

PARADISE PARK MASONIC CLUB BULLETIN BOARD

from The Advocate's Website.



RED'S FOCUS...

The first major storm of the year hit Paradise Park on Saturday, December 14th, and continued through early Monday morning, the 16th. High winds and some rain came through on Saturday. Several limbs fell and some found their way through roofs; power was out in many parts of the Park from late afternoon on Saturday through 1:30 a.m. on Monday. The Holiday potluck on Sunday was able to take place because the office generator also supplies power to the Social Hall. With dimmed lights (to avoid overloading the generator), fun was had by the many who were in attendance. Special thanks to Bob & Tiny Sand, Lois Hardy and all of their dedicated crew who came through despite the challenges. Early Monday morning the river rose rapidly, catching many who live along the river by surprise. The information supplied by the USGS website shows that the river was running at about 6 feet from 6 a.m. on Sunday until about 3 a.m. on Monday and then it rose to a height of nearly 18 feet in about 4 hours from 3 a.m. to 7 a.m. on Monday morning when it peaked. In Sections 6 and 4, several houses along the river had water in the basements and garages. The river began receding and before noon was down to about 10 feet. When I went out at 7 a.m. on an inspection tour, I found that many people were already busy moving belongings to higher ground and helping fill and place sandbags. It was good to see how the residents of Paradise Park pulled together to help one another in this time of need. Fortunately, no one was injured. Many worked through the morning doing

whatever was necessary to help out. My thanks to all of you; you are the spirit which helps makes Paradise Park what it is.

Not everything worked perfectly, but most went very smoothly. One of the problems which arose was the lack of early warning. I have already scheduled meetings with various members to discuss how we can improve this and be better prepared in the future. Hopefully, we can find a solution before the next such event.

RELIEVE THE DISTRESSED -- ESPECIALLY DURING THE HOLIDAYS...

As we learn in the First Degree, "To relieve the distressed is a Duty incumbent on all men, but particularly on Masons, ... On this basis we form our friendships and establish our connections." As the December issue of the California Freemason sets forth at length, there is much that Masons have done, and are doing, to relieve the distressed. Charitable giving is an important start. Here in Paradise, our members are generous with their time and efforts, pitching in to help out whenever needed. In this holiday season, and in the new year about to start, let's remember to make some time to do our part to help out, giving not only monetary contributions, but of our time and talents. Not only will this make us better Masons, but better persons; and it leaves us feeling better about ourselves as well. *...Mark Hasey*

JANUARY

2003

COMMITTEE REPORTS....

CASTLE COMMITTEE REPORT

The committee received confirmation from Capital Crossing Bank that the only restriction imposed by the Small Business Administration on the sale of the Castle Property was that all of the proceeds be spent on capital improvements. According to Walters & Kondrasheff, PPMC has 36 months within which to spend the money on capital improvements to avoid taxes. It would seem that PPMC should determine what improvements to spend the proceeds on and begin doing so immediately. The Castle Proceeds Committee shall continue to research exactly what qualifies as a capital

improvement, and to confirm the time limit we have been given.

The Committee recommends that all capital improvements that have been made since the sale (May 23, 2002) be identified as such, and accounted for separately. We further recommend that the Board request a copy of I.R.C. Sec. 512(a)(3)(d) and any other IRS codes that Walters & Kondrasheff used to determine PPMC's tax consequences.

We now have only 29 months to use these funds without incurring a tax liability. Time is of the essence.

S S S TREASURY NOTES S S S

With a New Year comes the starting process for the 2003-2004 budget. Your budget committee members are: Diana Cook, Doug Hipsley, Craig Little, Barbara Monti and Vera Reinstein. We have had our first meeting and are committed to bringing the membership a balanced budget. It will be given to the board no later than the April meeting so they will have ample time to study it and make the May 1st By-Law deadline.

As the Castle property CD's mature they are being reinvested into secured accounts. We are still in need of several volunteers to be on the investment committee. If you are interested, please contact Fred. The monthly financials may be seen in the office. This is due to time constraints and shortened deadlines because of the holidays. If you have any questions feel free to call me.

Our recent power outage followed by a flood, then a fire, show that members are there for one another. Neighbors and friends helping each other was very evident, and what PPMC is all about.

I'd again like to thank the many people who have been so kind and generous with their continued support and encouragement. May the New Year see us all working harmoniously together for the betterment of PPMC. Happy New Year to all!
.....*Barbara Monti*

S TADS Reminder S

Please remember that the second half of your TAD's is due by April 1st, 2003.
No reminders will be mailed to individuals.

COMING ATTRACTIONS...

LRPC General Meeting—January 25th, 2003, Social Hall, 9:30 to 11:30 a.m.

Everyone is welcome to attend and participate.

The meeting will begin with an overview of the purpose and scope of the Long-Range Planning Committee (LRPC) and then solicit discussion about three subjects:

- *PPMC Appearance,*
- *Community Activities, and*
- *Health & Safety Requirements.*

We will try to get consensus on the main topics, projects, or concerns for each of the areas. The results will be a basis for further discussion.

BINGO

Sponsored by Yvonne Jones
 Third Wednesday each month
 Bingo begins at 6:30 pm.
 Social Hall
 Wednesday, Jan. 15, 2003
 Wednesday, Feb. 19, 2003

**KNITTEN' KITTENS
 LADIE'S CANASTA**

Sponsored by Pat Rundell
 11:30 am. In Social Hall
 First Monday each month
 Monday, Jan. 6, 2003
 Monday Feb. 3, 2003

SATURDAY MOVIES

Sponsored by Craig Little
 Saturdays of Board Meetings
 1:00 pm in Social Hall
 Saturday, Jan. 18, 2003
 Saturday, Feb. 22, 2003

SERVICES AVAILABLE...

This space is available for classified ads offering services by Members in the Park. Many services are required by members; ie: Yard work, roof sweeping, plumbing, electrical, housekeeping, personal, accounting... the list is endless. Service ads are \$20 for one insertion; \$50 for six insertions. These prices apply to ads up to 6 lines each. Please submit your ad copy by the 15th of each month.

HAIRSTYLING IN YOUR HOME
 Professional cuts, styling and beauty services in the privacy and convenience of your own home. Call Gayle Logan at 469-3982 for estimates and appointment.



**LEARN HOW TO
 STEELHEAD FISH**

WHEN: Jan 18 – after Board meeting

WHERE: PPMC Firehouse Parking Lot

MORE INFORMATION:
 Contact Rod Monti – 459-7539

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
- Donate Laptop to Park

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
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Treasurer: Barbara Monti
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Home Phone: 530-456-3812
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

PROPERTY TAX DEDUCTIONS...

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

BOARD OF DIRECTORS

2002-2003

MEETING DATES

Open Session begins at 9:00 A.M.

Note: February date changed

12/14/02

*01/18/03

*in the Firehouse

02/22/03

03/15/03

04/12/03

05/17/03

06/28/03

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

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
Trees	Undecided
Water	Bill Uber

MORE ANNOUNCEMENTS NOTED...

PROPOSED FEE SCHEDULE FOR MAIL FORWARDING...

The Board is considering the following change in the fees charged members for having their mail forwarded. Your comments are welcomed. A final decision will be made at the February 22nd meeting.

<u>TIME PERIOD</u>	<u>MAIL FORWARDED</u>	<u>FEES</u>
1 st month	1st Class & Magazines	no fee except for labels at \$1.00/page of 30 labels
2 nd month	1st Class & Magazines	\$10/month plus labels at \$1.00/page of 30 labels
2 nd -6 th month	1 st Class only	\$10/month plus labels at \$1.00/page of 30 labels
After 6 th month	Nothing	None

During the time that mail is being forwarded, non-forwarded mail will be put in PPMC mailbox as long as space permits; after the box is full, additional mail will be disposed of after three working days. If the member leaving the Park is interested in having any of the non-forwarded mail kept, they must make arrangements with a friend to pick it up on a regular basis. PPMC cannot and will not keep large stores of mail for members who are away from the Park for extended periods of time. It is suggested that members who spend part time in PPMC and an equal or longer time elsewhere make the other address their permanent address and have the mail forward to them from that other location to PPMC.

It is suggested that the \$10/month fee collected be put aside to be used as additional bonus monies for the mail volunteers.

CATS...

It has come to the attention of the Board that there are many cats loose in the Park. Loose cats are a problem to our wildlife. Everyone can help. Cat owners can take more care to follow the Park rules and keep their pets in the house or a leash when not. We were informed that some people were feeding loose cats; this must stop; if you feel sympathy for a loose cat, please adopt it, capture it and turn it over to someone who will take proper care of it, or turn it over to the SPCA. There are traps available at the office, however, we were told that it is difficult to trap a cat.

FIRE...

At approximately 11:15 p.m. on Tuesday, December 17th, a fire was reported at 293 Royal Arch. The PPMC and city fire crews responded. The fire was contained to the one structure, which unfortunately was a total loss. Our sympathies go out to the owners and her family for their loss.

The Fire Department has not yet finished its investigation, but it is likely, according to the owner, that the fire was caused when a painter placed a tarp over a floor furnace, which he thought was turned off, even though, the pilot light still on. This is the second serious fire of this type in Paradise Park. Please take note; if you do have a painter working in your home, be sure to discuss the workings of your furnace with him/her so as to protect your home and those of your neighbors.

GARDEN DEBRIS...

At this time there are NO OFFICIALLY DESIGNATED GARDEN DEBRIS PICK UP SITES. Each neighborhood is to establish its own area for a garden debris pick-up site and then inform the Office. If this area is on an allotment, the owner must give their approval. A new official list will be developed upon receipt of these plans. Remember garden debris must be vegetation and not contain other materials like metal, plastic, paper, glass, construction debris, large stumps, root-balls, large logs, dirt or rocks.

CALENDAR OF EVENTS...

<u>MONTH</u>	<u>DATE</u>	<u>EVENT</u>	<u>Venue</u>	<u>MEMBER/Chair</u>
January	2003			
	1-Wed.	New Year's Day - OFFICE CLOSED		
	2-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	6-Mon.	Knittin' Kittens 11:30 - 4:30	Small Social Hall	Pat Rundell
	7-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
It's Back!	7-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	7-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	8-Wed.	Men's Club 11:30	Small Social Hall	J. Fisher
	9-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	14-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	14-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	14-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	Shari Keller
	15-Wed.	Bingo 6:30-8:00pm	Large Social Hall	Yvonne Jones
	16-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	17-Fri.	Lind Party Set-up?	Large Social Hall	B. & A. Lind
	18-Sat.	BOD Open Meeting 9am	Small Social Hall ??	F. Dunn-Ruiz
	18-Sat.	Lind Anniversary Party	Large Social Hall	B. & A. Lind
	18-Sat.	Recreation/Activities Cmt. Mtg. 3:00	Small Social Hall ??	B. Eckard
	18-Sat.	Potluck 5:30 pm	Social Hall	Hosts Needed
	21-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	21-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	21-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	S. Keller
	23-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	25-Sat.	Long Range Planning Cmt. 9:30 - 11:30	Small Social Hall	C. Buchanan
	28-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	28-Tue.	Masonic Education 10:30 - 12	Small Social Hall	M. Hasey
	28-Tue.	Sewing w/Shari Keller 7-10pm	Small Social Hall	S. Keller
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
	14-Thu.	Tole Painting 1-5pm	Small Social Hall	Alcinda Walters
	16-Sat.	Saturday at the Movies 1:00	Large Social Hall	C. Little
	18-Tue.	Coffee 9-10:30am	Small Social Hall	J. Wahl/M. Todd
	18-Tue.	Masonic Education	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.	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	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

PROPOSED RULE CHANGES ... Response Time Extended

The Board has extended the response time to allow for more input on these two proposed rule changes. The Board will be making decisions on these rules at the February 22 meeting. That gives you until February 2nd to get your responses in to the Board. The Board also wanted you to see the recommendation made by the attorney retained by PPMC regarding golf carts. It is as follows:

We do not recommend that the Park allow golf carts to go against the direction of other traffic on roads within the Park. When operated on a residential street, a golf cart is subject to the same rules of the road as any other vehicle. The Park could subject itself to potential liability by allowing golf carts to travel against the flow of other vehicular traffic on streets within the Park. If someone were injured by a golf cart traveling in the wrong direction on a one-way road within the Park, that person may have a claim against the park for negligently allowing golf carts to travel against the flow of other traffic. This would seemingly create a hazardous situation.

Further, we do not recommend that the Board change the one-way streets within the Park to two-way streets. If the Board were to make such a change after having the streets be one-way for so long, a dangerous situation may exist. First, the streets within the Park are fairly narrow in some spots, and two-way travel may not be feasible, particularly considering that delivery trucks need access in and out of the Park. Second, as a practical matter, it may be difficult for the residents and guests on the Park to get used to two-way traffic within the Park. Although I cannot say for sure whether the Park would face liability if someone were injured as a result of the change to two-way traffic, it would seem that the more prudent course of action would be to not change the long-standing pattern of traffic within the Park.

Change 1: GOLF CARTS: The aim of the following rule is to make it acceptable for golf carts to go against traffic on the one-way entrance road as well as to provide safety rules for them. In addition to the rules, which would apply to golf cart owners and drivers, the Board would have signs installed on the one-way entrance road to warn motor vehicle drivers to be aware that there are pedestrians, bicycles and golf carts possibly going against the flow of traffic.

GOLF CARTS RULES

1. All golf carts must be equipped with headlights that must be on at all times when in use in the Park.
2. All golf carts must have an audible horn.
3. All golf carts must not exceed the posted speed limits.
4. Only licensed drivers may operate a golf cart.
5. ONLY electric powered golf carts are allowed.
6. No golf carts allowed on Washington pathway.
7. The allotment number post on the front and rear of all golf carts.
8. All golf carts must yield the right of way to motor vehicles.
9. All golf carts must carry their own liability insurance.

Change #2: TREES: The purpose of this rule change is to make the Tree Rules more comprehensive.

These Rules shall be known as the Rules for Paradise Park Masonic Club Brush and Tree Trimming and Removal.

The purpose of these Rules is to protect and conserve our trees and to set forth the ownership of and responsibility for the trimming and removal of trees and brush. Our trees, particularly our mature redwoods, are our heritage and our gift to those who follow us. They are one of the unique features of our community. Every effort shall be made to preserve these trees.

Definitions:

Rules means these Rules for Brush and Tree Trimming and Removal which may, from time to time, be amended by the Board of Directors of the Club or by the membership through the petition and election process.

Club means the Paradise Park Masonic Club.

Tree Committee means the committee appointed by the Board of Directors of the Club to make decisions concerning tree trimming and removal.

Brush means any vegetation where the trunk circumference is less than eight inches, one foot above the ground level.

Rules, continued

Tree means any vegetation with a trunk circumference of more than eight inches, one foot above ground level.

Major Structure means a building with a kitchen, bathroom and bedroom or sleeping area. A carport, storage shed or other similar building is not a major structure for the purposes of these Rules.

TREES- All of the trees within the boundaries of Paradise Park Masonic Club are owned by Paradise Park, therefore all the Members of the Club together own all of the trees, no matter where an individual tree may be growing. The responsibility for maintenance, trimming, or removal of those trees is a Park responsibility. As we all own them, we should all pay for their necessary care. On occasion the Tree Committee may approve a request for trimming or removal of a tree but not see that action as critical for Park safety or prevention of property damage. In such cases, the Tree Committee may allow the trimming or removal of a tree to proceed at the Member's expense. Twice each year the Tree committee will hire a certified Forester to inspect the trees in the Park, review pending tree trimming and/or removal requests and make recommendations as to the appropriate care of those trees. The cost of that maintenance or removal for all trees on the *Paradise Park Native Vegetation List* shall be borne by all the members as a part of the Park operations budget. Trees that are not on the *Paradise Park Native Vegetation List* and on a Member's allotment are the financial responsibility of the Member, although the permit process does apply equally to all trees. Members who have concerns about trees must make a request for tree maintenance or removal to the Tree Committee. The Forester will examine the tree, report his or her findings to the Tree Committee and the Tree Committee will make a final determination. Members may appeal the decision to the Board of Directors. The Board may hire a licensed general contractor to investigate and report any actual damage to major structures done by trees. If there is no reasonable alternative, trees causing damage to major structures will be removed. Every Member is required to have homeowner's insurance that includes coverage caused by falling limbs and trees. The Park is not responsible for any damage caused by trees but will attempt to do all that is reasonably possible to insure that trees are well maintained or removed when necessary. There may be circumstances under which members may elect to remove or trim a tree at their own expense, but these requests must also have Tree Committee approval. For every redwood tree removed, a replacement redwood tree shall be planted at the Member's expense prior to the removal of the tree in question. The Manager shall communicate decisions relating to all tree trimming and/or removal requests to Members as quickly as is practical and, the Manager shall monitor all tree work and replanting.

SAN LORENZO RIVER RIPARIAN CORRIDOR- County of Santa Cruz approval is required for the removal of vegetation within fifty (50) feet of the average high water mark on the San Lorenzo River. It is the Member's responsibility to secure County approval, if required by the County, and to submit such approval at the time the written request for removal is filed with the Club Office.

BRUSH- When necessary, Members are responsible for the clearing of all underbrush, which includes all vegetation with a trunk circumference of less the eight inches, one foot from the ground. Members may remove all the suckers (sprouts) from around redwoods on their allotments as frequently as needed.

TRIMMING OF BRUSH- Members may trim or remove underbrush on their allotment without any type of approval. Members should be careful when trimming vegetation on sloping ground. Denuding slopes of all vegetation increases the likelihood of landslides and erosion. If brush is cleared too close to the ground the Member may have responsibility for damages caused by moving land and mud.

TRIMMING OF ALL TREES- Members may request trimming of any tree on their allotment. The member must submit a written request on the appropriate form for trimming to the Club Office. Trees are not to be skirted (defined as removing every branch up to a height of more than twenty feet from ground level) but may be selectively trimmed of up to one third of their branches, as determined by the Forester. Trimming trees is primarily approved to reduce hazards.

REMOVAL OF ANY TREE- Members who wish to have a tree removed from their allotment must submit a written request to the Club Office, on the appropriate form, clearly setting forth the reasons why the Member wants the tree removed. A separate request must be filed for each tree the Member wishes to have removed. The Forester will inspect the tree, make recommendations to the Committee and the Committee will make the appropriate decision, which will be reported to the Member by the Manager.

If a tree is removed, the Member, at his or her own expense, is required to have the stump ground to at least 18 inches below ground level and to repair any damage to any major structure that may have been done by the tree just removed. Steps must then be taken to prevent any re-invasion by the tree roots. Plans for grinding, repairs and prevention must be submitted to the Manager prior to the removal of the tree. Work is to be completed within three months.

Permission to remove trees will not be indiscriminately granted. Each application will be carefully reviewed on an individual basis. The following should generally be considered valid justification for a tree removal:

- Damage to a major structure where tree removal is the only practical alternative.
- A tree poses a danger to life or a major structure because it is diseased, dead or likely to fall over

The following will not automatically be considered justification for a tree removal:

- New construction or remodeling

Rules, continued

The following is not likely to be considered as justification for a tree removal:

- A desire for more light
- A desire to eliminate leaf litter

BUILDING AND REMODELING PLANS- All building and/or remodeling plans must show the proper location of all trees on the allotment. Plans that do not show all tree locations will not be reviewed.

CLEARANCE- All building and remodeling projects must maintain a minimum of ten feet of clearance between trees and the new or remodeled major physical structures.

DAMAGE TO PROPERTY- The Club is not responsible for damage to member's property caused by trees.

Members assume complete responsibility for any and all damage to their property done by trees whether or not such trees are growing on their allotments, on a nearby allotment or on common Park ground. Such damage includes, but is not limited to, damage caused by roots, branches or the trunk of the tree. Members must write and submit the necessary request for trimming or removal if a tree is damaging their property or poses an imminent threat to life or a major structure.

COMMITTEE DECISIONS- At the conclusion of the April and October meetings of the tree committee, their written report will be submitted to the Office Secretary who will make file copies and copies for the Board of Directors. The Manager will then get estimates for the costs of the approved removals. Within his budget and after consultation with the requesting member concerning the member's obligations, the Manager will order the work to be done. The Manager will advise the Board of Directors and the tree committee of work completed.

DENIALS OF REQUESTS- If the tree committee denies a request for trimming or removal, such denial shall be reported to the Member in writing by the Manager and shall clearly state the reasons for the denial. All decisions may be appealed to the Board of Directors of the Club.

FINES- Any Member who violates or causes to be violated any provisions of these rules is subject to a fine, by the Board of Directors, of not more than \$5,000 per violation.

PROPOSED BY-LAWS CHANGE...

According to the By-Laws Article XII, Section 2: All amendments shall be published in the bulletin for two (2) consecutive months in the Corporation's monthly Bulletin before by mail of the Membership and must be approved by a majority of those voting.

The Board of Directors voted at their November meeting to propose the following amendment to replace the current Article VII, Section 4. It is the desire of the Board to have an election on this issue prior to the time that the Nominating Committee begins, so that the appropriate number of candidates may be recruited.

Current By-Law, Article VII, Section 4:

VACANCY ON BOARD OF DIRECTORS: If a vacancy on the Board occurs, the remaining Board members shall appoint the first immediate Past President of the Board that is willing to serve as director for the remaining unexpired term. If no Past President is willing to fill the vacancy, a new election shall be held.

Proposed new By-Law to replace Current Article VII, Section 4:

VACANCY ON BOARD OF DIRECTORS: If a vacancy on the Board occurs, the remaining Board members shall appoint the first immediate Past President of the Board who is willing and able to serve as director until the close of business at the next annual meeting. At the first election following the existence of a vacancy, a Board Member will be elected to complete the remainder of the term vacated. In that election, the candidate who is elected to the Board, but who receives the least number of votes of those elected, shall serve out the unexpired term of the vacated director. If no Past President is willing or able to fill the vacancy, a new election shall be held.

The following are Pro and Con arguments on the Proposed Tree Rules. Please read and send your comments to the President of the Board.

PRO – Tod Likins

President Fred has asked me to write a brief defense of the Tree Committee's proposal concerning our mutual ownership and responsibility for our trees. The proposal has been printed in this bulletin and I hope you have had the chance to read it.

I think that most of us will agree that the redwood trees in the Park are one of our truly major assets. They present problems for us but it is their awesome beauty that makes the Park so unique. We have, as members, perhaps since the inception of the Park, believed that the trees belong to all of us. We have placed limits on ourselves as to what we can do with the trees, no matter where they may be growing. Some allotments have no trees. Some allotments have many trees. But all of us enjoy all of the trees.

For many years our forest has been growing helter-skelter. Some trees have been taken down for little or no reason. Others have been fought over for years and are still standing. We have never had a uniform policy that guides our decisions concerning trees. We have never had a forester advise us as to tree and forest health. The Tree Committee is recommending that we have a management plan for our forest and that we all, as an organization, pay for that plan. There is an argument that tree costs should be borne by the member who happens to have the trees on his or her allotment. I suppose that if a member has just purchased an allotment, it could be argued that he or she knew there would be extra costs and risks with that allotment because there were trees on it. But is that fair? Whose trees are they? Who enjoys and benefits from the trees?

Some members are very concerned about cost and others are concerned about liability. There are significant costs involved. We have ignored our forest for many years. We have dangerous trees that should be removed or trimmed. Often the trees are not a danger to the member but are surely dangerous to his or her neighbors. Whose responsibility is that? Who owns the trees? The Tree Committee, and I take some risk trying to represent the whole committee in this paper, understands that there is an initial cost of this project, but within a couple of years we would have most of the major problems resolved and the cost will go down significantly.

We now have a backlog of tree requests, some are for removal but many of them are for trimming. The Tree committee expected that to happen. Many of those requests will not require action. We think that not attending to the forest may cost us much more in the long run. Our forest continues to grow.

The liability problem is harder to sort out from a non-lawyers perspective. But we have already admitted that the trees belong to us all and the rules will still allow a member to remove a tree at his or her own expense (with the Tree Committee's approval) if the member is concerned about a particular tree. As an organization, we will be less liable with a prudent forest management policy in place. Our old policy leaves gaping holes in logic. We try to say that we own all the trees but are not responsible for any of them. That is hard to swallow. The Committee doesn't think that assuming the costs as a group increases the Park's liability in any way. People have to know that trees fall. We moved into a Park full of huge trees and as brothers and sisters we should expect problems and, together, we should work to overcome them.

I think the real issue is whether we STAND TOGETHER and try to make Paradise Park a better and safer place for all of us or whether we divide ourselves between those who have trees on their allotments, and therefore a special financial responsibility, and those of us with no trees, who can enjoy our neighbors' trees with out that added financial responsibility.

CON – Jacob Koff

Fred asked me to write an article in the Bulletin about the proposed Tree Rules. Here is the article:

For many years, the Club as grappled with tree rules. While there will always be disagreements over this or that issue, the two major areas of concern over the years have been insuring that trees are not needlessly trimmed or cut down, and determining who will pay when trimming or removal are necessary.

I am deeply troubled with the Proposed Tree Rules because they shift the financial obligation and the liability for tree trimming and removal from the member on whose allotment the tree grows to the Club. This change discards a sound, time-tested policy that works to the benefit of the Club and all members and replaces it with an untested one that in my view will have serious consequences for the Club.

Our long-standing policy—which is now in jeopardy—makes it simple to fix responsibility for a tree or for anything else for that matter—if it's on your allotment, it's your responsibility. This eliminates gray areas and uncertainties when it comes to Board decisions. Everyone—the Board and the membership alike—can be clear on where the responsibility lies. No favorites, no favoritism, no special treatment.

Under the Proposed Tree Rules, the Club is poised to assume—when it does not have to—virtually unlimited liability for damage caused by trees. This could include damage where a tree falls over and totally destroys a home and, God forbid, seriously injures someone. The method that best protects the Club from liability is the time-tested and proven one: The member is responsible for everything on his or her allotment.

I think it accurate to say that members' desires for trimming and removal will ALWAYS exceed the funds budgeted for such a purpose. Stated another way, there will never be enough money to satisfy member trimming and removal demands. On what basis, then, will a decision be made to use budgeted Club funds on one member's request but not on another's? Is it first-come, first-served? If so, why? Why should one member's request be paid for with Club funds and another member with his or her own funds? I can just hear members complaining that so-and-so got the Club to pay for HIS tree trimming but everyone else was told 'sorry, no funds are left.' This results in a fundamentally unfair process that would never arise under our 'it's-your-allotment-you-pay-for-it' policy.

Now that members think they can get the Club to pay for those long-delayed but much desired trimming and removal requests, they are jumping at the chance. There are more trimming and removal requests now pending than at any time in the last 5 years! I think that this is just the tip of the iceberg. And if there are not enough funds to meet demand, members will pressure future Board to allocate more and more funds for this purpose. Funds that are better spent on infrastructure and equipment. And the Budget Committee agrees.

At the December Board Meeting, the Budget Committee recommended that the Board not adopt the Proposed Tree Rules because of the provision that requires the Club to pay for trimming and removal requests.

Continued next page..

CON, continued

There is nothing incompatible or contradictory with saying, on the one hand, that the trees belong to us all (this is nothing new, we have always said this) and that Club permission is needed to trim or remove them and, on the other, making the requesting member responsible for paying for the trimming and removal. In fact, this is exactly how it was under the former tree rules! The Club owns the tree but the member is financially responsible. This wisely insulates

the Club from liability, makes tree-related decisions transparent, and prevents the favoritism that will inevitably result if the proposed tree rules are adopted in their present form.

PARADISE PARK MASONIC CLUB... Board Of Directors Meeting 12/14/02

1.0 Roll Call. The meeting was called to order by President Dunn-Ruiz at 9 a.m. Present were Tod Likins, Bill Eckard, Barbara Monti and Jacob Koff.

- a. The invocation was led by Jacob.
- b. Late additions to agenda:
 1. Unfinished business, vending machine follow-up by Jack, #4.t.;
 2. New business, special board meetings, #5.g.; #1.c. executive decisions.
- c. Executive Meeting Decisions: The Board approved a \$200 nonrefundable fee to cover the cost of new member investigations.
- d. Due to new input from the Bylaws Committee and the need for a legal opinion, the Board has decided to not act on any applications for membership until that information is received. Items #2.d., g., & h. related to various membership levels are thereby removed from the Consent Agenda.

2.0 Consent Agenda items #2.a., Acceptance of Minutes of November 16, 2002; b., Financial Report – November 2002; c. Staking Reports, none; Tod made the motion to accept, Barbara 2nd. Motion passed.

Next meeting will be January 18, 2003, either in the Small Social Hall or the Firehouse, if needed; check with the Linds to see if BOD needs to meet in the Firehouse, & put in Bulletin. - 12/18/02, talked w/Linds; they don't care if BOD is there; told Fred; awaiting his call.

3.0 Manager's Report

- a. Back Gate Update; a letter was written to the member related to the party involved in the back gate damage; the bookkeeper is to put on the member's account the amount to be paid to the Club.
- b. Firewood cost analysis; the labor is hard to determine; it costs \$88 /day to rent a log splitter, which was negotiated down to \$50/day; it is estimated it would take 3-4 days to split all the wood assembled, with the estimated number of cords at 4-5; the wood is mostly Douglas fir. Fred suggested 1 employee do some splitting to determine a trial cost, to determine a realistic charge to member; Fred & Jack will meet to work this out.
- c. Castle Property Fencing; Jack & several others inspected the site. Griff's concern is that our property would be impacted by grading equipment if fences were not installed. Jack reported the building envelope is far distant from our property line. The map shows our property is next to theirs. We are assured by the job foreman that when the project is done a 3-strand barbed wire fence will be put up. All bulldozing is done, and the only grading to be done is for the pad of the houses, & that is all complete. The corners are all staked with steel stakes, lots #'s, etc.
- d. PPMC Hauling Cost Analysis/Adjustment; Jack learned after making some calls that the minimum outside charge is \$250, which includes loading & dump fees. We usually charge about half that. Fred suggested \$15 charge for stuffed chairs and small items, \$20 for fridge/sofa/sectional; the crew would need to keep track of their time used, and they would need to wait for a full truck load before acting. The truck capacity is 5 yards. Jacob suggested a flat rate for ease of keeping track, or a minimum. Tod moved to accept Fred's proposal for adjusted fees, as a starting place to cover PPMC costs, which will be at least double the current rate. Jacob seconded. Motion passed.
- e. Drain Cleaning Update; Jack had the drain cleaning company come back to clean other drains found. Lake York has no drain, so it is still a problem. The corner of Royal Arch & Hiram has a drain with a collapsed section of pipe near the Kregel allotment nearer the river. The crew pumped out this corner yesterday for several hours. Crescent Lane was reported as having a lake.
- f. Park Uniforms; Jack called to cancel the service and was told he must write a letter; if Jack can't find that a contract exists, it takes 30 days from letter written to have the service stopped. Jack currently can't find a contract and doesn't recall signing one. Barbara Monti noted the letter was dated 12/3/02 & enquired why it took so long (3 weeks) from the previous board meeting's directive to write the cancellation letter. Jack said he first thought he could just talk to driver; other interruptions caused it to take a long time to finish letter.
- g. Vehicle Drivers log; included in board members' binders.
- h. Fitzpatrick Followup; Jack reported on the status of the Fitzpatrick allotment construction and water run-off problem. Tod moved and Jacob seconded that all work on this allotment be halted, that a plan be submitted for correcting the drainage flow problem, that the county building department be notified and that the Board hold a closed meeting with the member & his son to discuss all that has happened. Motion carried.

- r. Insurance Committee – no one has yet volunteered.
 - s. Long Range Planning – meeting in January.
 - t. Treasurer's Report- already heard.
 - u. Water Committee – Bill Uber, The committee's recommendations re: repair/replacement of leaks are the following: hook up new gray schedule 80 pvc pipe to old system, with plastic ball valves. Jack & Bill Uber will discuss the details of what is needed. A leak in the mains are still to be repaired; leaks in the laterals are to be replaced with the new piping. There needs to be a supply of parts in a secured plumbing shop. Bill and the committee are to meet at first part of January. \$22/foot is the thumbnail estimate to replace the water system on laterals. Fred requested a definite plan in order to arrive at a per-foot cost and any estimated assessment per member. December 20th and 21st the water pipe leak detection will happen. Bill also asked that no one be allowed to dig in the streets without the committee being notified.
 - v. Waste Management Report; Jim Marosco spoke with Bill Uber about where dumpsters for the park's green waste could be placed. If all the green waste is clean, it would be hauled at a very reduced rate. We could grind it up for greater usage of dumpster space. Section 6 could be serviced like the city, with a big truck for all 3 garbage types. Section 4 has too low tree clearances for a big truck. 1 day garbage and 1 day recycle/green waste would still save us money. Common area green waste dumpster would be on an on-call basis. The committee still needs to find out about special handling requirements of some/which members.
- 5.0 New Business
- a. Mail Forwarding Policy; much time of volunteers taken up with forwarding of various mail situations. Fred is suggesting a possible new fee schedule. Tod moved to publicize the proposed new policy in the bulletin & revisit in the February meeting. Jacob 2nd; passed.
 - b. Attorney Fees; going up to \$275/hr & lower for associates; informational notice, with no action required. Barbara suggested looking at other law firms to shop around. Tod submitted we need to go with a substantial firm. Jacob thought there weren't many qualified choices within Santa Cruz, and it is important to keep a local firm; he will look at possibilities through his resources.
 - c. Member Name Street Signs; Fred hadn't finished research into the status of the subject. John Mancini requested official stop signs be installed where they are now missing. Fred suggested using wooden carved signs, so as to better fit in with the forest. Don Moore delivered 16 new slats to Natalie Heer. Jack is to put up the official STOP sign coming toward Cardiac Hill.
 - d. Bylaws for June Ballot: Each board member is to make a list of any bylaw change they think necessary and email them to Fred. BOD will consider rule changes being voted on at same time as bylaws changes.
 - e. Bookkeeper – previously discussed during Treasurer's Report.
 - f. February meeting date changed from 15th to the 22nd; a person is coming from Canada to be interviewed for an Alternate Associate membership, having arranged transportation months ago, with fees involved for cancellation, etc.; can several/two BOD members meet with him on the originally scheduled date? BOD will accommodate him.
 - g. Special Board Meetings: J. Mancini asked if BOD members have been meeting in closed session, if park business is being discussed, if all bod members are notified? Yes. Are minutes kept? Yes, and not available to the public, because they are executive sessions.
 - h. Letter From Insurance agent. Member Jesse Bush filed a liability claim against PPMC claiming that the trees on his allotment are damaging his house and that the Club is responsible. It was pointed out that the trees were on the allotment when he bought the improvements and that the damage from the trees was clearly visible at the time the allotment was purchased and that the allotment was purchased not withstanding the existing damage. The trees are healthy, as reported by the forester. Fred will notify Britt Thompson to go ahead to act on our behalf.
- 6.0 Discussion
- a. M. Kegebein asked about the length of time the Board is taking to consider a petition on rules change. Fred answered he believed the BOD was acting in a prudent manner for the good of all members of the park.
- 7.0 Information
- (a) 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). Barbara questioned Tree Log, since it doesn't show any updated information. Karen apparently copied the incorrect sample log, instead of the working log.
 - (e) Industrial Injury, 11/22/02.
 - (f) Industrial Injury, 12/4/02.
 - (g) Industrial Injury, 12/4/02.
 - (h) Incident Report, 11/9/02, loose dog, Section 3.

- i. Vending Machine. Jack reported that the profit earned has been very small so the Club has received less than \$10 in revenue since the machine was installed. It costs the Club \$18-26 per month in electricity charges to run the machine. The contract with the vending machine company says we have 2 machines, but we actually have only one. Jacob moved that the machine be removed. Barbara 2nd. Motion passed. Jacob emphasized the need for a vendor file to be established whenever we sign a contract with a vendor so that these important documents are available for later inspection.

4.0 Unfinished Business

- a. Treasurer's Report: Barbara & the Budget Committee had a preliminary meeting. They want to have a completed proposal to the BOD not later than the April meeting, to give board members plenty of time to look at. Barbara and Pat Herzog met with the Abacus bookkeeping firm for further transferring of information. December 30th is Pat Herzog's last day of bookkeeping for PPMC. The intent is to buy a new bookkeeping software program to mesh with Abacus's bookkeeping system. QuickBooks is a much more user-friendly system, and we could integrate better with Abacus. Pat has been putting in 15 hrs/every 2 weeks; Pat recommends 15 hrs/week for someone with bookkeeping experience; Jack is asking Jean Cook if she is interested.
- b. Golf Cart Rules; see c., below.
- c. Tree Rules; Craig Little reported that the Budget Committee met & recommends that financial responsibility for removal and for trimming of trees on a specific allotment be that member's responsibility, not the Park's. Jacob reported that several members contacted him saying that there was insufficient time for them to comment on the proposed Golf Cart Rules and Tree Rules, so he recommended that no BOD action be taken on tree or golf cart rules until the February meeting and that a notice be placed in the January bulletin extending the comment period and encouraging members to respond. So moved by Jacob, Tod 2nd, motion passed.
- d. Hold Harmless Agreement; requested of and supplied by our attorney. Jacob moved to go ahead & have members of those houses around picnic grounds that have been red-tagged as restricted occupancy houses execute these agreements; 2nd and carried.
- e. Entrance Shack; note was made of an appreciation letter of Cyndy's work (has Cyndy received this? Fred w/follow up). Also received was a letter of update from Cyndy; #4.e.2., which suggests the formation of an architectural review committee. Bill Uber reminded that this subject has come up before; he thought a set of suggested guidelines might be the only thing applicable/enforceable. #4.e.3. was an invoice for costs beyond original contract, due to the old/new sign and lighting not being included on the original estimate. BOD approved payment. Fred would like us to call it the Gate House, now that it's obviously no longer a SHACK.
- f. AT&T Contract; both items from last month were settled to our satisfaction, so Fred signed the contract as authorized by the Board. The initial check should be in mail shortly, so monthly revenue sharing should start soon.
- g. TAD penalties are 10% of the first half payment, which was due December 1st.
- h. Water Tank; Bill Uber reported that both pads and one 2500 gallon tank would cost \$5000; the 2nd tank would cost another \$2500-\$3000. Bill Eckard moved to increase the water tank budget by another \$2500 to install two pads and purchase 2 tanks, and to pay for all plumbing and installation work; Barbara 2nd. Motion passed.
- i. Membership Trust Certificate; no response from our lawyers yet, per Jacob.
- j. Investment Committee; one person responded, so far; Fred requested more volunteers for this important committee to please step forward.
- k. Back Gate Committee, Bill Uber speaking for Bob Biendle; \$1,120 was billed to member. Steel Fence System was asked if their gate could take an automatic opener system. \$1570 is the upgraded cost. Per Jack, the previous BOD already approved; the primary holdup is getting electricity and having it installed by PGE; permits from the County are the holdup; the County wants complete plans submitted first before they will issue permits. Bob Biendle is in the process of getting shop drawings. Replacement of old gate and automation of same is now the plan, costing \$6,000 to do the whole thing. Tod moved to put in new 9' single gate w/potential of electrification at a later date, for the cost of \$1570 installed; Jacob 2nd. Motion passed.
- l. Bylaws Committee – no further report.
- m. Budget Committee – no further report beyond Craig's earlier report on Tree Committee recommendations. D. Hipsley/Langford will review Insurance situations.
- n. Castle Committee - Marilyn Wells, 29 months left to use castle proceeds. The committee recommended that all capital expenditures occurring after the sale date of May 23, 2002, including time & benefits, truck logs, etc., storm drain, water line running across bridge, time/labor, material, etc., be written against the castle proceeds amount. No repairs can be included. Who will be responsible to make this list? The Castle Committee & Jack, and this function should be ongoing. We should apply this bookkeeping now; Diana Cook might help with this. Jacob so moved, Bill 2nd, passed. Jack suggested this responsibility should be on the CFO; Fred agreed Barbara should be overseeing this process, not necessarily physically doing it. Marilyn emphasized that we must have a separate accounting of all capital expenditures, dating from the date of the Castle Site sale.
- p. Committee Organization Committee – no report.
- q. Emergency Preparedness Committee – no report.

- (i) Incident Report, 11/16/02, motorcycle, Section 4.
- (j) Incident Report, 11/26/02, Social Hall Electrical Cabinet Door.
- (k) Incident Report, 11/27/02, Blocked Fire Lane, Section 6.
- (l) Incident Report, 12/1/02, Trespasser/Hydrangea Blossoms, Section 1.
- (m) Incident Report, 12/1/02, loose cats, Section 1.; live catch cages are available at the office; they haven't been very successful, since the cats are well-fed, so not attracted to food as bait.
- (n) Incident Report, 12/3/02, Injury on the Job.

8.0 CORRESPONDENCE

- (a) From Fred Dunn-Ruiz to member about monies owed to the Club.
- (b) From member to BOD re: neighbor.
- (c) From member to BOD re: neighbor's positive behavior.
- (d) From member to F. Dunn-Ruiz re: AT&T Contract.
- (e) From member to BOD re: son using allotment.
- (f) From member to BOD re: neighbor concerns.
- (g) From member to Jack McHugh/BOD re: debris pick up area.
- (h) From member to BOD re: neighbor.
- (i) From Santa Cruz County Assessor to BOD re: Delinquent Assessment and penalty, on the 2002 Business Report, for equipment valued at \$22,680, including chipper, office equipment, computer upgrade; the accountant will be questioned.
- (j) From member to F. Dunn-Ruiz/BOD re: TADs calculations/Staking of Property, V. Reinstein; letter to be forwarded to the Budget Committee.
- (k) From member to F. Dunn-Ruiz re: Water & Safety.
- (l) From member to BOD re: neighbor allotment; stake missing again.
- (m) From member to F. Dunn-Ruiz re: membership.
- (n) From member to BOD re: dangerous tree; our Forester looked at it & it's okay.
- (o) From J. McHugh to member re: back gate.
- (p) From J. McHugh to Ameripride Uniform Service canceling the service.

9.0 Adjournment, 12:16.

MEMBERSHIP APPLICATIONS PENDING...

<u>APPLICANT</u>	<u>DATE POSTED</u>	<u>MEMBER</u>	<u>ALLOTMENT</u>
<u>MEMBER CANDIDATE</u>		<u>SELLER</u>	
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>	
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 December 23, 2002. 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 Please enter through Rear Kitchen Door	Cal DeVecchis 1-831/420-0749 OPEN-MINDED TO ANY OFFER Before Spr/Sum HomeBuying Frenzy Begins	\$219,000 CREATIVE FINANCING AVAILABLE AT 5% INTEREST UP TO 7 YRS	First/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 is detached 13/8 x 9/8 cottage. Room for 3 cars. All modern appliances included, & any modern furniture of your choice. New modern fireplace, roofing, sliding glass door; add'l storage area under cottage & in front of laundry area. I wish also to include our family's gratefulness for the best neighbors throughout the years.
280 Keystone Way	Jason Morgan 831/420-1686 Please 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!!! ; TADS paid 'til December 2002.
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 Baldrige 559/659-2683 or Tony Averill 831/426-0203	\$215,000 SOME FINANCING AVAILABLE	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.
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.
20 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.