

PARADISE PARK MASONIC CLUB BULLETIN BOARD

from The Advocate's Website.



FRED'S FOCUS...

I think it would be fun to have our **Annual Picnic** (scheduled for June 29, 2003 this year) be an old fashioned Americana picnic. By this, I mean we could have a parade, games, music in the park, etc. I would also like to invite past members of Paradise Park to join us in this celebration. I have passed the idea by the Recreation Committee and have its approval to proceed. An event such as this requires many hands to make it happen and create a successful event, so again I am asking that you join in the fun and volunteer your services to help make it happen. Please contact me at 831.426-6472 or dunmuiz@hotmail.com to volunteer and let me know the types of things you would like to work on. The Annual Picnic is traditionally scheduled the Sunday after the Membership meeting; it is my hope all members attend the meeting and stay for the Americana picnic.

Since the flooding and the fire in the last month, I have spent a great deal of time becoming acquainted with our **Emergency Preparedness** procedures. I have spoken with many members about what was and what is; and I have started a process to recreate an effective volunteer group to respond to emergency incidents.

(1) The Park is looking at installing some early warning devices, which would alert the residents when the river gets to a certain level.

(2) We have had a meeting of volunteers to act as traffic guides, so emergency vehicles can get to the correct address without delay. If you would like to be a part of this group, contact Greg Laskey, who continues to be our Emergency coordinator.

(3) We have discussed the use of the warning siren (see code list elsewhere in this bulletin) and have planned a test for

noon Friday, February 7th. Please mark your calendar and remind your neighbors, so that we do not frighten anyone. After that, there will be a test at noon on Board Meeting Saturdays. It has been decided that the siren will only be sounded by the Park (other than tests), if (a) the general safety of the residents is at risk or (b) help is needed to address an emergency situation. For a fire or medical emergency, call 911 (see Emergency Numbers elsewhere in this bulletin). 911 is a free call from the pay phone on the office porch. You should only sound the siren if you are, for some reason, unable to call 911.

(4) We are working with RED CROSS to have them do training classes for members of Paradise Park in First Aid, CPR, and Emergency Response. In this way we will all have the opportunity to become knowledgeable in these areas. There will be no obligation for those trained, but we hope several of you would be willing to volunteer to be available in an emergency.

(5) We will initiate a neighborhood help network for each Section.

(6) Company 38, our volunteer fire team, will resume practice and training under the direction of Greg Laskey. Trainings will be held on Board meeting Saturdays beginning at 2 pm. at the firehouse. If you would like to participate, please be there.

If you have any suggestions of other things that you feel we should be considering, please let me know.

Continued next page

FEBRUARY

2003

Fred's focus continued...

Shortly after you receive this Bulletin, Mary Jo and I will be off on a trip to San Ignacio Lagoon, Baja to do some whale watching. We will be in small boats and be able get up close and personal with the whales. In my absence, Tod Likins, the Vice President, will fill in.

BOARD HIGHLIGHTS...

WASTE MANAGEMENT:

The Waste Management Committee has done an excellent job in preparing a cost analysis comparing our current costs for garbage, recycling and yard waste versus the cost of outsourcing the service to Waste Management.

A representative from Waste Management made a presentation at a board meeting and spent considerable time answering members' questions. After much discussion over the last few months, the Committee recommended to the Board that using Waste Management's services on a trial basis would be the best way to evaluate the benefits and drawbacks for the

Board of Directors adopted the committee's recommendation and at the meeting of January 18, 2003 voted to outsource garbage, recycling and yard waste pick up on a trial basis. As soon as the details are worked out, Waste Management of Santa Cruz County will provide the service. Each member who has garbage pick-up must pay for their own service. Instructions for doing this will be provided. In addition, the Board voted to refund to every member the basic Waste Management monthly fee (about \$12 per month) during the trial period. In this way, we can determine whether or not this service is better for Paradise Park than providing the service for ourselves.

There will be an opportunity for your evaluation before a decision is made to make this arrangement permanent. You will be provided with all necessary instructions and details about setting up your Waste Management service and about how the service will work. During this trial period, the Park Crew will be available to do more maintenance and beautification chores.

If you have any suggestions for chores to be done, let the Manager know.

I would like to thank Diana Cook and her very able committee for all their hard work on this issue. We believe that this outsourcing arrangement has the potential to result in very significant cost savings for the Park. Please be patient with us while we work to get the process moving. There will inevitably be glitches, but with a little patience and cooperation from all of us, the problems will be solved in short order.

See Waste Management Committee Report elsewhere in this issue.

OFFICE HOURS:

The Paradise Park Office will be open on Board Meeting Saturdays from 10 am until 4:30 pm. The Manager is on duty all day on those days, but will be at the Board Meeting until it is over. He will be in the office after that until closing time. If you are unable to meet with him during the week and need to see him on a Saturday, please make an appointment in advance.

WATER MAIN REPLACEMENT TEST:

The Board approved a recommendation from our Water Committee to contract out the replacement of the water main and the lines from the mains to each of the residences along Council Street. We need to do this so that we can get a better idea of the cost of redoing the all of the necessary replacements with the Castle sale proceeds. This contract will be paid for out of our Water Reserve fund.

AFTER OFFICE HOUR CALLS:

The Park is looking into changing from an answering service to an internal answering machine with referral numbers, so as to better serve the needs of Paradise Park. Currently, if you call the office during non-office hours, you will be connected to an answering service, which is instructed to only forward real emergencies to our manager immediately; all other messages are saved until the office is opened and then delivered. The Park is charged for each call answered by the service, in addition to the basic monthly fee.

If you have business with the Park office, please

Continued next page

After Hour calls continued

call during working hours, 8am until 4:30 pm on weekdays and from 10 am until 2 pm on Saturdays. If you do have a real emergency, call the appropriate EMERGENCY NUMBER (see list elsewhere in this bulletin). A real emergency is something that cannot wait until regular office hours and would include fire, the blockage a road which prevents one from entering or exiting the park, a major water break from which lots of water will be wasted, if it is not addressed quickly. Please do not call the emergency numbers with non-emergency situations; ask a neighbor to assist you with those.

REMINDERS

GOLF CART RULES

The Board has scheduled a decision on the Golf Cart rules for the February 22 meeting. If you have comments and opinions please submit to Fred Dunn-Ruiz by February 12th.

TREE RULES

A decision on this issue will be delayed as the rules have been returned to Committee for revision.

CASTLE REPORT...

The Board, upon the recommendation of the Castle Proceeds Committee, has -

- (1) directed the Manager to compile a list of Capital Improvements from May 24, 2001 to date, since the IRS allows us to charge against the sale proceeds any Capital Improvements for one year prior to the sale as well as three years following the sale;
- (2) directed the manager to begin identifying all future Capital Improvement expenditures and to publish it monthly in the Bulletin.

The Board has not yet acted upon the following Committee recommendation -

Appropriate and pre-approve sufficient funds for Capital Improvements to be done this summer, to have plans drawn up for any summer projects that require plans, and purchase or contract for the necessary supplies and to apprise the membership of the planned projects. We will be better able to do these after the completion of the Council St. project.

ALMONER'S FUND

The Paradise Park Almoner's Fund is still active. During the year 2002, this fund gave assistance of over \$2,000. This fund was established by the Men's Club and is operated by volunteers Bill Uber, Doug Hiplsey and Vern Gordon. The fund's income is through donations from members and is distributed anonymously in cash in a plain envelope to members of our community who are in need. The Almoner has total control of dispersing alms. Any member may ask the Almoner, Bill Uber, to check on a member whom they think may need help. Your generous donations made out to the PPMC Almoner's Fund may be sent to Bill Uber, 753 Paradise Park.

The giving of alms is what true Masonry is all about. The concept is derived from the Bible - Matthew 6:1.

WASTE MANAGEMENT INVESTIGATION COMMITTEE

Since the 1920's Paradise Park has changed from a community of cloth houses to a greatly varied showplace of part-time and full-time homes. The infrastructure originally so efficient and inexpensive has also changed. We are now at a point in the life of Paradise Park where we must find ways to cut or transfer our costs to continue to serve our members.

One area coming under intense scrutiny has been our system of handling waste products. Historically, the Park has hired its own crew to collect and dispose of trash and yard wastes. Within the last two years we have added curbside recycling. All of these services come at a price. After completing a cost accounting study from our records, we have found that the costs are exceeding our ability to fund them.

Using the most conservative cost schedule based on our winter usage, our trash is costing \$2,558.65/mon (\$30,703.83/year), our green waste \$2,974.23/mon (\$35,690.77/year) and our recycling \$2,220.14/mon (\$26,641.67/year) for a total of \$93,036.27 per year. We are currently receiving an average of \$211.25/mon (\$2,535.00/year) for our recyclables. These are the largest cost items in the Park budget.

It has been proposed that we consider using an outside vendor to provide our waste handling services. Waste Management has offered a possible solution. In May, they presented some very interesting ideas that would allow us to control our costs. They are able to provide weekly curbside pick-up service of trash, recycling pick-up from central locations and green waste disposal.

Of course, there are costs attached to these services. In May, we were quoted by Waste Management: \$11.60/mon for one 35 gallon can, \$21.65/mon for two 35 gallon cans, backyard service for an additional \$7.80/mon, extra cans or bags up to 35 gallons for \$2.95 each with no charge for the recycling or green waste pickups. Since that time, they have gone through a strike. Needless to say that the prices quoted will now be slightly higher, they have asked for a 10% increase. Santa Cruz County regulates and monitors the rates and billing systems. The County has yet to respond to the rate increase request.

There are a number of services available. For those who do not live in the Park permanently, Waste Management offers a call-in service for pick-up when needed with charges adjusted accordingly. The recycling requires no sorting on our part. Free backyard service is available with a medical statement. One-day pick-up for the whole Park with the same crew each week is assured. They have no general clean-up week, but they do give 10 decals for free pick-up of bulky items less than 55 lbs. A nominally priced hauling service is provided for bulky items five days a week.

There are several ways of funding a plan such as Waste Management is offering. Some ideas that have been presented are: wholly paid by the members, wholly paid by the Park, a mixture of member/Park payment, or individual payment with a Park rebate on the TADs based on one can per week. This is a possible area where we can find equity between full-time and part-time residents. There are no long-term contracts involved. We can end the service at any time.

The many details of a change like this will need to be carefully thought out, but this is a chance to bring down our costs while continuing services to the Members of Paradise Park.

Waste Management Investigation Committee

Bill Uber, Craig Little, Diana Cook

SSSS TREASURY NOTES SSSS

The Budget Committee has met twice more since the last bulletin and will be continuing the budget process with the commitment to create a balanced budget. A big thank you to all the budget committee members. Another thank you to our insurance resource specialist Jim Langford who is working with Doug Hipsley on this area.

It is so fantastic to see members volunteering to be on committees or helping in other ways with various projects in the park. Also to Diana Cook goes a large thank you for volunteering to install our Quick Book Program on to the office computer. The transition to Abacus Bookkeeping Service is coming along nicely. We would also like to thank Pat Herzog for all her work in the office. Pat will be leaving the office at the end of the month as our transition should be complete. Karen and Sara will be doing miscellaneous tasks at our end in conjunction with the bookkeeping service. Pat, we sincerely thank you for all your work.

To Bill Uber, Diana Cook, and Craig Little goes a huge thank you for all your work on the waste management committee. Your many hours of meetings and research will really benefit the park. Please see Fred's article for more information on the waste management outcome.

Other areas that are being looked at to cut costs are with our telephone, computer, and answering services. Diana Cook has volunteered to continue researching these areas.

The Castle money is still safely invested in CD's at Wells Fargo and Washington Mutual Savings. It was voted to use \$25,000 of the castle money to install some new water lines in a test location to help determine the actual cost of the water system.

Following is the condensed version of this month's statement. The more detailed version may be seen in the office. If you have any further questions please contact myself or the manager. *Barbara Monti*

INCOME EXPENSE STATEMENT...

	8 MONTHS	Annual	0% used
	Ended 12/31/02	Budget	
Member charges and other income	392,127	510,062	77%
Payroll Expense	138,648	223,302	62%
Insurance Expense	31,368	50,950	62%
General Expense	17,181	28,500	60%
Member Service Ex	59,941	88,000	68%
Tax Expense	25,061	48,020	52%
Misc. Expense	3,434	6,250	55%
Vehicle Maintenance Ex	12,264	15,000	82%
Building R&M Expense	7,210	13,000	56%
Equipment Rental, Repair and Maintenance	6,786	6,500	104%
General R&M Maintenance	27,613	34,750	80%
Other Operating Ex	19,658	9,225	213%
Total Expenses	349,164	523,497	67%

PROPERTY TAX DEDUCTIONS...

Each Member's share of Property Tax on the common property is \$108.70, which is deductible on individual income tax

FROM RECREATION DIRECTOR BILL ECKARD...

The snow may be on the ground, and the fog is in the valley, but here in "Paradise" we only have sunshine. It comes from the Brotherly love given each day in the way of volunteerism. This is what the Park is about and it is also what your Recreation Committee is about. I can't begin to list everyone who has had a hand in the Recreation of the Park this past year. I believe it is not only the ones that come early and prepare but it also goes to those of you that come and enjoy our activities. Because of your enjoyment, that is why those that volunteer behind the scenes rest well at night... so if you don't sleep well, volunteer to head a Recreation Activity. You will have the backing of the Park behind you; you will never do it alone.

We've added a "Turbo-air Hockey" game to the recreation hall. It received a successful initiation at the January potluck. Some ground rules go with it though: No food or drink is to be placed upon it. Replace all Pushers and Pucks when through, turn it off when through. Unplug the power cord and keep it with the table. Parents, please keep an eye on your children as they use the game until they know the basics, or find them something else to occupy their time.

Our next event will be the Potluck on February 22. Refreshments begin at 5:30 P.M. with invocation and eating at 6:00 P.M. The "Pot o' Gold" enhances your Almoner's Fund and is played at every Potluck.

The next Recreation Meeting will be at 3:00 P.M. on February 22 in the small Social Hall. We will be discussing the Easter, Memorial Day Clean up, start of Summer festivities. We will also be pre-planning the annual BBQ with a Fourth of July/Freedom/old-fashioned Picnic theme with perhaps games, band concert, etc. If you cannot attend the meeting, get your ideas or your name if you wish to help with any activity, to a Committee member: Karen Eneboe, Lisa Stiefelmaier-Leong, Craig Little, Cal Crawford, Lois Hardy or myself, Bill Eckard.

Please submit your ideas as to how we can help make Recreation enjoyable for you and yours. Please attend the many functions brought to you by the many volunteers. Your smile of enjoyments becomes us.

Your Recreation liaison for the Board, Bill Eckard. "laBuena Vida", my friends...

TRUTH, THE ULTIMATE VIRTUE...

The third principal tenet of Masonry is Truth. As we learn in the First Degree: "Truth is a divine attribute and the foundation of every virtue. To be good and true is the first lesson we are taught in Masonry. On this theme we contemplate; and by its dictates endeavor to regulate our conduct. Hence, while influenced by this principal, hypocrisy and deceit are unknown among us; sincerity and plain dealing distinguish us; and with heart and tongue, we join in promoting each other's welfare and rejoicing in each other's prosperity."

I can think of no better explanation of what distinguishes a Mason from the rest of the world.

.....*Mark Hasey*

ANNOUNCEMENTS OF NOTE...

FRED'S LIST OF CHORES FOR VOLUNTEERS

Thanks to the volunteers who shortened this list considerably
Please contact Fred for details or to add items to the list

- Repair Social Hall Tables
- Paint Office Lobby
- Clean garden by Social Hall
- Clean garden by Office

HELP WANTED! JOB SHARING!
PPMC Bulletin Editor/Formatter to share formatting and preparation of Bulletin for printing & distribution.
Call Karen Eneboe @ 423-1530 or
Fred Dunn-Ruiz @ 426-6472

BOARD OF DIRECTORS 2002-2003

MEETING DATES

Open Session begins at 9:00 A.M.

Note: February date changed

02/22/03

03/15/03

04/12/03

05/17/03

06/28/03

Annual Meeting, 6/28/03, 7:30 P.M.

2002-2003 PPMC BOARD OF DIRECTORS

President: Fred Dunn-Ruiz
Email: dunnruiz@hotmail.com
Phone: 831-426-6472

Vice President: Tod Likins
Email: trlikins@cruzio.com
Phone: 831-423-9512

Secretary: Jacob Koff
Email: Jacob@swigco.com
Phone: 415-587-7183

Treasurer: Barbara Monti
Email: rbmonti@hotmail.com
Home Phone: 530-546-3812
Park Phone: 831-459-7539

Recreation Director: Bill Eckard
Phone: 831-458-2020

Park Manager: Jack McHugh
Email: manager@paradisepark.org
Phone: 831-423-1530

COMMITTEES

Listed below are the committees, which are active at this time, and their chairpersons. If you are serving on a committee, which is not listed, please contact Fred Dunn-Ruiz. If you desire to be on any of these committees, please contact the Chairperson or Fred Dunn-Ruiz:

Budget	Barbara Monti
Building	Bill Hardwick
By-Laws	Bill Hardwick
Castle Money	Marilyn Wells
Fire & Rescue	Greg Lasky
Flea Market '03	Carol Blum & Charlotte Reynolds
Fleet	Jack McHugh
Historical	Joanne Nelson
Long Range Planning	C. Buchanan
Manager/Member	Jack McHugh
Membership	Joanne Nelson
Past Presidents	Bob Biendle
Recreation	Bill Eckard
Staking	Ted Keller

MORE ANNOUNCEMENTS NOTED...

COMMUNITY GARDEN IN PARADISE

Sometime in the Spring a Community Garden could be available at the Ball Field area on Washington Avenue. Fish & Game has already okayed the project. The Garden could have a deer-proof fence, individual plots (5' x 7', depending on numbers), and tap water available, March through October, with an October Fest Finale. Just think of all the fresh veggies you could grow, with some flowers, too, of course. What do you think?

If interested, call Craig Little at 423-7715



FROM THE MAIL ROOM...

Please put your box number* on all mail, NOT your street address.

Inform all service providers of the correct mailing address. Using the street address creates problems for mail carriers and volunteers.

* EXAMPLE

Susie Q. Quiggledorf
509 Paradise Park
Santa Cruz, CA 95060



108 Magnolia Street
Santa Cruz, CA 95062

Introductory Special

For Paradise Park Residents

*Receive a \$75 Facial Treatment
for just \$40*



Gretchen Williams
Licensed Esthetician

831.427.1912

PARADISE PARK BULLETIN BOARD

A monthly publication of Paradise Park Masonic Club. Please submit materials for publication to the Park office. Deadline is the Monday following the Board Meeting.

MANAGER JACK...

Jack is on vacation from February 3 to February 14.
His column resumes in the March issue of the Bulletin.

COMING ATTRACTIONS...

EMERGENCY SIREN TESTS
Noon, Friday, February 7, 2003
Noon, All Board Meeting Days

**EARLY FLOOD WARNING
DEMONSTRATION**
PPMC Office Porch
Noon, Friday, February 7, 2003
Immediately following Siren Test

**MEN'S CLUB
MEETING & LUNCHEON**
First Wednesday of each Month
Social Hall - 11:30 A.M.
February - February 5
March - March 5

BINGO
Sponsored by Yvonne Jones
Third Wednesday each month
Bingo begins at 6:30 pm.
Social Hall
Wednesday, Feb. 19, 2003
Wednesday, Mar. 19, 2003

**KNITTEN KITTENS
LADIE'S CANASTA**
Sponsored by Pat Rundell
11:30 AM in Social Hall
First Monday each month
Monday, Feb 3, 2003
Monday, Mar. 3, 2003

SATURDAY MOVIES
Sponsored by Craig Little
Saturdays of Board Meetings
1:00 pm in Social Hall
Saturday, Feb. 22, 2003
Saturday, Mar. 15, 2003

FLEA MARKET REMINDER

Don't forget Paradise Park's Annual Flea Market in July!
Please keep your donated items coming in. Call your Flea Market Leader, **Charlotte Reynolds** with questions and requests for pick up.
Charlotte can be reached at 423-9583

ANNUAL MEETING
Saturday, June 28

ANNUAL PICNIC
Sunday, June 29

RIVER REFLECTIONS:

Celebrating the San Lorenzo is the theme of the Museum of Art and History exhibits for this spring. They will be presenting a series of exhibits and public programs designed to broaden awareness in the community about the past, present, and future of the San Lorenzo River.

Of Time and the River: Paintings of Terry Hogan, March 8 - June 22

History of the San Lorenzo: Frank Perry, March 8 - July 27

River Traces: Diana Hobson, April 5 - July 27

El Rio/the river: Artists Impressions, April 5 - July 27

River Watch: Buster Simpson's River Project, April 12 - July 27

The museum is located at 740 Front St.
For more information, call 429-1964

PARADISE PARK CALENDAR OF EVENTS...

<u>MONTH</u>	<u>DATE</u>	<u>EVENT</u>	<u>Venue</u>	<u>MEMBER/Chair</u>
February 2003				
	3-Mon.	Knittin' Kittens 11:30 - 4:30	Small Social Hall	Pat Rundell
	4-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	4-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	4-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	5-Wed.	Men's Club 11:30	Social Hall	J. Fisher
	6-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	11-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	11-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	11-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	13-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	17-Mon.	Presidents' Day - OFFICE CLOSED, so Garbage on Tuesday		
	18-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	18-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	18-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	19-Wed.	Bingo 6:30pm	Large Social Hall	Yvonne Jones
	20-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	22-Sat.	BOD Open Meeting 9am	Small Social Hall	F. Dunn-Ruiz
	22-Sat.	Saturday at the Movies 1:00	Large Social Hall	C. Little
	22-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
	22-Sat.	PotLuck 5:30pm	Large Social Hall	Hosts Needed
	25-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	25-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	25-Thu.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	27-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
March 2003				
	3-Mon.	Knittin' Kittens 12:30 - 4:30	Small Social Hall	Pat Rundell
	4-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	4-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	4-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	5-Wed.	Men's Club 11:30	Small Social Hall	J. Fisher
	6-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	11-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	11-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	11-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	13-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	15-Sat.	BOD Open Meeting 9am	Small Social Hall	F. Dunn-Ruiz
	15-Sat.	Saturday at the Movies 1:00	Large Social Hall	C. Little
	15-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
	17-Mon.	St. Patrick's Day		
	18-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	18-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	18-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	19-Wed.	Bingo 6:30pm	Large Social Hall	Yvonne Jones
	20-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	25-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	25-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	25-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	27-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters

PARADISE PARK BOARD OF DIRECTORS: Minutes of January 18, 2003 Meeting

1. Roll Call

- a. The meeting was called to order at 9:03 a.m. by President Fred Dunn-Ruiz. Present were Tod Likins, Bill Eckard, Barbara Monti and Jacob Koff. Also present was Manager Jack McHugh.
- b. The Invocation was led by Barbara Monti.

2. Consent Items

Jacob requested the removal of Dawn Keeton & Susan Sharp from the consent agenda. It was then moved by Jacob and seconded by Bill that the rest of the Consent Items be accepted: Minutes of December 14, 2002; Financial Report – December 14, 2002; Member John M. Simas, purchasing 153 St. Alban Street from Larry Vezza; Associate Member Terika Seaborn Brown to L. Diane Seaborn Brown @ 593 Keystone Way. Motion carried.

3. Manager's Report

a. Report on Prior Board Meeting Items

1. Entrance Guard House; the log barriers in front have been installed by Cyndy Crogan & her associate Ben.
 2. Boys/Girls bathrooms at the Office; \$1,350 was recently spent for repairs, replacing originally plumbing that had been installed incorrectly & removing effects of vandalism. Jack asked for members to keep an eye on these restrooms and to report to the Office if they see anyone unusual.
 3. Firewood: since we were short-staffed in December, the cost is not yet priced out.
 4. Stop sign on Keystone facing Cardiac hill is installed.
 5. Vending machine; Jack called the vendor, Dan, to remove; he also visited Dan to ask him to remove the machine; it is still there; it should be out within 2 weeks. Jack will keep it unplugged, so there is no cost to the Club.
 6. Vehicle Committee met to discuss ideas for PPMC's fleet of vehicles. The committee consists of Gene Molfino, Greg Laskey, Lloyd Ames, the latter being unable to attend the meeting. There were lots of good ideas that they will research; they do not yet have a final plan to present. Jacob asked if the committee's was assuming that the Club would out-source the garbage or if the committee would be making recommendations based on the Club continuing to provide garbage service. Jack said they considered the needs from both perspectives. A full report will be submitted within the next couple of BOD meetings. Barbara said it is needed for the Budget Committee, which is meeting soon; it is needed by March BOD meeting, April at the latest.
- b. Manager logs are in the Directors' binders.
 - c. Vehicle logs are in the Directors' binders.
 - d. Capital expenses to track against Castle sale proceeds. Jack asked what constitutes a capital expense; material use? Labor? Jack needs consensus to define capital expense. Bill Uber suggested that we document every expense and let our tax accountant determine what qualifies as capital expense. Each truck needs to have a service sheet in it for crew to list all they have done, such as new piping installed. Barbara will call accountant to give us the guidelines. Bill says they won't do it. Diana Cook says each company makes its own determination. Bob Biendle says it's a can of worms with different stories from different people. Fred told Jack to track everything until further notice.
 - e. Jack would like to see some kind of early warning system installed to warn those along the river that the water level is rising. He noted that in the last storm, the water level rose so quickly that it caught everyone by surprise. Greg Laskey tested a float device used by boaters to see if it could be adapted to our purposes. Greg reported that it failed the test. Bill Uber suggested a mercury switch; the problem is that only those right around the bridge would hear it. Another kind of device requires a dedicated phone line that would call a series of pre-programmed numbers and play a recorded message. Greg said that for \$49.95, every affected homeowner could buy and install his/her own switch alarm. Bob Biendle described the telephone tree idea. Jack will continue working on this.

4. Unfinished Business

- a. Bookkeeper/office hours to be discussed in Executive Session.
- b. Committee Reports
 1. Back Gate; Bill Uber reported it has been ordered. It will be set on a new swing pole, which should be easy to open. When locked there will be access to anyone who wishes to buy a key, as now, since for now we'll use the present lock. The electric system is not yet installed. The device will also have a keypad.
 2. Bylaws Committee; Bill Hardwick gave the BOD a report, which will be studied.
 3. Castle Committee; Bill Uber felt tracking capital items should be done by the manager & secretary, not the Committee, and followed up by the BOD. Fred emphasized that the BOD has only a decision making function; its mandate does not include carrying out various needed functions/activities; many helpers are needed to carry out all that needs doing for many function/activities to be completed.
4. Executive Session Decisions:

5. Emergency procedures; Greg Laskey reported that the water tanks will be ordered; pump and plumbing should be in place after the installation area dries out. The emergency response group met; they are now looking for volunteers from each section, and they will put a sign-up sheet at office. Nine radios were originally purchased. Calls now are coming in through the 911 pager. When the system is working, someone will always be on 911 duty, to pass on a call to volunteers. Radio use protocols will be published in the bulletin. PPMC was not notified for the picnic grounds cabin fire due to the Santa Cruz Fire Department, our current primary response fire department, not understanding we are organized to assist. Since that fire, Santa Cruz Fire Department now understands the level of our ability and is in cooperation with us. Jacob pointed out the arrangement is based on cooperation, rather than obligation, based on goodwill. Otherwise it would require forms, insurances, etc.
6. Siren Testing Procedures, as proposed, were read by Fred. He also proposed that a testing of sirens be done in of February. Water Tank. This project is moving ahead. Bob Biendle reported that when the power goes off, only the siren located at the Office, which is powered by a generator, will function. Bob will come to the Office MONDAY to tell Karen all the information he has about our emergency sirens. Don Moore said the base station system protocol needs power, since it needs to be the central point. Jim Cook suggested a map holder at playground in section 6 to contain PPMC maps for new/lost people.
7. Treasurer's Report. Barbara Monti reports the Budget Committee is getting closer to having a balanced budget. A quid pro quo program is in place via Diana Cook. Pat is training Karen and Sara on preparatory work that goes to/comes from Abacus Bookkeeping. DSL investigation via Diana Cook (who also loaned a laptop for use in BOD meetings) into our telecommunications expenses, which shows our internet cost is quite high, at an average of \$109/month, which includes an existing web site, which may not be official. At \$39.95, Pac Bell has a special for the 1st year, which could also allow contact with Abacus. Diana suggests establishing that, and at a later time a website could be put in for \$75/mo. Diana has cost analysis sheets of the present cost. The current system ISP is for a one year minimum contract. Tod moved and Barbara 2nd adoption of the recommended system, on the basis of not having a conflicting contract with our current ISP host. Motion passed. It was suggested that many after-hours minutes on the bills could be the computer automatically dialing out on 423-1591 line, which is the modem line, for an ISP connection. Jack suggested having the dedicated line be for the radio communication system, to which Diana and Don Moore agree. The answering service cost is quite high because we pay above basic cost for each call that comes in to the service; basic is \$60/mo, and each month our bill runs @ \$120/month. The reason the bill is so high is that members call the Manager after hours for simple, routing things that are not emergencies. Fred reminded everyone that the only reason to call the Manager after hours is to report water leaks, fallen trees blocking roads and emergencies involving the Park's buildings or equipments. Fires, thefts, suspicious persons, etc. should be dealt with by calling 9-1-1 immediately and then filing an Incident Report with the Office. In house emergencies that are not 911 calls are currently being passed to the answering service, who then calls manager to respond. Different answering service in house emergency responses were explored. Fred recommends if people do more research to answers to this problem, to please put that research in writing and send to him. Bob Morgan questioned that double bookkeeping was being done. We were assured that was standard accounting practice during a trial period, and that now Abacus posting to our books direct, after typical dual bookkeeping.
8. Tree Committee. Judy Gloeckler reports they are hoping to have a report next meeting. Jacob added that the comments thus far received by the Board are mostly in favor of individual member financial responsibility for tree trimming/cutting costs, rather than to PPMC. He further believes the draft proposal is unclear in a couple of ways. Jacob moved that the BOD makes the following suggestions for changes in the Tree Committee proposal: 1. Who will pay for the forester inspection; 2. Who pays based on discretionary removal if the forester says no; 3. General contractor inspection is paid for by whom?; 4. If someone doing a remodel asks for removal of tree, who pays?; 5. Provision re: homeowner insurance be removed and treated as a separate item outside Tree Committee authority. Barbara 2nd; passed.
9. Waste Management; Diana Cook & Bill Uber reporting; Bill met with Carlos Ortez of Waste Management, & they inspected the Park to find areas where low profile containers for recycling could be placed, as common areas dumpster, \$15/cubic yard for yard waste. Diana did a cost analysis of our garbage/recycling, & she is concerned by recycling as we are doing it, with a \$2600 cost and a \$2500 income, so this is a bleeding spot. Barbara would like to see us get out of the recycling business. Fred would like to see that we don't increase our garbage by decreasing our recycling by putting recyclables in garbage, since the two must still be in separate containers using Waste Management. Waste Management is regulated by Santa Cruz County. Because the automatic vehicle wouldn't fit in PPMC, there will be no curbside for recycling, but all recyclables go into one bucket, without needing to be separated. Pickup on Monday is mandatory due to weekenders. It would be cost saving for weekenders, or if Park paid for all of it, it would still be cheaper than our existing system. The unit cost

is \$11.60 a can/month, \$21.65 for 2 cans. The committee recommends that the Board outsource this service now and decide in the near future whether to have the Park pay or to ask individuals who want the service to pay for it themselves. Fred wants the memberships to show what their preference for payment is. Tod moved that the Park arrange with Waste Management, either by contract or informal agreement, for Waste Management to take over the garbage, recycling and yard waste collection and that the BOD refund to every member the basic Waste Management monthly service cost from the time Waste Management begins its service to the end of the Club's fiscal year. The park should not release any personnel until it evaluates the cost savings of the new process, through the end of this fiscal year. Bill 2nd. Motion passed.

10. Water Committee; Bill Uber, The committee recommends that the BOD approve \$25K to completely plumb Council Street, hiring a contractor to keep good records of per foot per service, etc. costs, to arrive at an estimate of what it's going to cost to do the whole Park. Tod so moved, Barbara 2nd. Concern stated: If a member's leach line is in the street, the member should pay for the sleeving. Bill proposal covers that possibility & that element would be kept as a separate cost line, for later determination of billing possibilities. Tod meant for all expenses to be included, without separating out individual member's cost in this sample item. Passed. It was generally felt that member's whose leach lines went into the streets had benefited and that the addition cost to sleeve the water pipes to prevent contamination should be borne by the member whose leach lines are effected.
- c. Uniform Service Contract: Per Jack, there are still 2 shirts missing; the service has been cancelled. Barbara reported that Jack had signed a 5-year uniform service contract but that she was able to negotiate an early termination of the contract, resulting in a savings of about \$9,000.
- d. There was discussion of a proposed Bylaw amendment regarding for replacement of a director where a vacancy occurs. The question is whether a vote on this amendment should be done as part of the regular ballot or whether it should be done sooner. It was pointed out that if passed, it probably could not be made effective retroactively, so there was no need to hold a separate ballot. This proposed amendment will go to the membership as part of the regular ballot.
- e. Replacement Plan during manager's vacation. Jack is to be gone on vacation February 3rd through 18th. A stand-in manager, who would receive \$50/day and be on 24 hour call, would be the after hours contact person, the office hours decision-maker on major items. For water issues, refer to Bill Uber. This issue was moved to executive session for further discussion/decision.
- f. Hold Harmless Agreement. The office has received one signed letter; Jacob is to draft a follow up letter, which Karen is to send out to those affected by the red tagging.
- g. Member Late Fees Legal Opinion. There was some discussion on members who were delinquent in their payments to the Club. Various ideas were discussed about how to deal with this. Jacob moved that the late penalty be raised to 15% from 10%; Barbara moved to amend the increase to 20%. Bill seconded the amendment and the motion passed. The Late Payment Penalty is now set at 20% of the amount due.
- h. Lenz Allotment Lines Issue moved to Executive Session.
- i. AT&T Contract. AT&T's operation was purchased by Comcast, which informed us that it has 6 months from time the contract was signed, to send us the \$20,000 check.
- j. Committee organization draft manual; no action taken.
- k. There was an audience question on the \$200 fee for investigation of new member's background check; does this check include credit checks. Yes.

Adjourned until 1:15.

1:35 Reconvene.

Jacob moved to approve Dawn Keeton as Associate to James M. Keeton @ 591 Keystone Way and Susan Sharp as Alternate Associate to Charlsie Harris @ 133 St. Alban Street; Barbara 2nd. Motion carried.

5. New Business

- a. Vendor Files. Jacob asked if we have a correspondence/contract file on every vendor? Jack responded, yes, which includes bills, correspondence, etc. all in one file per vendor. Fred & Jacob believe there is a need for a file for contracts, correspondence, etc. which should be separate from A/P files, because the A/P files are archived every year. The vendor correspondence files would continue, year to year. It was agreed that a vendor correspondence file would be created only upon an as-needed basis, since file room is at a premium.
- b. Contract Limitations. Jacob commented on contract length, and suggested that the manager must inform the Board if the Manager wants to enter into a contract that is six or more months in duration. Agreed by the BOD.
- c. Insurance Report: Fred recommends 4 people to be on this committee: The Manager, vice president Tod Likins, Jim Langford, and one additional yet-to-be named person. The Committee will be charged with the job of reviewing insurance and will make a report to the BOD. Barbara wants to send a thank you to Brit Thompson for the liability report he compiled. Tod agreed to be on the committee. Jack is to coordinate a meeting date for the committee. Hopefully, they will have something to report at a future BOD meeting.

- d. Board Decision Process, moved to Executive Session.
 - e. Unsightly Allotments: Fred has received correspondence regarding long term storage of construction equipment outside on members' allotments and/or under a blue tarp, and stacks of lumber with a lengthy stay. He suggests such conditions should exist no more than 90 days, with the opportunity to appeal such limit to the BOD and gain extension. Tarp colors would preferably be limited to non-glaring colors, such as brown. These situations, suggested by Jack or incident report or correspondence, could be dealt with on individual basis. Fred encouraged all members to refrain from using blue tarps and to use green or brown tarps instead.
 - f. Water Test; Bill Uber, test installation to be done on Council Street.
 - g. Siren Test/Use: discussed before.
 - h. Law Firm Review. Jacob recommended that we don't change law firms due to limited options of expertise in Santa Cruz and the need to stay with a Santa Cruz firm.
 - i. Errors & Omissions on Published Bylaws: Fred appointed a committee, to be composed of Tod, Bill Hardwick, & John Mancini, to investigate and report to the Board on discrepancies between the Bylaws version passed by the membership and the drafts of the Bylaws printed in the Bulletin.
6. Discussion
7. Information
- (a) **Associate Member to Member**
 - 1. none
 - (b) **Alternate Member to Associate Member**
 - 1. none
 - (c) **Members Pending** (see attached listing).
 - (d) **Current Tree Log** (see attached listing). The BOD wishes Jack to spell out each entry, and Karen is to put the dollar total at the bottom. Jack reported the most recent work has yet to be entered into the log.
 - (e) Updated Hauling Fees Form: When form is finished, Jack will email to BOD.
 - (f) 12/18/02 Incident Report, same dog loose again, no owner oversight or collection of deposits, Section 6. This is not the first instance for this member. Fred recommends suspension or fines. Jack is to send a letter to the member and resident, requiring their presence immediately after the next BOD meeting.
 - (g) 12/26/02 Incident Report, major water leak/geyser, Section 4. Per Jack, this has been taken care of.
 - (h) 01/07/03 Incident Report, vandalism, Section 3.
 - (i) 01/03/03 Incident Report, vandalism/existing condition, boys' bathroom, Section 3.
 - (j) 01/10/03 Incident Report, broken basement window, Section 3. The cost of repair needs to be paid by member; a letter is to be sent by Jack, and the charge is to be put on the member's account with a copy of the invoice sent to the member.
8. Correspondence
- (a) From Fred Dunn-Ruiz to Reigle re: donation of coffee pots.
 - (b) 11/29/02 letter from CA Technology, Trade & Commerce Agency to Manager re: Tourism Assessment Form. Fred asked if a response had gone out to them Jack believes he gave it to Pat to fill out & return.
 - (c) 12/12/02 letter from member to BOD re: proposed rule changes.
 - (d) 12/05/02 letter from Santa Cruz Co. Planning Dept. re: member building permit, Section 6. Jack explained the usual procedure with these notices is to put the original in member's file, notify member, & give a copy to the BOD.
 - (e) 12/10/02 letter from Thompson Insurance to PPMC re: Protective Safeguard Credits.
 - (f) 12/11/02 letter from member to BOD re: Proposed Tree Rules, Section 1.
 - (g) 12/17/02 letter from member to BOD re: Proposed Tree & Golf Cart rule changes, Section 2.
 - (h) 12/12/02 letter from AmeriPride to PPMC re: Agreement with AmeriPride.
 - (i) 12/20/02 letter from Thompson Insurance to J. McHugh re: Claim by member, Section 6. There was some discussion on how/if to answer the adjustor; Jack provided information to park's adjustor on a similar situation. It was decided to have further discussion in executive session.
 - (j) 12/20/02 letter from J. McHugh to member re: Unauthorized Construction, Section 1.
 - (k) 01/01/03 letter from member to Manager re: late night noise, Section 1 & 2. Fred suggested the complaining member might find a 3rd member to mediate; a letter will be sent to the complaining member suggesting this solution; Fred will try to activate.
 - (l) 01/03/03 letter member to BOD re: Mail Forwarding & Golf Cart policies, Section 6. Regarding "thrown away mail", that applies only for forwarded non-1st class mail after forwarding time is past. Jacob will so notify writer.
 - (m) 01/04/03 letter from Bylaws Cmt. Mtg. Re: Potential Revisions.
 - (n) 12/30/02 letter from Fireman's Fund re: Notice of Terrorism Insurance Coverage.
 - (o) 12/28/02 letter from Household Bank re: Purchase of PPMC Commercial Account. This deals most likely with the SBA loan, purchased by another finance company. This can tracked in the office by account number.
 - (p) 1/09/03 email from member re: BOD minutes in bulletin, stray cats, proposed tree rules, & proposed golf cart rules, Section 3.

- (q) 1/09/03 email from member re: park liability, mail, proposed tree rules, Section 1.
- (r) 1/09/03 letter from member re: blue tarps, white car covers, long-standing construction in-progress, yard waste piles/priority, Section 2.
- (s) 1/09/03 letter from member re: tree policy, Section 1.
- (t) 1/09/03 letter from member re: golf carts, Section 1.
- (u) 1/09/03 letter from member re: one-way streets change, motorcycles, tree ownership, dues increase for timely maintenance, Section 1.
- (v) 1/09/03 letter from member re: ownership of trees, return to closed BOD meetings, ownership of hydrangeas, Section 2.
- (w) Letter from 2 members re: trees.
- (x) 1. Letter from member re: hold on memberships. As of today, all memberships in process are unfrozen.
2. Letter from member re: AT&T contract. This member has no details on the AT&T contract and is asking for a response. Fred reviewed that this whole process went on for months in the open meetings, bulletin articles, etc.

Gene Molfino has taken on the responsibility of renewing/replacing member street signs, in cooperation with Don Moore. Fred thanked them both for their volunteer efforts on behalf of the Club.

Meeting adjourned 2:28.

MEMBERSHIP APPLICATIONS PENDING...

<u>APPLICANT</u>	<u>DATE POSTED</u>	<u>MEMBER</u>	<u>ALLOTMENT</u>
<u>MEMBER CANDIDATE</u>		<u>SELLER</u>	
Barry Lee Ellsworth	01/20/03	Mary Etta Baldrige	104 Keystone Way
Tripura Sundari Anand	12/05/02	Betsy Johann Ward	368 Eastern Star Road
John M. Simas	10/02/02	Larry Veza	153 St. Alban St.
<u>ASSOCIATE MEMBER</u>		<u>MEMBER</u>	
Terika Seaborn Brown	10/23/02	L. Diane Seaborn Brown	593 Keystone Way
Dawn L. Keeton	3/22/02	James M. Keeton	591 Keystone Way
<u>ALT. ASSOCIATE MEMBER</u>		<u>MEMBER</u>	
Gerald Vernon Golbek	1/10/03	Ruth E. Johnson	138 St. Alban Street
John L. Cannon	12/10/02	Donna Arcelus Cannon	544 Council St.
Martin G. Smith	11/26/02	Ellen J. Smith	339 The Royal Arch
Sarah Annabelle Brown	11/21/02	Barry H. Brown	457 York Avenue
Brian Calverley	9/30/02	Betty Lou Null	246 Washington St.
Alison Brown	9/07/02	Harold Brown	402 Consistory Lane
Susan Sharp	4/29/02	Charlsie M. Harris	133 St. Alban St.
Janice L. Berkowitz	6/16/98	William Berkowitz	285 The Royal Arch



- (q) 1/09/03 email from member re: park liability, mail, proposed tree rules, Section 1.
- (r) 1/09/03 letter from member re: blue tarps, white car covers, long-standing construction in-progress, yard waste piles/priority, Section 2.
- (s) 1/09/03 letter from member re: tree policy, Section 1.
- (t) 1/09/03 letter from member re: golf carts, Section 1.
- (u) 1/09/03 letter from member re: one-way streets change, motorcycles, tree ownership, dues increase for timely maintenance, Section 1.
- (v) 1/09/03 letter from member re: ownership of trees, return to closed BOD meetings, ownership of hydrangeas, Section 2.
- (w) Letter from 2 members re: trees.
- (x) 1. Letter from member re: hold on memberships. As of today, all memberships in process are unfrozen.
2. Letter from member re: AT&T contract. This member has no details on the AT&T contract and is asking for a response. Fred reviewed that this whole process went on for months in the open meetings, bulletin articles, etc.

Gene Molfino has taken on the responsibility of renewing/replacing member street signs, in cooperation with Don Moore. Fred thanked them both for their volunteer efforts on behalf of the Club.

Meeting adjourned 2:28.

MEMBERSHIP APPLICATIONS PENDING...

APPLICANT	DATE POSTED	MEMBER	ALLOTMENT
<u>MEMBER CANDIDATE</u>		<u>SELLER</u>	
Barry Lee Ellsworth	01/20/03	Mary Etta Baldridge	104 Keystone Way
Tripura Sundari Anand	12/05/02	Betsy Johann Ward	368 Eastern Star Road
John M. Simas	10/02/02	Larry Vezza	153 St. Alban St.
<u>ASSOCIATE MEMBER</u>		<u>MEMBER</u>	
Terika Seaborn Brown	10/23/02	L. Diane Seaborn Brown	593 Keystone Way
Dawn L. Keeton	3/22/02	James M. Keeton	591 Keystone Way
<u>ALT. ASSOCIATE MEMBER</u>		<u>MEMBER</u>	
Gerald Vernon Golbek	1/10/03	Ruth E. Johnson	138 St. Alban Street
John L. Cannon	12/10/02	Donna Arcelus Cannon	544 Council St.
Martin G. Smith	11/26/02	Ellen J. Smith	339 The Royal Arch
Sarah Annabelle Brown	11/21/02	Barry H. Brown	457 York Avenue
Brian Calverley	9/30/02	Betty Lou Null	246 Washington St.
Alison Brown	9/07/02	Harold Brown	402 Consistory Lane
Susan Sharp	4/29/02	Charlsie M. Harris	133 St. Alban St.
Janice L. Berkowitz	6/16/98	William Berkowitz	285 The Royal Arch



FOR SALE BY MEMBER...

Member's improvements offered for sale as of January 25, 2003. All allotment use privileges and Membership are subject to the approval of the Board of Directors.

IMPORTANT NOTICE

The sellers solely provide the descriptions of improvements for sale. Such information is not verified or checked for accuracy by Paradise Park Masonic Club, Inc. The Club does not warrant, and disclaims any responsibility for, the accuracy, truthfulness or completeness of any information provided. All questions about allotment improvements should be addressed solely to the seller.

ADDRESS	MEMBER	PRICE	DESCRIPTION
SECTION 1			
462 York Ave.	Patricia Herzog 458-9841	\$189,500 MAKE OFFER	Lovely newer home. Sunny lot w/bright interior. Tastefully decorated, 2 BR, 2 BA, 1,100 sq. ft; fully insulated w/forced air furnace plus gas log stove, Jennair range; island in kitchen; full attic, walk-in closet in MB, 1 car garage; large deck and side brick patio. Includes all appliances and some furniture.
472 York Ave.	William Johnston 831/688-5883 831/818-1409 FAX 831/684-1737	\$205,000 Will Consider Some Carryback	1 BA, 2 BR, 8495 sq ft allotment, 914 sq ft improvements, Turnkey, lg kitchen & open floor plan, skylights, decks, sequoia grove & privacy plus, newly remodeled, one of the largest allotments in PPMC, all appliances stay.
SECTION 2			
279 Keystone Way Open House Every Day 10AM to 5PM	Cal DeVecchis 1-831/420-0749 OPEN-MINDED TO ANY OFFER	\$219,000 Creative Financing Available at 5% Int. up to 7 yrs	1st/most sunshine; completely upgraded household; gardener's/bird watcher's delight w/privacy; 3 BR, 1 BA, delightful kitchen & living rm. New deck area, winterized 10' x 13' laundry rm. Study & computer area. One BR detached 13/8 x 9/8 cottage; room for 3 cars. All mod appl incl. & any mod furniture of your choice. New modern fireplace, roofing, sliding glass door; add'l storage area under cottage & in front of laundry area.
280 Keystone Way	Jason Morgan 831/420-1686 Pls. Call for Appt.	\$127,000 SOME FINANCE AVAILABLE	2 allotments; sunny location; 2 BR, 1 BA; 2-story w/room for expansion; lg 2 car carport; engineered foundation 8 ft. deep; plumbing /wiring approx. 6 yrs old; 2 lg decks overlooking river & covered bridge; MUST SEE!!!
364 Eastern Star	Jeanne Jelcick 831/426-7666 Call for Appt./Info.	\$285,000	Cute little 4BR + sleeping loft or 2BR + office + den. Upgraded septic & electric. Modern kitchen, stack washer/dryer. Good sun & great privacy w/huge beautifully landscaped allotment.
269 Keystone Way	Robert/Diane Cummings 831/425-8596 by Appt. from 12/14/02	\$367,000	2 BR, 2 BA, 1580 sq. ft. improvement, 20x13' master BR, 21x16' living room w/hardwood floors, pellet stove mantel, wall partition aquarium, lg kitchen w/dining area, family room w/beamed ceiling & wet bar, full burglar alarm system, forced air heating, 2 lg window boxes w/seating area, 4 new skylights, 2-car attached garage, new 40-yr roof, full house generator, new electric panel box, patio deck, hot tub slab wired for 220V, some appliances & window coverings included.
SECTION 3			
SECTION 4			
678 St. Paul Street	C. Sonnichsen Deke Sonnichsen 650/326-7679	\$65,000 SALE PENDING	Cabin on Eagle Creek, 3 BR, 2 BA, large kitchen and large living room, dining area, electric floor heating. Appliances included: Refrigerator, gas range, and turkey roaster. Furnishings include Beds, chairs, and sofas.
SECTION 6			
188 St. Bernard St.	M. Hotchkiss 831/429-8627 or D. Schmidt 831/458-0663 831/239-9974	\$215,000	2 BA, 2 BR, completely remodeled, modernized home, great sunny location & lots of deck with hot tub, new central heat, new appliances, freshly painted inside & out.
170 St. Bernard St.	Hazel Kindwall Carolyn Unger 469-9107	\$285,000	Sunny lot, 2 BR, 1 1/2 BA, no road noise, no flood danger, garage parking, and spaces on both sides, corner lot. Appliances include: oven range, some furniture, drapes.
194 St. Bernard St.	Mendell Roberts Call D. Schmidt 458-0663	\$225,000 FINANCING MAY BE AVAILABLE	2 BA, 2 BR, main living = 1,170 sq ft, lower level/storage = 1,170 sq ft, double car detached garage = 396 sq ft, wonderful sunny location, w/view of river, abounds w/wildlife, on a cul de sac, lower part of house has rooms w/great possibilities, such as workspace & storage; range, washer & dryer, some furnishings may go with sale.
104 Keystone Way	Mary Etta Baldridge 559/659-2683 or Tony Averill 831/426-0203	\$215,000 SALE PENDING	2BA, 2BR, 4650 sq ft allotment, 1383 sq ft improvements, auto sprinklers/drip front & back, carport, 2 skylights, propane heat/water heater, modernized & renovated interior, plenty of sunshine, includes stove/microwave, dishwasher, disposal, refrigerator.
114 Keystone Way	Myron Kegebein 831/425-5144	\$182,500 \$3,000 under appraisal	On San Lorenzo River high above flood; near park entrance; sunny allotment; new \$3000 mahogany deck on front; attractive gazebo overlooking river; 2 BR 1 BA; laundry rm; new fridge, dishwasher; stone fireplace; double windows throughout; easy maintenance.
115 Keystone Way	Lucille Avery For appt. call Cyndy Crogan 831/426-2756	\$179,000	Spacious Ranch Style Home; lg 14' X 24' Lv. Rm. W/open beam ceiling, brick fireplace & picture windows; upgraded bathroom; carport, workshop/shed & finished room; redwood deck & surrounding concrete walkway; AS IS; refrigerator, stove, washer/dryer included.
120 Keystone Way	Gordon Crafts 423-3228	\$350,000	Large 2 BR, 1 1/2 BA, location in front of Park, unhindered view of river and forest, improvement approx. 1,600 sq. ft., central gas heating, two phone lines, new roof, storage shed in carport, in and out driveway, ample parking. Room for expansion. Furnishings include: 1 MAC computer and desk.
189 St. Bernard St.	Miriam Kourik 831/426-8224	\$235,000	Split level home, 2 BR, 1 1/2 BA, new septic tank, new roof; sunny with nice yard; allotment located in front of the Park.