundays of the Season will be in April. Come join us. Sunday Fundays will resume in October. Safe travels to all the Snow Birds heading North. May you all have a great golf season, and return safely to Polo Park in the Fall.

Play your own Ball, Sunday April 7, where no matter what your skill level, you can win money.

Sunday Funday, Golf Scramble, April 28; more details to follow.

We had great weather for the March Fundays, and lots of fun.

Don’t forget men’s scrambles Tuesdays at 8:30, and Saturdays at 8:00. The men also meet daily at 8:00, with the exception of Sundays.

Ladies scrambles are Tuesdays at 1:00, and due to more play on the course, Wednesdays and Fridays have changed from 9:00 to 9:30.

All golfers should arrive 15 minutes before tee off time of all scrambles.

Join in the fun for “Couples Golf” every Friday at 3:00. Then off to Dinner, and cards in the clubhouse to follow.

★ Thursday Golf
Dick and Ria Treur, 407-288-4275

Every Thursday, from the beginning of November through the end of May, a group of golfers gets together to carpool to a nearby golf course. We play different 18-holes courses in Kissimmee, Orlando, Clermont and Lakeland, sometimes with lunch included.

We play our own ball; it doesn’t matter how good or not-so-good your game is, we have low and high handicap players.

Both men and women are welcome to join us. There is always a sign-up sheet in the Pro-Shop. You don’t have to commit to come every week, but come as often as you can.

For questions or more information please call Dick Treur at 407-288-4275.
There are many ways for you to volunteer in Polo Park! It is only because we have so many volunteers that we are able to keep our monthly fees so low. You probably have friends in other communities who easily pay ten times as much per month primarily because these communities have “paid employees” such as an Activities Director. We don’t need an Activities Director in Polo Park….we have each other!

If you are looking for a way to help, read all of the articles in this issue and you will find a place where you can be of service.

★ Golf Course Rangers
*Jim Godec, Ranger Coordinator, 270-559-9505*

Polo Park Golf Course is in need of volunteer rangers, especially on Mondays and Tuesdays. We also need substitutes for people who are unable to be there. Please call me if you can help out. I appreciate the help. Thank you!

★ Well of Hope Food Bank
*Carol Lien, 863-424-4380*

The Chapel continues to support the Well of Hope Food Bank with financial donations – NOT FOOD. The need has become great for families and with the addition of seniors also needing help. Anyone interested in helping us support this with financial donations, see Mira Haack or contribute in the box at the Chapel. Thank you.

★ Care Bears
*Gloria Gabrielse, 616-723-3976*

The Care Bears program sends cards to residents during an illness or after a death. If you know of an illness or want to report a death, please contact Gloria. Thank you.

★ Helping Hands
*William Lanzelotti, 863-420-9454*

Helping Hands needs more volunteers since we have lost a few.

If you are in need of transportation to an appointment, please let me know as soon as possible. If we don’t know of an appointment until the day before, it’s sometimes difficult to find a driver.

Many thanks to all the good people of Polo Park who continually make it possible for those of us without transportation to survive and thrive.

Dalton Jodrey repaired the sprinkler in front of Boulevard Clubhouse and the Building and Grounds work party volunteers repaired the large area with new sod.
★ “Simply Delish”

Additional Recipes from Lori and other Polo Park residents can be found in the 2018 Heartwarming Recipes Polo Park Cook Book.

From the kitchen of: Lori Valentine
1124 Challenger Ave

Cinnamon Buns

1 pkg. Frozen Dinner Rolls
1 pkg. Cook Vanilla Pudding mix (not instant)
¾ stick Butter, melted
½ cup Brown Sugar
Raisins and Nuts

Grease 9x13 glass pan. Sprinkle raisins and nuts on the bottom of pan. Put cinnamon and 6-8 rolls in a zip-lock bag and shake until buns are coated. Place rolls in pan, 4 rows across and 5 down. Dust with vanilla pudding mix. Cover pan with light weight dish towel and place in a cool oven over night. Remove towel and preheat oven at 350 then bake 25-30 minutes. Turn over on a foil liked tray and serve!
Travel

7-Night Western Caribbean Sailing
January 19-26, 2020
Royal Caribbean’s Harmony of the Seas, Leaving from Port Canaveral
4 Ports: Coco Cay, Bahamas; Costa Maya, Mexico; Roatan, Honduras; Cozumel, Mexico; 2 Days at Sea
Seanna Bennett, 863-420-9038

The Harmony of the Seas features Royal Caribbean’s seven neighborhoods besides the Bionic Bar with its robot bartenders and the WOW Bands that provide easy access to staterooms as well as onboard purchases and reservations, Stroll on the Royal Promenade and enjoy the wonderful shows in the Aqua Theater.

Price includes round-trip motor coach, including gratuities for the driver and porters, to Port Canaveral. Also included are the taxes and fees of $125 per person (subject to change). While onboard, we will be seated together at an assigned time, enjoy a cocktail party, and receive an onboard credit of $50 per cabin.

The cabins range from $1069 for an interior cabin, to $1269 for a balcony.

A $250 per person deposit is due with your reservation form; a second payment of $550 per person is due by July 8, 2019; and the final payment is required by October 9, 2019.

Call Seanna, 863-420-9038, for more details, and to get a registration form.
Physical Therapy
We now offer house calls for those who are unable to physically come to clinic.

Four Corners Health & Rehabilitation
1529 Sunrise Plaza Dr. #6
Clermont, FL, 34714
(1 mile from Polo Park)
Phone 352-243-4422

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Four Corners Shopping Plaza

Compare Our CD Rates

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* Annual Percentage Yield (APY) effective March 18, 2019. CDs offered by Edward Jones are bank-issued and FDIC-insured up to $250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit www.fdic.gov or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

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