

PARADISE PARK MASONIC CLUB BULLETIN BOARD

DECEMBER 2004

Jack's Notes

First I would like to bring you up to date on a couple of items which I feel are of major interest to most members.

First is the matter of the Dam. We have retained a gentleman by the name of Jim Steele who is a 30 year retiree from the California Department of Fish and Game as a consultant in our efforts to regain the use of our flash-board dam for recreation and fire fighting. Mr. Steele has assisted us in planning an appropriate strategy and in getting the ball rolling. We are now waiting for a reply from Fish and Game. We cannot make any promises, but I feel that we have increased our chances of having the dam in by next summer appreciably.

Second is our progress in getting the water system for the park installed and the streets paved. We now have six bids in hand and the Water Committee is reviewing them. As soon as they are ready they will make a recommendation, to the board. The Board will then select the best bid and notify the Assessment Committee; who will in turn recommend to the Board whether a special assessment will be required or by what other means the funds can be obtained. Once this is done, the contract will be executed and the work can commence.

The third item is of lesser importance than the others, but should be of interest to all those who have not obtained your parking stickers for your cars. The Board has decided to simplify the requirements to obtain the stickers. Our apologies to those who went through the trouble of providing proof of registration. It will no longer be required. The only information that will be required for you to obtain parking stickers for members, associate-members, alternate-associates and their families is to provide the vehicle license number and the members allotment number. You may do this by mail or in person.

Remember that when you are parking your car that Emergency vehicles coming into the Park require 12 feet of clearance.

May your holidays be happy and SAFE.

2004 – 2005 PPMC BOARD OF DIRECTORS and OFFICE STAFF

President: Jack Fisher
Email: fishjack@sbcglobal.net
Phone: 831-429-9397

Vice President: Frank Haswell
Email: tennistime@prodigy.net
Home Phone: 925-552-7095
Business Phone: 925-837-3320
Park Phone: 831-454-9105

Secretary: Fred Dunn-Ruiz
Email: dunnruiz@hotmail.com
Phone: 831-457-9681

Treasurer: Claude Lindquist
*Email: treasurer_ppmc@sbcglobal.net
Phone: 831-457-9206

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

Park Manager: Bob Koger
*Email: manager_ppmc@sbcglobal.net
Office Phone: 831-423-1530
Cell Phone: 831-345-0879

Park Secretary, Bookkeeper
*Email: secretary_ppmc@sbcglobal.net
bookkeeper_ppmc@sbcglobal.net
Office Phone: 831-423-1530

*Note: PPMC email addresses have an underscore between title and ppmc

Paradise Park Masonic Club
BOARD OF DIRECTORS
2004 – 2005 MEETING DATES

Executive Session 7:30 am

Open Meeting 9:00 am

12/11/04

01/15/05

07/02/05 Annual Meeting 7:00 P.M.

IMPORTANT INFORMATION FROM THE BOARD

DECEMBER BOARD MEETING DATE CHANGED: The December Board Meeting will be on second Saturday of December, **December 11th**, not the 18th as previously announced.

PROPOSED BYLAW AMENDMENT: The following is a proposed bylaw amendment to be voted upon by the Membership at the next election. The changes to the current bylaw are shown as ~~strikeouts~~ for deletions and **bold** for additions.

Article VII, Section 3. **PROCEDURE FOR ELECTION OF DIRECTORS-** Prior to the ~~fifteenth~~ (15th) **twenty-first (21st)** day of ~~March~~ February, of each year the Board shall appoint a Nominating Committee composed of at least five (5) members. Each Director shall select one (1) member of the Nominating Committee. The Nominating Committee shall elect its own chairman. The Nominating Committee shall submit to the Board at the ~~April~~ **March** Board meeting a list of nominees, from the Members of PPMC, of not less than one (1) candidate for director for each vacancy on the Board to be filled at the next regularly scheduled Membership meeting. Any Member may submit his or her name in nomination to be elected a director, if presented to the Board at the April Board meeting along with signatures of at least ten (10) percent of the Members. At least thirty (30) days prior to the date on which the annual Membership meeting is to be held, a ballot bearing the names of Members nominated as Directors shall be sent to all Members. At the regular monthly meeting prior to the election, the Board shall appoint three (3) Collective Members known as the Election Committee, who shall supervise the balloting. The Board shall designate the Election Committee member who shall act as Chairman. The Election Committee shall conduct and supervise the election of Directors, which shall be held at the regularly scheduled annual Membership meeting or by mail prior to this meeting. Depending on the number of vacancies on the Board, the candidate (s) receiving the most votes shall be elected as a member of the Board of Directors for the term prescribed. The newly elected Directors shall take office at the close of the annual meeting.

CHIMNEYS AND FLUES: If you use your fireplace, please be sure that the chimney/flue has a no more than ½ inch mesh spark arrester. Also, please be sure that all limbs are trimmed back at least 10 feet from the outlet.

PARKING STICKERS PROCESS CHANGED: All Members and others living in the Park are encouraged to have a Parking Stickers on their vehicle. In order to obtain a Sticker, simply stop by the office with the license number of the vehicle and register it to your allotment address. You no longer need to bring in the Registration slip. Vehicles, which do not have a sticker and that are in the Park for 72 hours or more, must obtain a Guest parking Permit from the Office and display it.

PARKING RULES: The current parking rule that reads: "**Park vehicles on your own allotment if possible. Do not park on Club's property without Manager's permission to do so or on another Member's Allotment without permission of that member.**"

TRAILERS STORAGE: The current rule reads: **STORAGE OF VECHICLES-Storage of RV's / Campers / Boats / Trailers is not permitted unless garaged.** The Board has directed the Manager to enforce the current rule regarding the storage of un-garaged trailers. It is the Board interpretation that a trailer is a trailer and does not distinguish between a house and a utility trailer.

SPECIAL CLEANING ON RIVER MAINTENANCE: The Board is looking for volunteers to serve as members of a committee to research the various agencies involved in keeping the river cleared of trees, brush and debris and to recommend the best approach for PPMC to follow in future efforts to keep the river cleared. Please contact President, Jack Fisher to volunteer.

IMPORTANT INFORMATION ABOUT ASSOCIATES: If you do not currently have an Associate Member named for your Membership, please read on. There have been two recent deaths of Members who did not have an Associate named. These have caused the Board and the heirs much inconvenience. The Bylaws require the Board to petition the Superior court of California to permit PPMC to sell the improvements at the cost of the estate. To avoid this problem and expense, you should name an Associate Member.

The Bylaws now allow you to appoint anyone as your Associate (the prior Bylaws restricted the Associate to a family member). Remember that the Associate inherits the Membership. You may leave the value of the improvements to someone else by stating so in your will, which would require the Associate to sell the improvements and Membership and pass the value on to the estate.

SALES AND PURCHASE PROPOSAL: The Board has reviewed the process for listing of allotments for sale and the purchase of them. The following is a summary of the Board's proposed process. Your input is welcome before the Board votes to finalize this process.

Paradise Park Masonic Club General Terms and Conditions of Sale For Seller

All purchases and sales are subject to the Club's restrictions as set forth in its Bylaws, Rules & Regulations and the following General Terms and Conditions, all of which are hereby incorporated into and made a part of all purchase and sale offers and agreements:

IN ORDER TO LIST YOUR IMPROVEMENTS FOR SALE, YOU MUST SUPPLY THE OFFICE WITH THE FOLLOWING:

- A completed and signed OFFER TO SELL form;
- A 3-line (85 spaces per line) general description of the improvement for inclusion in the Bulletin
- A check for \$50 made payable to PPMC. This entitles you to a copy of an up-to date staking report and 12 months running of the Sale offer in the Bulletin;
- Complete a Disclosure Statement indicating any and all known defects or problems with the allotment and the improvements thereon.

WHEN SHOWING YOUR ALLOTMENT YOU:

- Must share your Disclosure Statement with the prospective buyers;
- Entertain offers only from Pre-Approved Buyers. Accepting an offer for a non Pre-Approved Buyer is a violation of the Club Rules and will subject you to a fine of not less than \$500.00 nor more than \$5,000.00.

WHEN YOU ACCEPT AN OFFER FROM A PRE-APPROVE BUYER, YOU MUST SUPPLY THE PPMC OFFICE WITH:

- A copy of the contract between you and the buyer;
- All taxes, dues, assessments and other monies owed to the Park;
- A check for the \$200 TRANSFER FEE made payable to PPMC.

Should the sale be aborted at any time before final Board approval of the new Member, notify the Park Office immediately.

BE AWARE THAT:

- The Board of Directors will not approve a sale until Seller shall have first paid to the Club all taxes, assessments, dues, and other monies owed to the Club;
- The purchase and sale shall be effective only upon approval by the Board of Directors of the Buyer's application for Membership in the Club.

Continued on Next Page

BUYER PROCEDURES

TO BECOME A PRE-APPROVED BUYER:

Before making an offer on any improvement in Paradise Park, a buyer must be pre-approved by the Board of Directors. You are welcome to view improvements before that time, but cannot make an offer. In order to be a Pre-Approved Buyer, you must do the following:

- Give the Park Office a copy of your current Lodge or Chapter dues receipt;
- Give the Park Office a check for \$50 made payable to PPMC. When paid, you will receive copies of the PPMC Bylaws, the PPMC Rules & Procedures, the PPMC history "In the Beginning", The PPMC Tree Rules, the PPMC Construction Rules, a copy of the PPMC Membership Procedure, Applications for Membership, Associate Membership, and Alternate Associate Membership, a copy of the PPMC General Disclosure Information, and a copy of the PPMC General Terms and Conditions of Purchase & Sale form;
- Attend an Orientation session and sign an Acceptance of PPMC Bylaws and Rules & Procedures Form.

ONLY when you are a Pre-Approved Buyer, may you make an offer on an improvement in Paradise Park Masonic Club.

BEFORE YOU MAKE AN OFFER:

- Be sure you have asked the seller for a copy of the Disclosure Statement and Staking Report.
- Be sure that you have thoroughly inspected the improvements.

IF YOUR OFFER IS ACCEPTED:

When the seller accepts your offer and a written contract is signed by both of you, the seller will supply the Office with a written copy of the contract between you and the seller. The Park Manager will review the contract to assure that it is in accord with the PPMC Bylaws & Rules and Procedures. You must then do the following:

- Give the Park Office a signed copy of the PPMC General Terms and Conditions of Purchase form.
- Give the Park Office an Application for Membership. You may at the same time submit applications for Associate Membership and Alternate Associate Membership;
- Give the Park Office a Certificate of Good Standing, which may be obtained from your Lodge/chapter secretary;
- Give the Park Office a cashier's check for \$5,000 made payable to PPMC for the one-time Initiation Fee.

After the above items have been received in the Park Office, the Board of Directors will have your name posted for at least 45 days, check your references, check your financial background, schedule an interview with you and then vote on your Membership application. The interview may not occur until after the 45-day posting period and all references have responded to our inquiries.

Be advised that you may not occupy nor begin work on this property until the Board of Directors has approved you as a Member.

BOARD APPROVAL OF YOUR MEMBERSHIP:

You may not occupy or begin any work on the allotment or improvements until after the Board has formally approved your membership.

MORE IMPORTANT INFORMATION

SEPTIC TANKS: Please take the time to make a drawing with the location of your septic tank and leech fields and send it to the Park Office. The Manager has had several incidents over the last few months where Septic problems have occurred and the location of the system was unknown—requiring that extra time be devoted to resolving the problems. Your cooperation is appreciated.

ROSTER UPDATES NEEDED: The updated PPMC address/telephone rosters traditionally are available in February. This means that any changes can be made not later than January 15, 2005. So, if you have a change of name, address, telephone, spouse/partner, and/or email address, OR wish to have your email address included this year, please send those changes in to the Office, via mail to PPMC, 211 Paradise Park, Santa Cruz, CA 95060, via FAX to 831/423-2806, or via email to secretary_ppmc@sbcglobal.net, (remember, there is a single underscore beneath the space between secretary and ppmc). Changes already given to the Office have already been incorporated into the next roster. Thanks.

REPORTING CONSTRUCTION VIOLATIONS: Before you call the County Building or Planning Department to report a suspected violation of another Member of Paradise Park, please call the Park Office and see if the issue cannot be handle internally.

ENTERTAINMENT BOOKS AVAILABLE: You may purchase an Entertainment 2005 book for \$20.00 at the Park Office while the supply lasts. This book has coupons for meals and activities in Santa Cruz and Monterey counties as well as some for San Jose and San Francisco.

VOLUNTEERS NEEDED FOR HOLIDAY PARTY: The Holiday Party is Sunday, December 12, 2004 at 1:00 pm, hosted by Tiny and Bob Sand. Volunteers needed for decorating, cooking ahead of time, clean up, etc. Contact Tiny and/or Bob Sand or call the Park Office.

- - - LETTERS FROM THE MEMBERSHIP - - -

Your Letters From the Membership and articles of interest to the membership are welcomed for publication. Deadline for submitting articles is the Monday following the Board meeting. Submit articles to F. Dunn-Ruiz, 606 Paradise Park or dunruiz@hotmail.com in Microsoft word format. Letters to the Editor must be limited to 150 words (longer letters are subject to cutting), contain no negative reference to individuals, and be accurate regarding legal or procedural issues - omitting hearsay and gossip.

We now have the opportunity to share ideas and knowledge regarding the welfare of our Park. Our Board of Directors has generously agreed that Town Hall meetings may be sponsored by Members, rather than the Board. Now it is time to plan the first of our Town Hall Meetings, which could be as soon as February.

Do you have questions or concerns relating to a particular issue?

Would you like to explore ideas for solving the problems related to that issue?

What, in your opinion, is the top issue facing the membership at this time?

What other issues are of concern to you? Would you attend a Town Hall Meeting?

Best meeting time: Weekday evening? Weekend mid-day? Weekend evening?

Contact Shirley Moore, 157 Paradise Park, 831/423-644

TREASURER'S REPORT

We remain within budget this month. \$243,560 has been spent (to date) which is under the \$256,400 budgeted amount with a savings of \$12,840. You will notice that we are significantly over-budget for water (see Member Service Expense). With decreased usage this winter, we hopefully will recover most of our excess expense. We are also over-budget in accounting/tax prep/audit and legal (see Other Operating Expenses). Historically our tax prep/audit charges have run around \$6000 which was not reflected in the annual budget (\$4000 was allotted). If this adjustment had been made, our accounting charges remain in line. Our legal expenses are running higher than normal because of lawsuits and needed legal advice. Unless further legal problems arise, we should remain within budget for the year. In an attempt to reduce costs, we may wish to obtain some competitive bids for future accounting and legal work.

We continue to review our insurance packages to increase coverage and/or decrease premiums. PPMC has three major insurance packages and expenses. These include the business insurance (\$47,000), workman's compensation insurance (\$17,000), and employee health insurance (\$21,000). Their premiums total \$85,000 which represents about 17% of our \$512,800 annual budget. The business insurance package review has been completed and policy adjustments made as reported last month in the Bulletin. We have not yet received the final premium adjustments from our agent but they will be reported to you as soon as we receive them.

The employee health insurance and workman's compensation packages are currently under review. The workman's compensation package will be discussed next month. This month, we will focus on the employee health insurance which includes: PacificCare Health Insurance, Blue Shield Dental Insurance, and Safeguard Vision Insurance. As mentioned, the budgeted amount is \$21,000. In reviewing the actual annual current cost, it is over \$28,000.

PPMC has four full-time employees and one part-time employee. Three of the full-time employees are covered by the health plan. Currently the health insurance premium for these three employees is \$27,258. This premium is more than 35% of their combined salaries of \$77,168. The premium appears to be excessive and is significantly more than the budgeted amount of \$21,000. This situation should be corrected.

Here is some important historical information that you may find interesting. Employee work-related injuries have always been covered under Workman's Compensation as required by law. The recent records show that PPMC did not provide health insurance for employees until 2001. A new manager was hired on June 1, 2001. At the BOD meeting of June 30, 2001 health insurance was approved for employees and spouses. Since that time, the premiums have increased yearly with the Park assuming all the increased costs.

The health plan currently in effect has a premium of about \$2272 per month. Of the approximately 100 plans presented to the BOD from the health insurance agent (6/1/04), the most expensive was \$3199/month and the least expensive was \$537/month. This represents a price range of 6:1 depending on the plan. The current PPO plan falls in the top 35% of the policy selection range.

In the last several years of a struggling U.S. economy, reduced profitability, and soaring/uncontrolled health care costs, most employers have continually reduced employee benefits every year. They usually pay for part or all of the full-time employees health coverage but the employee assumes responsibility (pays) for insurance for his or her spouse and other family members. Part-time employees usually receive no benefits (those that work less than 1000 hours in twelve months). Stay tuned for more on insurance next month.

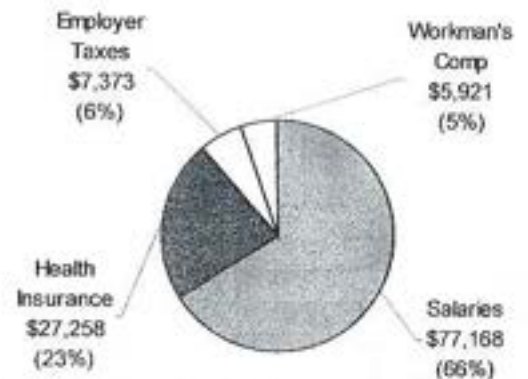
(Treasurer's Comment)
My View from Shangri-La
 (Lost Horizon, Columbia pictures,
 Dir. Frank Capra, 1937).

Paraphrasing advisor Mr. Chang
 speaking to diplomat Mr. Conway:

*'Our general belief is in moderation. We preach the
 virtue of avoiding excesses of every kind even including
 excess of virtue itself. We find in the valley of the Blue
 Moon, it makes for greater happiness among us all.'*

Since we all live in Paradise,
 should we not try to practice this wise thought?
Claude Lindquist

EMPLOYEE EXPENSE (UNDER HEALTH PLAN)
\$117,720
(2004-2005)



FINANCIAL REPORT FOR THE SIX MONTHS ENDING OCTOBER 2004					
	Monthly Budget	Spent thru Oct	Budgeted thru Oct	Under(+)/Over(-) Budget thru Oct	Annual Budget
Income:					
Member Assessments and Dues		\$247,481			\$493,062
Membership Transfer Fees		\$2,700			\$4,000
Member Finance Charges and Penalties		\$1,374			\$5,200
Facility Use Fees		\$1,450			\$2,000
Miscellaneous Income		\$41,149			\$4,300
AT&T Comcast (7% Return)		\$2,869			\$6,400
TOTAL INCOME	\$42,914	\$297,023	\$257,481	\$39,542	\$514,962
Employee Expense:					
Employee Salaries	\$11,842	\$64,139	\$71,050		\$142,100
Employee Taxes and Benefits	\$3,950	\$15,581	\$23,700		\$47,400
Worker's Compensation	\$1,417	\$9,265	\$8,500		\$17,000
Total Employee Expense	\$17,208	\$88,985	\$103,250	\$14,265	\$206,500
Insurance:					
General Business	\$3,917	\$23,958	\$23,500		\$47,000
Total Insurance Expense	\$3,917	\$23,958	\$23,500	(\$458)	\$47,000
General Office Expense:					
Supplies	\$625	\$5,342	\$3,750		\$7,500
Postage and Communications	\$692	\$4,436	\$4,150		\$8,300
Utilities (Electricity, propane)	\$1,083	\$5,851	\$6,500		\$13,000
Total General Office Expense	\$2,400	\$15,629	\$14,400	(\$1,229)	\$28,800
Member Service Expense:					
Water	\$5,833	\$42,159	\$35,000		\$70,000
Security/Safety	\$83	\$947	\$500		\$1,000
Green Waste	\$375	\$4,805	\$2,250		\$4,500
Bulletin Printing	\$500	\$1,268	\$3,000		\$6,000
Trash Removal	\$2,917	\$16,972	\$17,500		\$35,000
Recreational Activities	\$250	\$392	\$1,500		\$3,000
Total Member Service Expense	\$9,958	\$66,543	\$59,750	(\$6,793)	\$119,500
Tax Expenses:					
PPMC Co Prop Tax	\$4,083	\$22,531	\$24,500		\$49,000
State and Federal Taxes/Fees	\$433	\$10	\$2,600		\$5,200
Total Tax Expense	\$4,517	\$22,541	\$27,100	\$4,559	\$54,200
Repair & Maintenance Expense					
R & M Expense (water, trees, roads)	\$1,333	\$3,529	\$8,000		\$16,000
Vehicle Expense (gas, oil, maint)	\$1,125	\$3,133	\$6,750		\$13,500
Building R & M Expense	\$750	\$5,287	\$4,500		\$9,000
Equip Rentals, R & M Expense	\$292	\$849	\$1,750		\$3,500
Fire Equipment Expense	\$83	\$0	\$500		\$1,000
Total Repair & Maint Expense	\$3,583	\$12,798	\$21,500	\$8,702	\$43,000
Other Operating Expenses:					
Accounting/Tax Preparation/Audit	\$333	\$7,042	\$2,000		\$4,000
Legal	\$625	\$5,319	\$3,750		\$7,500
Historical Committee	\$83	\$0	\$500		\$1,000
Other Miscellaneous Expense	\$108	\$745	\$650		\$1,300
Total Other Operating Expense	\$1,150	\$13,106	\$6,900	(\$6,206)	\$13,800
TOTAL EXPENSE	\$42,733	\$243,560	\$256,400	\$12,840	\$512,800
Checking/Savings Accounts	\$940,126		SBA Loan 4%, 2024		\$328,183

UP COMING EVENTS

EMERGENCY SIREN TESTS

At 1:00 P.M.
on Board Meeting Saturdays

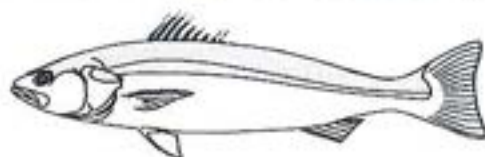
KNITTIN' KITTENS LADIES' CANASTA

First Monday each Month
Social Hall, 11:30 A.M.

*Monday, January 10, 2005
Monday, February 7, 2005

* indicates second Monday

Sponsored by Pat Rundell



IT'S THAT TIME AGAIN
THE STEELHEAD SEASON WILL BE
DECEMBER 1, 2004 -MARCH 7, 2005

Wednesdays, Saturdays, Sundays
& Legal Holidays

Please provide the Office with the names of
any fishermen you wish to sponsor for a
PARKING PERMIT while in the Park fishing.

For further information call FISH & GAME
831/649-2870

MEN'S CLUB

First Wednesday of the Month
Small Social Hall, 11:30 A.M.

DECEMBER 1, 2004
Chef: Jack Fisher
Business Meeting

JANUARY 5, 2005
Speaker: TBA

POTLUCK

BOARD MEETING SATURDAYS
SOCIAL HALL
5:30 PM

NO POTLUCK IN DECEMBER
SATURDAY, JANUARY 15, 2005

HOSTS STILL NEEDED
CALL OFFICE OR LOIS HARDY TO VOLUNTEER

BINGO

Third Wednesday each month
Social Hall, 6:30 P.M.

Wednesday, December 15, 2004
Wednesday, January 19, 2005

MASONIC OUTREACH

Third Thursday of each month
Small Social Hall, 10 A.M.-noon

No December Session
Thursday, January 20, 2005
Solidad Martinez

ANNOUNCEMENT

Paradise Park Masonic Club

SIMPLY YOGA



WINTER BREAK

For more information about 2005
schedule & sign-up for MORNING
and EVENING classes call 420-1008

Annual Holiday Party

Sunday, Dec. 12, 2004

1:00PM - Social Hall

DOOR PRIZES



Wine, Rolls, Turkey, Potatoes and Santa will be provided.

Potluck

Please bring your favorite dish to share and bring your own place setting



If you want your child to receive a gift from Santa, please bring it wrapped and labeled to the Social Hall



Hosted by
Bob & Tiny
Sand
And
Lois Hardy

Happy New Year

New Year's Eve

Potluck

Game Night

Friday, December 31, 2004

Social time 7:00 PM

Dinner 7:30 PM

Games to Play: Pictionary, Dominos,
Tripoli, Who Am I? and More

Main Entree being Provided

Please bring your own
table Service, beverage
and a Dish to Share
Such as Appetizers, Salad,
Side Dish or Dessert

Host : Pat Herzog and Friends

**PARADISE PARK
CALENDAR OF EVENTS**

DATE	EVENT	Venue	MEMBER/Chair
December 2004			
1-Wed.	Men's Club 11:30	Small Social Hall	R. Hoffman
2-Thu.	ERT 9 am	Conference Room	D. Hipsley
4-Sat.	Sand Family 8 am - 11 pm	Social Hall	B. Sand
4-Sat.	Tree Committee 10-12	Conference Room	S. Taylor
6-Mon.	Knittin' Kittens 11:30 am - 4:30 pm	Small Social Hall	P. Rundell
7-Tue.	Coffee 9-11am	Small Social Hall	???
7-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
8-Wed.	Christmas Lunch 8 am - 4 pm	Small Social Hall	P. Herzog
9-Thu.	ERT 9 am	Conference Room	D. Hipsley
11-Sat.	BOD Open Meeting 9am	Small Social Hall ?	J. Fisher
11-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
11-Sat.	Holiday Party Set Up - volunteers welcome	Social Hall	B & T Sand
12-Sun.	Holiday Party 1:00 pm	Social Hall	B & T Sand
14-Tue.	Coffee 9-11am	Small Social Hall	???
14-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
15-Wed.	Bingo 6:30pm	Large Social Hall	Y. & M. Jones
16-Thu.	ERT 9 am	Conference Room	D. Hipsley
21-Tue.	Coffee 9-11am	Small Social Hall	???
21-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
23-Thu.	ERT 9 am	Conference Room	D. Hipsley
24-Fri.	OFFICE CLOSED - CHRISTMAS OBSERVED		
25-Sat.	OFFICE CLOSED - CHRISTMAS DAY		
26-Sun.	Cheadle Family Birthday 10 am - 4 pm	Social Hall	D. Cheadle
28-Tue.	Coffee 9-11am	Small Social Hall	???
28-Tue.	Tole Painting 6-9 pm - ? on break ?	Small Social Hall	A. Walters
30-Thu.	ERT 9 am	Conference Room	D. Hipsley
31-Fri.	OFFICE CLOSED - NEW YEAR OBSERVED		
31-Fri.	PPMC New Year's Eve Potluck & Games 7 pm -> ?	Social Hall	P. Herzog
January 2005			
3-Mon.	Knittin' Kittens 11:30 - 4:30	Small Social Hall	P. Rundell
4-Tue.	Coffee 9-11am	Small Social Hall	???
4-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
5-Wed.	Men's Club 11:30	Small Social Hall	R. Hoffman
6-Thu.	ERT 9 am	Conference Room	D. Hipsley
6-Thu.	Simply Yoga 10-11:30	Small Social Hall	T. Anand
8-Sat.	Tree Committee 10-12	Conference Room	S. Taylor
11-Tue.	Coffee 9-11am	Small Social Hall	???
11-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
13-Thu.	ERT 9 am	Conference Room	D. Hipsley
13-Thu.	Simply Yoga 10-11:30	Small Social Hall	T. Anand
15-Sat.	BOD Open Meeting 9am	Small Social Hall	J. Fisher
15-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
15-Sat.	Potluck 5:30	Large Social Hall	hosts needed
18-Tue.	Coffee 9-11am	Small Social Hall	???
18-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
19-Wed.	Bingo 6:30-8:00pm	Large Social Hall	Y. & M. Jones
20-Thu.	ERT 9 am	Conference Room	D. Hipsley
20-Thu.	Masonic Outreach, Kristi Kampel 10am-12pm	Small Social Hall	Masonic Home
20-Thu.	Simply Yoga 10-11:30	Small Social Hall	T. Anand
25-Tue.	Coffee 9-11am	Small Social Hall	???
25-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters

Powder Mill Creek

Powder Mill Creek is the result of natural drainage and begins about three miles from here in **Henry Cowell Redwoods State Park** on the west side of **Graham Hill Road**. (See Map) The stream once provided water to the **California Powder Works** operation on the east side of the **San Lorenzo River** now known as Section 4 of **Paradise Park**. Previous information confuses this stream with another called **Eagle Creek**. While both streams begin their journey within a few hundred yards of each other, **Eagle Creek** starts east of **Graham Hill Road** and enters the river several miles north of **Paradise Park** near **Cable Car Beach** at the northern end of the State Park. (See Map)

Water from **Powder Mill Creek** was diverted to large wooden tanks on the ridge top to your left by means a wooden flume and small dam. The dam still remains providing a beautiful little water fall for those who wish to find it. Remnants of the holding tanks also still exist and can be reached if one is bold enough to climb to the top of the ridge behind the Corporation Yard.

Further examination of the map shows the existence of a trail and road in the State Park that relate to the **California Powder Works**. **Powder Mill Trail**, which begins just off **Graham Hill Road** and crosses **Powder Mill Creek**, meanders down hill towards the **San Lorenzo**, joining **Buckeye Trail** near the **Powder Mill Fire Road**. **Buckeye Trail** ends at **Big Rock Hole** the approximate location of the old **Powder Mill Dam**, no longer there, and the **Powder Mill Tunnel**.

Historical references to the **Powder Mill** within the State Park, created in 1954, indicate an intimate relationship between the two areas. Court records however, show that at one point relations were not friendly. In 1887 **Henry Cowell**, no stranger to litigation, sued the **California Powder Works** over the boundary line between the two entities. **Henry** eventually won the suit despite an appeal by the **California Powder Works** thus, in part, setting the boundary of what is now **Paradise Park Masonic Club**.

EMERGENCY RESPONSE TEAM

By Doug Hipsley

I would like to thank all of you who attended the Saturday Night Pot Luck on November 20th. Hopefully you left with a better understanding of what the PPMC Emergency Response Team (ERT) is doing to make PPMC a safer place to live. County Supervisor Mark Stone of the 5th District was extremely impressed! He would like to use our response team as a model for other emergency response teams throughout Santa Cruz County.

We had displays set-up showing the contents of one of our six Medical Go-Bags and an example of a personal disaster kit prepared by Lloyd Ames. What was not on display was the Community Emergency Response Team (CERT) Backpack. The PPMC Board of Directors committed to purchase a CERT Backpack for every member who completes CERT Training. The backpack contains the tools that we were taught to use during disaster simulations. The contents of the backpack have been selected and approved for use by CERT volunteers by the Federal Emergency Management Agency (FEMA). FEMA is part of the Department of Home Land Security. After grant money, the CERT Backpacks will cost PPMC under \$30 each.

Our Board of Directors saw that the returns greatly exceeded the investment in supplying these backpacks to all those members who invested their time and money to be CERT trained. Each CERT graduate paid for their own training and took 8 classes @ approximately 3 hours each. The training included, emergency preparedness, fire safety, emergency medical operations, light search and rescue, CERT organization, disaster psychology, terrorism, and ended with a disaster simulation test!

I also would like to thank our Board of Directors for their support and commitment to the Emergency Response Team. They have funded every item we requested. Also thanks to all the volunteers that made this team possible.

Hopefully you too would like to become part of the PPMC Emergency Response Team. In order to ensure the continued success of this capability we need good people to step forward and become involved at all levels. At the end of this year I will be stepping down as Chairman and member of the ERT Committee. I'll continue being a member of the Medical Response Volunteer (MRVs) Team #2.

PPMC 911 Calls

Doug Hipsley

I'm happy to report that there were no medical or fire emergency calls originating in PPMC this month. Last month I failed to acknowledge one of our key responder's who is always at the front gate whenever emergency professionals are on the way to PPMC.

Milt Jones is our guy at the entrance of PPMC. Whenever emergency vehicles roll to PPMC the first person they see is Milt. If the incident is in Section #6, he directs them to the scene. If the emergency is in sections 1, 2, 3 or 4 he directs the emergency response vehicles toward the office. When they get to Section #3 they are either escorted by our manager Bob Koger or directed by other PPMC traffic controllers to the scene. Thanks Milt for your commitment to our community.

ACTIVE COMMITTEES

If you wish to be on any of these committees please contact Jack Fisher at 831-429-9397:

<u>COMMITTEE</u>	<u>CHAIRPERSON</u>
Assessment Study	Malcolm Kirby
Budget	Diana Cook
Building	Bill Hardwick
By Laws	Bill Hardwick
Dam	Malcolm Kirby
Emergency Response Team	Doug Hipsley
Fire & Rescue	Greg Laskey
Flea Market 04	TBA
Fleet	Greg Laskey
Historical	Barry Brown
Industrial Safety	TBA (Diana Cook)
Long Range Planning	Chuck Buchanan
Orientation	Anna & Bill Lind
Past Presidents	Bob Biendle
Recreation	Bill Eckard
River Maintenance	TBA
Staking	Bill Lind
Tree	Steve Taylor
Water/Roads	George Saam
Waste management	Diana Cook

IN MEMORIUM

Richard 'Dick' Lang, 10/27/04
Vivian Tooker, 11/10/04;
Ruth Karst, 11/10/04

Draft Minutes – November 20, 2004 – PPMC BOD Meeting

- 1.0 Roll Call was at 9:03; President Jack Fisher led the meeting; also present were Vice President Frank Haswell, Secretary Fred Dunn-Ruiz, and Treasurer Claude Lindquist, as were some 15 members; Director At Large Bill Eckard was unable to attend.
- a. Invocation was led by Fred Dunn-Ruiz.
 - b. No late items were added to the agenda; Ed Butler was added to the Executive Session, at 1:00.
 - c. Report from recent Executive Sessions:
 - Approved the minutes of Executive meetings of August 21, 2004, August 30, 2004, September 18, 2004 and as amended the minutes of October 14, 2004.
 - Interviewed and approved (1) Donald Joseph Radder as Member at 343 The Royal Arch, (2) Shirley Jan Radder as Associate Member to Donald Radder. (3) Julie Kathleen Radder as Alternate Associate to Donald Radder, (4) April Duke as Associate to Nancy Kell, (5) Thomas Clayton Brown as Alternate Associate to Norman C Brown, (6) Linda Ingalls Haswell as Associate to Frank Haswell, (7) Laura E. St. Laurent as Alternate Associate to Frank Haswell.
 - Discussed a Member's tree situation. Agreed to have Park pay the approximate \$1500.00 cost and put it onto Member's TADs account, provided a letter accepting financial responsibility for the removal of the tree on the property is provided. Board will allow payment over 15 months.
 - Discussed proposed draft of letter to Member's attorney. Made minor changes and approved.
 - Jack will follow up with changes in allotment square footage of TADs after all is settled.
 - Agreed to discuss Health Benefits and raises for staff at Nov. meeting.
 - Board was given a packet from "igh" to read before Nov. meeting.
 - Agreed in principle of the proposed Sales/Purchase Procedures. Fred is to spearhead final document with input from Karen and Jack.
 - Agreed to continue research on Mediation/Arbitration.
 - We discussed a PPMC Website and agreed to do further research to implement with volunteers.
- 2.0 Consent Items
- (a) Acceptance of Minutes, October 16, 2004.
 - (b) Financial Report – October 2004.
 - (c) Members Before the Board: none
 - (d) Associate Members Before the Board: none
 - (e) Alternate Associate Members Before the Board: none
- 3.0 Manager's Report
- a. Daily Reports
 - b. The river has been replanted & brush removed, per requirements of Fish & Game. The crew made signs for no bicycles, etc., between Office to bottom of Cardiac Hill. Diana Cook & Manager Bob Koger are comparing costs between Waste Management & PPMC of green waste disposal. Bob sold the chipper for \$15,000. The rest of the unneeded items at the Corporation Yard are to be sold one by one, not as one lot for \$6,000. Bob urges each of us to check the spark arresters on chimneys/flues, with a 10-foot clearance all around the chimneys, etc. Happy Thanksgiving to all. Fred asked Bob to write up this fireplace checking information for the bulletin. Bob thanked Bob Sand for all the work on Bocce Courts benches, score stands, & rules board. George Saam is replacing drains/catch basin on Eastern Star, replacing the 8-inch drain with a 12-inch drain, needed because of the short-term excessive volume of water during storms.
- 4.0 Unfinished Business
- a. Committee Reports
 1. Assessment Study; Malcolm Kirby; nothing new.
 2. Budget – Diana Cook; nothing now.
 3. Building – Bill Hardwick; nothing new.
 4. Bylaws – Bill Hardwick; regarding a proposed amendment dealing with the Procedure for Election of Directors. This is to be run in the bulletin for two months. Voting on this will not be a special election, but it will be voted on at the next Board of Directors election. This proposal moves the nomination process one month earlier, so that any non-nominated person(s) could have more time for filing a petition to run. The wording was approved.
 5. Dam – Malcolm Kirby; he has 2 pieces of new information, (1) we have a revised agreement re: the operation of the dam, and (2) we sent a negative declaration (declaring there are no environmental impacts, as prepared by our consultant J. Steele) to Fish & Game. The National Marine Fisheries Service still needs to be

addressed, hopefully after acceptance by Fish & Game. We have received no feedback thus far from Fish & Game. The main change is to our agreement to install a fish ladder, using a very simple structure, that we could construct ourselves. We would just need to keep kids of all ages off the structure. If the juvenile fish do not use this structure for 2-3 years, we don't need to continue using it. Monitoring is required by Fish & Game, especially with regard to water quality. Our consultant Mr. Steele suggested logging the weekly temperature readings, starting this winter, & continuing on for several years.

6. Emergency Response Implementation Team - Doug Hipsley; we have 36 trained people now. 20 are trained in VIP, Volunteers in (fire) Prevention. We need volunteers, to spread out the quantity of work. Our Potluck tonight will have guests of Santa Cruz bigwigs, hosted by the Readiness Response Team. They will be showing what is in the Go Bags. Shortly they will be adding oxygen bottles to the Go Bags. The committee requested \$363.19 for reimbursement for Go Bag Pack expenses. Approved. The question on budgeting for this committee was raised. Claude responded that nothing was previously funded. Claude, as Treasurer, was sought for a recommendation, and he suggested the possible use of the Memorial Fund monies, some \$9,200, which have never been touched. Doug Hipsley has a wish list of oxygen bottles and radio and pager, and green vests and green hats for traffic directors. Half of the cost will be supplied by the Santa Cruz Grant Council. When a dollar figure is given, the Board will make a decision. The opinion was expressed that the Memorial Fund is an excellent fit by way of paying for this committee's requests. The Board will take this opinion under consideration to determining access to this money. The total of \$2,300 for pagers and oxygen was approved, with the hope of a successful negotiation for use of Memorial Fund monies for repayment. Claude will contact the committee, which includes Betty Gladding, Wilma Vinson, & possibly 3 other people. The Committee Minutes mention the overlap of an area of responsibility of fire safety to be carried over to the Tree Committee. Regarding Incident Report Procedures and 2 new Incident Forms, the need exists to report to CDF so we get credit for our responses. If approved, we will have both Emergency & Non-emergency incident forms. Any 911 incident is an example of using the Emergency incident form, with its after-action report. The Non-emergency form is more similar to our current incident report form. The report forms need a little refinement in detailing where the forms are to be distributed after being submitted. The wording at bottom of the procedure sheet is to be adapted by Bob Koger. The Board approved in general, with minor revisions made between the Manager & Committee. Fred will follow up.
7. Historical - Barry Brown; no report.
8. Long Range Planning - Chuck Buchanan; no report. There was a question on the long-term funding on assets. Barbara Monti responded, saying that a good number of the individual asset reports are in, with still some yet to be finished. They are still hoping to finish the entire asset inventory report by the December meeting, and they might be a couple of weeks late, in order to submit a complete substantive report. They will report progress at the December meeting.
9. Orientation - Anna & Bill Lind; they are being 'lazy' this month, because no meeting was required this month.
10. Recreation - Bill Eckard, absent.
11. Safety, Industrial - Diana Cook; no report.
12. Staking - B. Lind
 - a. Staking Log; Manager to make notations on log of BOD approval, for admin. to update log.
 - b. N. Holbrook @ 615 St. Augustine Avenue, sale to S. Simas. Accepted report.
 - c. J. Jelcick @ 364 Eastern Star Road, possible encroachment; encroachment is a brick walkway coming down to and onto the road, some 2 feet. The Board's response will be discussed in Executive Session; the member's letter is listed in 4.c. Further research is needed by the staking committee, due to a question of the depth of the allotment. Thanks was given to Bill Lind and Jim Langford for their efforts; additional volunteers are requested; Tripura Anand has sometimes been helping.
13. Streambed Alteration - Bob Koger; Fred asked if a new application has been requested. Bob answered no; that no one with that expertise/time has volunteered. Fish & Game, State, & Feds need to be addressed, according to Claude. There was a discussion of who opens door and/or has the controlling say; Fred says the county; Claude believes it's the Federal Corps of Engineers, since they supersede every other agency. Someone remembered there is a piece of correspondence somewhere in our files that says the Corps of Engineers, working in Santa Cruz in 1984, said to keep the river clean. Fred is to put in a notice/request for an application volunteer in the bulletin. Rod Monti referred the BOD to Steele & Baldwin, both retired from Fish & Game, as resources to the committee, for reference about who/what agency should be contacted. This committee would be better called Streambed Maintenance.

14. Trees – Steve Taylor; including current log & minutes from the most recent meeting with recommendations; the log needs to be updated on the column labeled BOD approval. Bob Koger was questioned about if a member notifies the Manager when work is completed. Bob answered yes, so the log needs to be updated on that column, too.
 15. Vehicles – Greg; no new report.
 16. Water/Roads – George Saam; 5 bids are in hand for installing main water pipes in the rest of the Park, and George expects the last one to be in by Tuesday. A couple of bids had questions, & they received responses. After Tuesday, George should know what the project will cost, & then he can come up with a budget for hooking up and patch paving; thereafter it can be decided what needs to be done with the roads. After installation of the pipes, the roads will so torn up that patch paving wouldn't make sense, except in the section between the River House and the Powder House. George should soon have a recommendation to Bob Koger, after getting together with the top three bidders, to make sure that all are dealing with the same apples and that the methodology of construction is acceptable. Also needed is a plan for a water line crossing the river, coming from the Bowman-Williams plan. George hopes to have the contractor start in January. Mains, laterals, roads, are the three sections to the entire project for Sections Three through Six. Current bids include installing the mains & the water meters/boxes at the main to the edge of the property lines. From the box to the house will be done later; last will be the road repairs. The contract is to be signed only if the bid is within the set-aside funds we currently have. The storm sewer system on Keystone has be part of the main plan, per Claude to George. Underground conduit and pull boxes are to be included between the Office and the Powder House, and the drainage problem on the Entrance Road is undercutting the roadbed. An 8-inch line is already laid from the Entrance to the Powder House, but it is not connected to anything. It needs to be incorporated into the new work. George wants a list of problem drainage areas; Fred said one could be put together.
- b. Treasurer's Report; Claude Lindquist; we are overall still within budget, under by \$13,000; over budget items are in water, tax preparation/audit, & legal. Tax preparation/audit was under budgeted by \$2K from a typical year. If there are no further legal problems, we should be within budget on legal. \$7,500 was budgeted for legal. Some we will be reimbursed for, such as going to court to sell an heir's property. The Auditor placed \$10,000 fee paid to member, accrued for last year's report. SBA loan has been paid down to \$328K. The Business insurance package has been adjusted. General Liability was \$31K; it has been adjusted down to \$29.7K. We have increased the valuation on the Covered Bridge, Office, & Social Hall by 50%, removed vehicles, & increased deductibles. CERTS graduates were added to liability, at a cost of \$800, which is worth the additional protection. We are currently looking at health insurance & workmen's comp. Health is now \$21K, & we are actually spending \$28K, & this only insures 3 employees.
 - c. Dog Problem @ 364 Eastern Star Road; the dogs were removed from PPMC, & they won't be coming back. Jack suggested sending a letter thanking the owner for removing the dogs. Fred is to send the letter. Encroachment onto Park land is being looked into by the Staking Committee. The driveway is described as difficult to use, as it is too steep. It was suggested that if the gravel pile was removed, it would be easier to use for two cars. Jack spoke to the general lack of parking places in the Park, requiring us to deal kindly with one another, if it is not possible to park on our own allotment. The Board had asked Manager Bob to keep a log of those people with excessive cars parked off their allotment and trailers, which are not allowed, parked here and there. The Manager is to write a letter to those with trailers parked here or there to remove the trailers. The Manager is to take immediate action with regard to those people parking on a street and impeding emergency access. Another incursion discussed is where people have converted a garage into a workshop or bedroom, and thereby have less car parking space. The last two months' bulletins have included reminders about parking rules. The Manager is to list those parking places on PPMC property that might be available to rent to those in need.
5. NEW BUSINESS
 - a. Repeatedly loose dog @ 202 Keystone Way; this was taken care of in the early Executive Session.
 - b. Terms & Conditions of Sale. The proposed details have the intention of avoiding a problematic non-qualified buyer making an agreement with a seller. This procedure makes for a pre-qualified buyer. If they are a serious about buying, they will accede to & cooperate with the procedure. If they are not willing to go through the process, they are probably just lookers, and we don't need to deal with them or spend our time on them. This also spells out the responsibilities of sellers, such as to include the list of the standard PPMC disclosures, along with any specific allotment/improvement disclosure, such as problems with trees, foundations, septic systems, insurance coverage availability, etc. This would exclude quite a number of 'surprises' to a buyer. Fred is to publish the cover letters in the bulletin, with minor adjustments, so as to inform the membership.
 6. DISCUSSION
 7. INFORMATION

- (a) **Member Change:**
none
- (b) **Associate Member to Member Change:**
none
- (c) **Member to Associate Member Change:**
none
- (d) **Associate Member:**
none
- (e) **Alternate Associate:**
none
- (f) **Members Pending** (see attached listing).
- (g) County Emergency Response Fee – Seniors Exemption Form
- (h) 10/30/04 Incident Report re: riding motorcycle to 115 Keystone Way, Section 6. This was a new member's relative riding a motorcycle to the allotment; Manager discussed with new member & it is not likely to happen again.
- (i) 11/6/04 Incident Report re: leaking septic in street, Section 4.
- (j) 11/7/04 Incident Report re: member locked out of house, Section 2.

Other:

- Senior Citizens can apply for exemption to the County 911 tax, which is paid through our telephone bills. Exemptions forms may be acquired in the Office. Fred would like the BOD to strongly suggest that members do NOT apply for this exemption, since 911 supports us so well. This did not receive enough YES votes to pass, on a 4-person board. There were two Yes, one No, and one abstention.
- The Headless Horseman Halloween activities were considered very successful; most people were in costumes; it is hoped to have this encouraged to be on a yearly basis.

8. CORRESPONDENCE

- (a) Correspondence Log
- (b) 10/11/04 letter to Manager from member re: Toxic spill, Section 3.
- (c) 10/15/04 notice from County to member re: Alleged Violation, Section 2. This was an anonymous report to the County on alleged building violations. There have been maybe 5 recently, which is certainly not the Masonic way to operate. If members would ask at the Office, instead of going directly to County, we could usually settle the concern, and not air our business at the County level. Fred has put & will put a note in the bulletin, encouraging members to come to the Office/Manager/Board, sooner than reporting directly to the County. Jack will also put this in his notes.
- (d) 10/16/04 letter to member from President re: machine noise complaint, Section 2.
- (e) 10/20/04 letter to Comcast from Treasurer re: Service Agreement Buyout.
- (f) 10/20/04 Agreement between J. Steele & PPMC re: Reacquiring Dam Rights.
- (g) 10/26/04 Notice of Hearing re: Authorization to Sell Decedent's Interest, Section 6. Our attorney will attend the hearing for who is to sell the Kindwall property, since the heir is not eligible for membership in PPMC. Jack will confirm that he doesn't need to attend.
- (h) 10/26/04 letter to Safeway employees from Office re: reduced price pumpkins for Pumpkin Carving, Picnic Grounds.
- (i) 10/29/04 letter to member from President re: legal representation for sale, Section 6.
- (j) 10/29/04 letter to President from member re: Toxic spill, Section 3.
- (k) 11/02/04 letter to member from Manager re: Halloween activities, Green Swings.
- (l) 11/03/04 letter to Bridge Bill Participant from Manager.
- (m) 11/08/04 letter to member from President re: Toxic spill, Section 3.
- (n) 11/11/04 letter to Fish & Game from President re: riparian recovery plan action.
- (o) 10/9/04 letter to Manager from member re: street parking, Section 1-2. Manager Bob checked this out immediately; he spoke with the members, whose cars were moved immediately. The Manager is to include vehicles parking in street in his log, so that he might see a pattern, and so the Board has a written track if the same people break the same rule repeatedly.
- (p) 10/23/04 letter to Manager from member re: maintenance, park wide.

Adjourned at 12:02 p.m.

For Sale By Member

Member's improvements offered for sale as of November 26, 2004. 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			
SECTION 2			
362 Eastern Star	Norene S. Hansen Call Alcinda for appt. 831/426-2842	\$172,000	Private/sunny location, 2BR, 1BA, >1,917 sq ft improvements; basement/utility rm; 120 sq ft garage & lg deck; new 30yr roof in 2002, new Hot Springs spa/hot tub, remod. interior incl carpet & ceramic tile; auto-sprinkler system, veg. garden & fish pond, generator inc. View online at http://64.166.244.241/362ESR
364 Eastern Star	Jeanne Jelcick Call for Appt./Info. 831/429-2215	\$179,500	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. Call 831/429-2215, 426-7666, 325-3928.
SECTION 3			
SECTION 4			
591 Keystone Way	James M. Keeton 559/251-4396	\$165,000 cell 559/970-0911	1 BA, 2BR, 900 sq ft improvements, lg covered front deck, parking stall below, incl. 2 gas freestanding heating stoves, kitchen gas range, washer/dryer, refrigerator.
678 St. Paul Street	Sonnichsen/Stalker Deke Sonnichsen 650/326-7679	\$65,000	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			
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 \$3,000 mahogany deck on front; attractive gazebo overlooking river; 2 BR 1 BA; laundry rm; new refrig, dishwasher, stone fireplace; double windows throughout; easy maintenance.
118 Keystone Way	Robert P. Hupp 559/227-7140 559/287-7703	\$197,000 No Financing	Must see. 2BD, 1BA, completely refurbished, new carpet, wood flooring in kitchen, new stove, frige, disposal, washer/dryer included; 12X22ft deck in front, small patio in back; some new furniture & misc. items included; 3 lg outside storage sheds, large carport.
126 Keystone Way	Gretchen Williams 831/423-6043 or D/I Logan 423-5343	\$475,000 SOME FINANCING	3 BR, 2 1/2 BA, 3,000 sq ft improvements; 1600 sq ft decking, private river beach, sunken dining/living rm, bar area, 2-way fireplace, forced air heating, wine cellar. Perfect for full-time family or multi-family vacation home.
140 St. Alban St.	Donald Schmidt 831/458-0663	\$325,000 No Financing	2BR, 2BA, 1,200 sq ft imprvments, 6,858 sq ft allotment, house 8 yrs old on double alltmnt, lg living rm, 18 ft ceilings w/skylites, loft BR, office, plenty of storage, established garden, in sunny Section 6, forced central heat, incl washer, dryer, stove, frige, elec. generator.
146 St. Alban St.	Larry N. Gilliland 831/423-5634 831/234-3129	\$300,000	2 BA, 2 BR, 1400 sq ft living + 480 sq ft 2-car garage on Keystone Way; just painted; lg deck in back, deck in front; storage shed; lg kitchen & all appliances; central heat & lg propane free-standing stove in living rm; new hot water heater.
175 St. Bernard St.	Larry Coburn To see, 423-5343	\$255,000	1 BR, 1 BA, 1100 sq ft w/deck overlooking river; new 1990/foundation engineered for 100 yr flood; built to earthquake standards. To see, 423-5343; message, 802/868-9262. Ample off street parking, 2-3 car garage. Owner w/finance \$100,000 of purchase price.
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.
191 St. Bernard St.	Malcolm Kirby 831/460-0544 By Appointment	\$499,000 Financing	Upstairs - 2 BR, 2 BA, office, kit, vaulted great room, rock fireplace, A/C, Deck. Downstairs - 2 BR, 1/2 BA, living, kitchenette. Workshop. Separate entrance, 2450 sq ft. Attach Garage. Highway 9 Bus Stop. Wall-to-wall glass—overlooks open space, river.

MEMBERSHIP APPLICATIONS PENDING

<u>Applicant</u>	<u>Date posted</u>	<u>Seller</u>	<u>Allotment</u>
<u>MEMBER CANDIDATE</u>			
none			
<u>ASSOCIATE MEMBER</u>			
	<u>Date posted</u>	<u>MEMBER</u>	<u>Allotment</u>
Susan G. Denton-Lugo	11/23/04	William E. Denton	407 Keystone Way
Joan Marie Heisch	10/23/04	Patricia McDonald	632 St. Augustine Avenue
Michael K. Pottinger	08/06/04	Lauren C. Pottinger	144 St. Alban Street
Marian E. Sibley	05/21/04	Richard T. Sibley	280 Keystone Way
Mary-Lynn Brecht	05/18/04	Betty H. Brecht	377 Hiram Road
<u>ALTERNATE ASSOCIATE MEMBER</u>			
Amanda L. Cooper	03/16/04	Timothy B. Cooper	614 Keystone Way
Sara Diane Laskey	09/09/04	Greg R. Laskey	646 St. Augustine Avenue