

April 2, 2021

TO: White Bluff Property Owners  
FROM: Your Board of Directors  
RE: Board of Directors Election and Proxies

The White Bluff Property Owners Association Annual Meeting will be held at the New Course Pavilion beginning at 10:00 AM on Saturday, May 15, 2021. Registration will begin at 9:00 AM.

It is vital that we have a Quorum for the meeting. You will soon receive an email from VoteNow that will allow you to do the following electronically:

Grant your Proxy to the POA Board of Directors  
Grant your Proxy to another individual  
Grant your Proxy for the purpose of establishing a Quorum

If you have already granted your proxy for 2021 you do not need to do so again.

You will also be able to vote electronically for candidates seeking election to the Board. Three Board positions will be filled. The candidates who will be on the Official Ballot are

Leonard Critcher  
Jim Fletcher  
Bill Houser  
Joe Manders

The submitted biographical information of each candidate is provided below.

**Leonard Critcher, BA, MA, CLU, ChFC. CWS**

I am formally declaring that I am seeking election to the WBPOA Board of Directors at the 2021 Annual Meeting.

In the last six years of service on the Board, I served as Vice President for one year and as President for five years. During this tenure I was privileged to work with outstanding Boards to accomplish historic results of unparalleled accomplishments for our property owners.

The Seven Step Plan I developed and proposed to the Board was approved and communicated to property owners and was the catalyst for beginning the process of the POA's determining its future to bring White Bluff back to where it is today and what it is to become. That plan has been carefully orchestrated but is not yet brought to full fruition. Quite simply, I wish to continue in my service so I can guide this community to the full realization of what we began.

My wife and I built our home in 1999, and we have seen “The Dream” of so many obliterated by outside forces. The Board and I stood up to these forces and were victorious in the efforts to gain full control of not only our amenities but our future. It was not an easy battle nor was what ensued after acquisition. I want to finish the mission I began six years ago and ask for your support.

### *Experience*

#### **Senior Wealth Planner, Comerica Bank**

Comprehensive Wealth Planning for affluent bank clients and extensive Business Succession/Continuation Planning. Leader in generated revenue for the entire national Wealth Planning Team each year for six consecutive years. Developed comprehensive program for integration of Wealth Planning into various bank business units with emphasis on Middle Market. Developed and implemented Business Succession Planning seminars for business owners. Personally organized, planned and participated in numerous seminars. Scripted, produced and recorded over twenty, one-half hour educational broadcasts on a variety of Wealth Planning issues. Author of numerous technical articles posted on bank’s internal website.

1989 to 2006

President, The F.I.R.M., Dallas, TX Financial Planning firm with emphasis on Wealth Preservation and Asset Protection. Developed and marketed nationally The F.I.R.M.*plan*, a strategy designed to protect physicians’ A/R from malpractice litigation. The F.I.R.M.*plan* was utilized and endorsed by numerous national marketing groups, well known insurance carriers and was the only plan utilized by Merrill Lynch.

1982-1989 Regional Marketing Director, Philadelphia Life, Shreveport, LA & Dallas, TX Managed brokerage operations that marketed a variety of company products. Consistent top producing office each year.

Prior to 1982 Financial Services producer and manager.

### *Education*

Centenary College, Shreveport, LA

B.A., Dean’s List, Outstanding Graduate

Ohio University, Athens, OH

M.A., PhD study

American College, Bryn Mawr, PA

Chartered Life Underwriter, Chartered Financial Consultant

Cannon Financial Institute, Atlanta, GA

Certified Wealth Strategist

***Published Books***

Drawing The Line, Crossing The Line, It's Greek To Me, How to Sell Annuities, A Woman's Guide to Money, COVERING YOUR ASSETS, Welcome To The Metroplex

**Jim Fletcher**

Dawn and I began our search for a great place to retire in 2005. We visited numerous locations in several states including Texas, and at the conclusion of these many visits, we chose White Bluff Resort as the most desirable location. We purchased our home in April 2010, and permanently moved to White Bluff in December of that year immediately following my first retirement. More than ten years later, our decision has proven to be the best choice. Each year, White Bluff has become a more desirable place for those who want to own property, recreate, and visit or live here. White Bluff is truly one of the very best places in Texas.

It has been my honor to serve you on the White Bluff Board of Directors for the past five years. As a team, members of the Board have dedicated their efforts to continuously improving White Bluff for all property owners through adopting policies for better management of finances, acquisition and renovation of the amenities that make White Bluff a very desirable place to visit and live, and continuous improvement of the operations and maintenance of those amenities. After reviewing the candidates for the three positions on the Board that will be filled at our annual meeting in May, I would appreciate your vote if you believe I am one of the three most qualified candidates. I would welcome the opportunity to serve you as a member of the Board for the next three years. Please be assured I will devote my efforts to working with the other Board members to discuss, evaluate, and adopt policies that will guide the completion of renovations of the remaining amenities, and efficiently manage POA finances to assure efficient and effective maintenance and operation of those amenities. Please let your voice be heard by voting for the candidates of your choice, and attend the annual meeting if possible.

Best regards,

James E. (Jim) Fletcher

**Education**

Texas A&M University, B.S. (Magna Cum Laude, 1973)

Texas Tech University, M.S. (1976)

Michigan State University, Ph.D. (1978)

### **Professional Experience**

Seasonal Ranger, National Park Service, Canyonland National Park (Summer 1972)

Superintendent of Parks, City of Montgomery, Alabama (1973-1975)

Research Assistant, Texas Tech University (1975-1976)

Instructor and Research Assistant, Michigan State University (1976-1978)

Assistant Professor, Texas A&M University (1978-1984)

Retail Hobby Shop Owner in Texas and California (1983-1990)

Associate Professor (1984-1988) and Professor (1988-2010), California State University, Chico

Academic Department Chair, California State University, Chico (1986-1995; 2005-2010)

Director, Survey Research Center, California State University, Chico (1994-2002)

Director, Program for Applied Research and Evaluation, California State University, Chico (2002-2010)

Private Consultant - Research, Policy Evaluation, Planning, and Maintenance Operations (1992-2010)

Contributing Faculty, Walden University (2011-2016)

### **Volunteer Experience**

Chico City Planning Commission (1988-1992); Commission Chair (1990-1992)

Chico City Council (1992-1994) and Vice-Mayor(1994-1996), City of Chico, California

President of the Board of Directors, American Lung Association of Northern California

President of the Board of Directors, California Park Homeowners Association (1994-2005)

***Member and Secretary of the Board of Directors, White Bluff Property Owners Association (2016-2021)***

### **Personal**

White Bluff homeowner since April 2010; resident since December 2010

## **Bill Houser**

Bill was first introduced to White Bluff in 1994 when his parents purchased a lot in the development, and he was attending Baylor University's Law School. Over the years, Bill has enjoyed numerous rounds of golf at both courses. Last year, Bill and his wife, Lisa, purchased their own lot in White Bluff because it was clear that the development was again moving in the right direction.

Bill is the founding member of the Houser Firm, a boutique wealth law firm with offices in Dallas, Southlake and Rockwall. He is also principal of Hastings, Laun & Houser, LLLC on the Big Island of Hawaii, where he also maintains a practice. Bill is Board Certified in Estate Planning and Probate by the Texas Board of Legal Specialization.

In between their extensive travels, Bill has always maintained active community involvement. He served a two-year term as Chair of the Rockwall Economic Development Corporation where he oversaw a \$14 million budget. While serving, he helped bring Costco and Presbyterian Hospital to the city of Rockwall. He served in other capacities on the REDC board for another 6 years.

Bill also served as the Chair of the Rockwall Area Chamber of Commerce (was on the board for 5 years), Secretary of the Rockwall Noon Rotary and the Rockwall Rotary Foundation, and served on the Helping Hands of Rockwall board for 4 years.

Bill and Lisa now live in north Dallas. They have 3 children, including a junior at Baylor. Lisa is active in their HOA in Dallas, serving as president of the board last year. They enjoy traveling and have an African safari scheduled for early June.

Bill wants to serve the White Bluff HOA at this critical time to have a voice in the ongoing reemergence of the development. He believes that his common sense servant approach to leadership would be a helpful addition to the HOA board.

**Joe Manders**

## BIOGRAPHICAL INFORMATION

### JOSEPH V. MANDERS

Birth Place: New Orleans, LA.

Education: B.A. Economics, J.D. Law Louisiana State University

Military Experience: Air Force Reserve, Judge Advocate General Dept. 20 years of service (Retired Lt. Col.).

Work History: 34 years in oil and gas industry in land and legal positions with increased responsibility.

Retired 2012, moved to White Bluff July 2012.

Activities at White Bluff:  • Criminal Defense Attorney, Hill County- 2016 to present

(represented over 400 defendants)

- Commissioner ESD -2 (4 years 2017-2020)
- White Bluff POA :<sup>SEP</sup>1. Litigation Committee Chairman  
2 years
- 2. Director WBPOA Board 4.5 years

Greatest Accomplishment as a WBPOA Director:  
assisting in the acquisition of the White Bluff assets and  
separation from Double Diamond Corp.

I would like to serve another 3 year term to help manage  
the increased growth and prosperity I see coming to  
White Bluff.