

PARADISE PARK MASONIC CLUB BULLETIN BOARD

NOVEMBER 2004

JACK'S NOTES

You all may be familiar with Aesop's Fable about the grasshopper who fiddled away the summer, and the ant who worked to prepare for winter. I think that sometimes we humans tend to think like the grasshopper. Thank goodness for the Castle Property and the windfall that it provided, which enabled us to redo some of our water system and repave some of our roads. But we have no more Castle Properties, and in 20-30 years we're going to need to redo our roads again, and 30-50 years our water system will require replacement. What will we (or our heirs) do then? Two things make sense to me. One is to have a long-term plan of regular

maintenance, repair, and upgrade which will make our capital equipment last longer. Two is to progressively set aside funds which can be invested to help compensate for inflation and will provide these funds when a major capital expense comes due without a large assessment to the members. Because of this, I have asked the Bylaws Committee to come up with a bylaws amendment, which will accomplish this. Once it is written, it will be published and at the next election submitted to the membership for a vote to approve or not. Any suggestions would be welcome. Address them to me.

Thank you, *Jack*

IMPORTANT INFORMATION

BRIDGED CLOSED: The Covered Bridge will be closed on Sunday, October 31st, from about 4 pm until about 5 pm for the Halloween Headless Horseman. Please use the back gate.

TADS: 2004-2005 TAD bills will be mailed in early November. The first installment is due no later than December 1, 2004. To be in on time, they must be postmarked by U.S. mail no later than December 1, 2004 or delivered to the PPMC Office before closing time (4:30 pm) on December 1, 2004.

SEPTIC TANKS: Please take the time to make a drawing with the location of your septic tank and leach 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.

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

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 Park Office have already been incorporated into the next roster. Thanks.

MORE IMPORTANT INFORMATION

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.

PARKING STICKERS: Parking Stickers are still available in the Office. All Members or persons living in the Park must register each vehicle and display one of the new stickers. Stickers may be obtained by bringing a copy of the vehicle registration (you may blank out the information regarding lien holder). All other vehicles 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." The Manager will be warning violators and keeping records for the Board.

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. The Manager will be warning violators and keeping records for the Board.

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 violation cannot be handled internally.

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.

IN MEMORIUM

Marlene Bissell, 10/2/04

Earla Brown, 10/2/04

Clifford Sawley, 10/9/04

- - - 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 dunnruiz@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.

To all of you who sent beautiful flowers, cards, phone calls, food, and good wishes, I will be forever grateful. Your thoughtfulness is very much appreciated. I am over 4 surgeries, and last week I started working with the mail. Many thanks again, God bless, *Lois Hardy*

I would like to thank those of you who have expressed your concern regarding my post-surgery progress. I am doing well and feel as if I am improving each day. *Fred Dunn-Ruiz*

Born 10/2/04, Emma Morgan, 7 lbs. 3 oz., to proud parents Millie and Jason Morgan & 2 happy brothers.

**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

* Note this is 2nd Saturday of December
07/02/05 Annual Meeting 7:00 P.M.

REMINDER CONCERNING TREE WORK

Before you trim or cut down any tree, please check with the Office. Copies of the current Tree Rules are available at the Office.

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	Volunteer needed
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
Staking	Bill Lind
Tree	Steve Taylor
Water/Roads	George Saam
Waste management	Diana Cook

**REMINDER CONCERNING RENOVATIONS,
REMODELING, ETC.**

If you plan any remodeling, repair or maintenance of your home, please do the following:

1. Let your neighbors know.
2. Provide a short letter to the Park Manager concerning your plans.
3. Wait for the approval of the Manager and/or the Building Committee.

There are a variety of County Building Code requirements and Park related concerns that may be involved, depending upon the scope of you specific plans. Drawings and/or sketches may be required. Please follow these guidelines. We will try to provide a quick response to you.

Bill Hardwick, Building Committee

RESET WATERING SYSTEMS

Please be sure you have reset your automatic timers for your sprinkler system so they do not come on during the rainy season.

TREASURER'S REPORT

We remain within budget this month. \$199,583 has been spent (to date) which is under the \$213,667 budgeted amount with a savings of \$14,084. We have completed adjusting our savings and CD deposits and are now receiving an average APR of about 1.7%. This is about four times the previous APR of 0.44% (as of June 30, 2004). As more favorable interest rates become available, funds will continue to be shifted to maximize our APR return while maintaining our liquidity and safety.

Over the last few weeks we have been reviewing 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). They total \$85,000 as shown in the chart below. This expense represents about 17% of our \$512,800 annual budget. The adjustments to the business insurance are discussed below. The other insurance packages are being reviewed and the results will be reported to you soon.

The business insurance package includes five different policies (Fireman's Fund (FF), two CNA, Arch, and National Flood Insurance). These different policies insure our various loss/liability exposure areas (their premiums are shown below). They renew around Oct. 15 each year. Read on if you would like to know the details but have your aspirin handy!

Some of the basic business policy (FF/\$31,000) changes include: setting more realistic valuations on the office, social hall, firehouse, guardhouse, and bridge. The property deductible has been increased to offset the increased premium. We have removed the Blanket Business Income coverage (limited use to PPMC). Also removed are the Accounts Receivable & Valuable Papers and the Electronic Data Processing coverages since they are included in the Property Guard Extension. All equipment and vehicles of low or negligible value (6 of 8 items) have been removed except for the 1992 Ford tractor and Bush Bandit chipper (their valuations have been reduced). Fire, theft, and collision coverage have been removed (but liability, uninsured motorist, medical payments remain) on all five fleet trucks (low book value, primarily in-park vehicles) except for the new 2004 Chevy truck (has full coverage). All volunteers who drive the fleet trucks on Park business are covered under the PPMC policy. However volunteers who use their own vehicles on Park business are covered by their own vehicle insurance policies and are not covered by PPMC insurance. The basic business policy premium breakdown of \$35,000 is fire (\$9200), auto (\$9900), liability (\$7300), and miscellaneous (\$4600).

The National Flood Insurance (\$1300) is required by our SBA (flood damage) loan of 1998 (\$371,000, 4%, 30 year, paid off in 2028). Flood coverage is for the office (chuckle) and unfortunately cannot be transferred to the covered bridge.

The Volunteer Firefighters Professional Liability policy (Arch/\$2700) has been amended to cover the CERT volunteers who provide emergency services to people within the Park. As a side note, the Workman's Compensation Insurance covers injury of the CERT volunteers themselves.

The Commercial Umbrella coverage (CAN/\$8800) and the Directors and Officers Liability coverage (CAN/\$3600) remain the same. As you can see the total business insurance premium is about \$47,000 (adding \$31000+1300+2700+8800+3600).

As a general note, our insurance agent emphasizes that Fireman's Fund and other large business insurance companies want and will insure only well-managed risk-conscious safety-minded (e.g. property damage, personal injury, etc.) insureds. PPMC (i.e. the BOD, committees, volunteers, and even members) must be diligent about acting in a manner that avoids/minimizes risks and conditions that lead to injury, damage, and suits. Suits ultimately lead to increased premiums and/or can jeopardize our insurability. And they can disrupt our quality of life within the Park. Internal Masonic mediation or external arbitration of disputes might be one way to reduce suits. Careful risk-conscious study and adjustment of bylaws and rules is another. Increased tolerance is yet another.

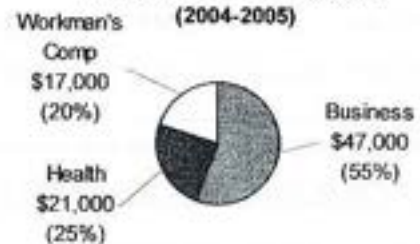
(Treasurer's Comment)
My View from Shangri-La
(Lost Horizon, Columbia pictures,
Dir. Frank Capra, 1937).

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

'You have no disputes? Only very rarely. You see it would not be good manners to take something someone else wanted. And what if he didn't care if it was good manners or not? In that event, it would be good manners to let him have it.'

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

INSURANCE EXPENSE \$85,000 (2004-2005)



FINANCIAL REPORT FOR THE FIVE MONTHS ENDING SEPTEMBER 2004

	Monthly Budget	Spent thru Sept	Budgeted thru Sept	Under(+)/Over(-) Budget thru Aug	Annual Budget
Income:					
Member Assessments and Dues		\$205,785			\$493,062
Membership Transfer Fees		\$2,400			\$4,000
Member Finance Charges and Penalties		\$1,333			\$5,200
Facility Use Fees		\$1,400			\$2,000
Miscellaneous Income		\$16,945			\$4,300
AT&T Comcast (7% Return)		\$1,593			\$6,400
TOTAL INCOME	\$42,914	\$229,456	\$214,568	\$14,889	\$514,962
Employee Expense:					
Employee Salaries	\$11,842	\$53,566	\$59,208		\$142,100
Employee Taxes and Benefits	\$3,950	\$12,426	\$19,750		\$47,400
Worker's Compensation	\$1,417	\$7,721	\$7,083		\$17,000
Total Employee Expense	\$17,208	\$73,713	\$86,042	\$12,329	\$206,500
Insurance:					
General Business	\$3,917	\$19,930	\$19,583		\$47,000
Total Insurance Expense	\$3,917	\$19,930	\$19,583	(\$347)	\$47,000
General Office Expense:					
Supplies	\$625	\$4,178	\$3,125		\$7,500
Postage and Communications	\$692	\$3,543	\$3,458		\$8,300
Utilities (Electricity, propane)	\$1,083	\$4,869	\$5,417		\$13,000
Total General Office Expense	\$2,400	\$12,590	\$12,000	(\$590)	\$28,800
Member Service Expense:					
Water	\$5,833	\$35,447	\$29,167		\$70,000
Security/Safety	\$83	\$798	\$417		\$1,000
Green Waste	\$375	\$2,820	\$1,875		\$4,500
Bulletin Printing	\$500	\$1,031	\$2,500		\$6,000
Trash Removal	\$2,917	\$10,237	\$14,583		\$35,000
Recreational Activities	\$250	\$392	\$1,250		\$3,000
Total Member Service Expense	\$9,958	\$50,725	\$49,792	(\$933)	\$119,500
Tax Expenses:					
PPMC Co Prop Tax	\$4,083	\$18,757	\$20,417		\$49,000
State and Federal Taxes/Fees	\$433	\$10	\$2,167		\$5,200
Total Tax Expense	\$4,517	\$18,767	\$22,583	\$3,816	\$54,200
Repair & Maintenance Expense					
Park R & M Expense (water, trees, roads)	\$1,333	\$3,592	\$6,667		\$16,000
Vehicle Expense (gas, oil, maint)	\$1,125	\$2,720	\$5,625		\$13,500
Building R & M Expense	\$750	\$4,829	\$3,750		\$9,000
Equip Rentals, R & M Expense	\$292	\$754	\$1,458		\$3,500
Fire Equipment Expense	\$83	\$0	\$417		\$1,000
Total Repair & Maint Expense	\$3,583	\$11,895	\$17,917	\$6,022	\$43,000
Other Operating Expenses:					
Accounting/Tax Preparation/Audit	\$333	\$6,290	\$1,667		\$4,000
Legal	\$625	\$5,020	\$3,125		\$7,500
Historical Committee	\$83	\$0	\$417		\$1,000
Other Miscellaneous Expense	\$108	\$653	\$542		\$1,300
Total Other Operating Expense	\$1,150	\$11,963	\$5,750	(\$6,213)	\$13,800
TOTAL EXPENSE	\$42,733	\$199,583	\$213,667	\$14,084	\$512,800
Checking/Savings Accounts	\$940,126		SBA Loan 4%, 2024		\$328,183



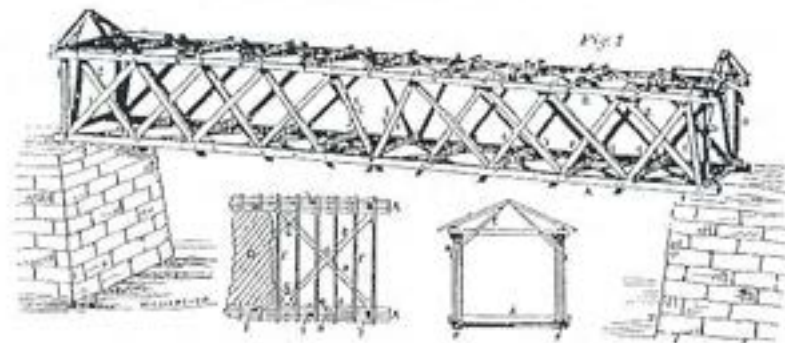
THE HISTORY OF OUR COVERED BRIDGE

The original wooden bridge located at this site, which connected the two sides of the **California Powder Works**, washed away on December 30, 1871. **Bernard Peyton**, then Superintendent of the California Powder Works, needed to find a quick replacement. Peyton, an avid reader of San Francisco journals, remembered reading an ad by a new bridge company located in Oakland. After contacting the **Pacific Bridge Company**, a contract was signed and construction on a new and better bridge began within two months of the prior bridge's loss. It was reported in the *Santa Cruz Sentinel*, February 21, 1872:

*The California Powder Company has entered into a contract with the Pacific Bridge Company of Oakland, California to build a bridge across the San Lorenzo River opposite their works. The bridge is to be built immediately and according to
Smith's Patent Truss Plan.*

The Pacific Bridge Company was established in 1870, by **William Henry Gorrill** who had relocated from Ohio to California for reasons of health. In Ohio, Gorrill, an attorney, had shared offices with **R. W. Smith**, a bridge designer and builder. Seeking a better climate and a new profession, he arrived in San Francisco, only twenty years after the Gold Rush. Gorrill saw the boom in construction on the West Coast, especially in roads and bridges, as a golden opportunity. With his brothers, he built a bridge manufactory in Oakland, California, and commenced bidding on bridge projects using Smith's 1867 patented bridge design. Gorrill understood that by cutting and dressing the necessary wood bridge components to measure at a factory, "bridge kits" could be assembled and shipped by rail, water, or wagon to the building site and assembled under the supervision of a skilled foreman substantially reducing the bridge's cost. The company's slogan was "Built by the mile, cut and sold by the yard."

PACIFIC BRIDGE COMPANY,



W. H. GORRILL, OAKLAND, CAL.

ARE PREPARED TO BUILD ALL KINDS OF WOODEN BRIDGES ON
SMITH'S PATENT TRUSS PLAN.

These Bridges have been thoroughly tested in the East for Three Years, and wherever tried have proved superior to any other bridge in the following points.
Being built of wood entirely, they are not affected by change of temperature.
The timber used is placed so directly in the line of stress, that less material is required to support the same load.
It is not perceptibly affected by shrinkage. It is the most Economical Bridge built. It is adapted to any practicable Length or Span.
Plans, Specifications and Terms will be sent to any County, Township or Person wishing to build a Bridge, and no charge made unless they are used. For all Public Bridges the Plans will always be open to inspection.

Pacific Bridge Company Advertisement
Scientific Press, 13 March 1871

According to the *Santa Cruz Sentinel*, May 4, 1872:

The Pacific Bridge Company of San Francisco has completed the bridge across the San Lorenzo, according to a contract made with Bernard Payton Esq., Superintendent of the California Powder Works. As the bridge is 168 ft. in length and has but one span it deserves something more than passing notice. The bridge is a Smith patent high truss design. The truss is 18 ft. in height, with top chords of four leaves, each 6' x 11', and bottom chords, of four leaves, 6' x 13'. The width of the bridge is 20 feet, enabling the Powder Company to put down narrow gauge car track without conflicting with wagon travel. The entire structure is of the best materials and workmanship throughout using beams of Douglas Fir heart wood over 40 ft. in length. It will sustain 1,000 pounds to each lineal foot which, distributed over its surface, would be more than 80 tons, and is capable of sustaining a moving load of much greater weight. The piers at each end are of very heavy piles well driven, capped, and braced in the most thorough manner. As there is no pier in the center to impede trees that come down the San Lorenzo with such fearful force in high water this bridge is not only put to stay but will doubtless stay put. The structure is designed to be enclosed and roofed thereby more than doubling its life. Long may it stand as evidence of the enterprise of the Powder Company, and also reflect credit on the Pacific Bridge Company.

From contract to completion, the bridge took 71 days to construct and cost between \$4,400 and \$5,250. With the success of this bridge, the Pacific Bridge Company went on to build the Soquel Branciforte Avenue covered bridge, no longer standing, and eventually became the primary bridge builder for the Southern Pacific Railroad.

Special features of the bridge are the overhanging portals at either end. Diamond windows cut in the sides and the off-center support you now see in the river bed were added at a later time, probably around the late 1880's or early 90's, perhaps when the wooden and rock piers at each end were replaced with concrete. Other modifications were iron support rods and a second layer of wooden flooring. As of 2004 the bridge was 132 years old and is the last covered bridge in the state of California that still takes vehicular traffic.

RECREATION REPORT

As fall has been setting upon us, this is the one month your Recreation Committee can take a rest. We have the Monthly Pot-Lucks ON the Saturday of the Board Meetings. If you wish to Host/Hostess one, please contact Lois Hardy (426-3172) or Karen in the Office.

Our Park's Annual Holiday Party is December 12, 2004 with Social Hour social hour beginning at 1:00. Please remember to bring a gift for Santa to distribute if you have someone you wish to have him give a present to. Please label the gift to the recipient.

We will be bringing in the beach toys, volleyball net and bike racks for the winter. We'll have them back out around the first part of May. I hope all of you have a wonderful Holiday time. Your Recreation Committee again, gives thanks to all of you for your support and great smiles we received this past season.

If you have any suggestions for improvement of activities, please contact any member of your Recreation Committee, Lois Hardy, Cal Crawford, Lisa Leong, Karen Eneboe or Craig Little or of course myself, Your liaison for the Board, for food, fun, frolic and fellowship, *Bill Eckard*

EMERGENCY RESPONSE & COMMUNITY SAFETY

Doug Hipsley

I want to bring your attention to the EMERGENCY RESPONSE TEAM BULLETIN BOARD in the lobby of the office. It provides information on our activities, organization, and commitment to the members of Paradise Park. It covers information for both emergency response and safety issues affecting our community.

There is a sign-up sheet on the counter in the office for you to identify training you would be interested in. Currently there are no scheduled classes. The sign-up sheet is to identify your interest and you will be contacted when classes are available.

Community Emergency Response Team (CERT) training is an eight module course spread over 8 weeks. CPR/AED training is normally accomplished on a weekend. We have not yet determined the time commitment for Volunteer in Prevention (VIP) training.

The Santa Cruz Sentinel had a front page article in the Sunday edition on the anniversary of the Loma Prieta Earthquake. The focus of the article was preparedness for the next Big One! The focus on preparedness was CERT training. The same exact training we're offering the members of PPMC. You owe in to yourself, your family, and your community to get in involved.

ERT ACTIVITY REPORT

This report will be in the bulletin each month and will summarize incidents in which a 911 call was made and the ERT responded. To protect the privacy of the individuals, we will not identify who the call was made for, but will list those members who responded.

The members that respond to these incidents are the medical response and traffic control volunteers. The medical response team provides aid and comfort until the emergency professionals arrive and the traffic controllers ensure that the emergency vehicles arrive on scene in a timely manner.

Since the last bulletin we have had one medical emergency. The following members responded: Alcinda Walters, Richard Sturgeon, Rick Decker, Greg Laskey.



Attention Ladies

You are Invited to attend Men's Club after their luncheon to hear the Speaker re: Medicare Coverage, Suppl. Ins. and etc.
Wed. Nov. 3rd
 at 12:30 PM in the Large Social Hall

Ray Hoffman, Pres. 426-2819



SIMPLY YOGA

EVERY THURSDAY
 10:00 - 11:30
 Small Social Hall

SimplYoga classes are moving to the Small Social Hall so it will be easier to keep warm. Because of the fact that Masonic Outreach uses the space every third Thursday, there will be no class on those days.

This fall we will be concentrating on 'The Four Purifications' and 'How to Treat your own Neck'.

Everyone is welcome. Please arrive early; wear warm, comfortable clothes; bring blanket/mat and have an empty stomach.

A testimonial: I could stand (and sit) more comfortably at initiation by remembering what we do in class.
 -----Star Point and SimplYoga participant

Tripura Anand
 420-1008

Santa Cruz Assembly #28
 International Order of the
 Rainbow for Girls
PANCAKE BREAKFAST
 Sunday: November 7th
 8:30 a.m. to 11:00 a.m.
 Paradise Park Social Hall

Adults: \$6.00

Child: \$4.00

Menu: Eggs, Sausage,
 Pancakes, Hashbrowns,
 Coffee, Tea, Juice

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

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, November 8, 2004
Monday, December 6, 2004

* Indicates 2nd Monday

Sponsored by Pat Rundell

MEN'S CLUB

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

NOVEMBER 3, 2004
DECEMBER 1, 2004

November Chef: Mel Avery

Guest Speaker: Shirley Ne Smith
will speak on
Medicare Coverage,
Supplementary Insurance,
Long Term Insurance, etc.

Ladies invited to hear speaker
at 12:30 pm. in Large Social Hall

POTLUCK

BOARD MEETING SATURDAYS
SOCIAL HALL
5:30 PM

SATURDAY, NOVEMBER 20, 2004
NO POTLUCK IN DECEMBER
SATURDAY, JANUARY 15, 2005

HOSTS STILL NEEDED
CALL OFFICE OR LOIS HARDY TO VOLUNTEER

TADS PAYMENT DUE

TADs billings will be mailed in early November.
The first TADs Payment is due no later than
December 1, 2004. Your payment must be
postmarked by December 1st or it must be delivered
to the PPMC Office before closing on December 1st.

MASONIC OUTREACH

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

November 18, 2004
December 16, 2004

Kristi Kampe
Solidad Martinez

BINGO

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

Wednesday, November 17, 2004
Wednesday, December 15, 2004

HALLOWEEN EVENTS

TRICK OR TREAT

Sunday, October 31, 2004
CALL OFFICE TO SIGN-UP AS A SAFE HOUSE

HEADLESS HORSEMAN

SPONSORED BY DAN MACDONALD AND
LOCAL JOBS & RAINBOW
SUNDAY OCTOBER 31, 2004
3:30 PM

GREEN SWINGS/COVERED BRIDGE
INCLUDES: FACE-PAINTING, GAMES AND STORY
TELLING WITH SPECIAL GUEST
COVERED BRIDGE BILL

COSTUMES ENCOURAGED

PARADISE PARK CALENDAR OF EVENTS

DATE	EVENT	Venue	MEMBER/Chair
October 2004			
31-Sun.	Halloween Activities 4pm?	Green Swings Park	D. Macdonald
31-Sun.	Halloween Trick or Treaters	various Safe Houses	
November 2004			
2-Tue.	Presidential Election 7am - 8pm	Small Social Hall	Election
2-Tue.	Coffee 9-11am	Large Social Hall	???
2-Tue.	Tole Painting 6-9 pm	Large Social Hall	A. Walters
3-Wed.	Men's Club 11:30	Small Social Hall	R. Hoffman
4-Thu.	ERT 9 am	Conference Room	D. Hipsley
4-Thu.	Simply Yoga 10-11:30	Small Social Hall	T. Anand
7-Sun.	Rainbow Girls' Breakfast 8-12	Social Hall	C. Hoffman
8-Mon.	Knittin' Kittens 11:30 - 4:30	Small Social Hall	P. Rundell
9-Tue.	Coffee 9-11am	Small Social Hall	???
9-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
11-Thu.	ERT 9 am	Conference Room	D. Hipsley
11-Thu.	Simply Yoga 10-11:30	Small Social Hall	T. Anand
13-Sat.	Tree Committee 10-12	Conference Room	S. Taylor
16-Tue.	Coffee 9-11am	Small Social Hall	???
16-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
17-Wed.	Bingo 6:30-8:00pm	Large Social Hall	Y. & M. Jones
18-Thu.	ERT 9 am	Conference Room	D. Hipsley
18-Thu.	Masonic Outreach, Kristi Kampel 10am-12pm	Small Social Hall	Masonic Home
20-Sat.	BOD Open Meeting 9am	Small Social Hall	J. Fisher
20-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
20-Sat.	Potluck 5:30	Large Social Hall	hosts needed
23-Tue.	Coffee 9-11am	Small Social Hall	???
23-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
25-Thu.	THANKSGIVING - OFFICE CLOSED		
30-Tue.	Coffee 9-11am	Small Social Hall	???
30-Tue.	Tole Painting 6-9	Small Social Hall	A. Walters
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
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.	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
16-Thu.	Masonic Outreach, Kristi Kampel 10am-12pm	Small Social Hall	Masonic Home
18-Sat.	Town Hall Meeting? 7 pm?	Social Hall	?
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		

1.0 Roll Call was at 9:00; President Jack Fisher led the meeting; also present were Vice President Frank Haswell, Secretary Fred Dunn-Ruiz, Treasurer Claude Lindquist, and Director At Large Bill Eckard; eventually some 15 general members were also in attendance.

a. Invocation was given by Frank Haswell.

b. Late items to add to agenda: none.

c. Report from Executive Sessions September 18, 2004 and Special Session of October 4, 2004: interviewed & approved Membership for Joseph Del Core at 115 Keystone Way; listened to a Member's concerns regarding the drainage from the area around his house; he would like a larger drain from that area; tabled until further information on need and cost; discussed arbitration; Fred is to contact a Member to see if they would be willing to draft a proposal for us to consider; discussed Comcast offer to buy out the ATT contract; referred to Claude to follow up and Jack to ask for additional time for response; interviewed and approved Deborah Crogan for Associate Membership to William Crogan at 202 Keystone Way; interviewed and approved Hilde Rundell for Associate Membership to Ron Rundell at 334 Royal Arch; spoke with George Kane about living in his father's place at 277 Keystone; he is limited to one year unless he obtains Masonic affiliation; we asked for a letter from his father allowing him to live at 277 Keystone; we listened to a Member regarding the noise from neighbor's yard; decided to meet with neighbor as soon as possible; discussed letter from a Member's attorneys and decided Jack will meet with Glenda Hill of County Planning to discuss our options; Jack will also communicate with attorney re: need for more time to respond; discussed confidentiality of Board and Staff; Jack will follow up with staff; discussed sensitivity of Board decisions without first giving Member an opportunity for input; agreed to try to be more sensitive in the future; discussed the Committee for Investigation of prospective new members; Jack will follow-up; discussed possible change of Cook/Salas sales agreement; Fred is to write to Cook and Salas re: Board need for letters of agreement before changing membership; voted to accept the Agreement between Jim Steele, consulting Biologist, and PPMC; this agreement is for Mr. Steele to write a Negative Declaration for the dam proposal to Fish and Game at a cost not to exceed \$2000.

2.0 Consent Items

a. Consent calendar; excluding items 2d2, 2d3, 2e2, 2e3, involving candidates to be interviewed; all other items approved.

3.0 Manager's Report

a. Daily Reports

b. Manager Bob Koger gave information on Incident Reports regarding the following issues: illegal parking, the cars were moved by owners; trailers of any sort must be garaged or taken out of the Park; allotments needing cleaning for fire hazard reasons, 2 are underway; 2 noise reports, the offenders were spoken to by the Manager or dealt with by the Board; motorcycle use reports were followed up; a chemical spill reported turned out to be keg beer poured out on the street; vandalism in the Picnic Grounds, where rocks and bricks were thrown at the basketball backstops & broke the electric meter on the shed, the children and their parents are to be spoken with, for appropriate consequences to be levied. The crew has been doing patch paving of roads. A water drainage situation has been controlled by installing a berm. All cut foliage has been removed from the river banks, and it will be removed from the outgoing road by hired trucks. All drains are being cleaned, with volunteers welcomed to clean those near you. The crew and volunteers were thanked for getting the cut brush out of the river. Regarding bay trees, before cutting, talk with the manager. More budget is needed to address maintenance; Fred asked for list of needs, so the Board can see if some monies can be found. Fred asked for an update on the sale of excess equipment, located in the corporation yard; Bob doesn't have any information now. Jack requested that all members be sure a map is in the member file in the Office if the member knows where the allotment's septic tank is located.

4.0 Unfinished Business

a. Committee Reports

1. Assessment Study; Malcolm Kirby; no report.

2. Budget – Diana Cook; nothing now.

3. Building – Bill Hardwick; no report.

4. Bylaws – Bill Hardwick; no report.
5. Dam – Jack reported that the Board approved a contract with a retired biologist to write a negative declaration, which might successfully eliminate the need for an EIR, Environmental Impact Report. This biologist was an upper level manager with Fish & Game, and he has very good present contacts in F&G, etc.
6. Emergency Preparedness – Greg Laskey
7. Emergency Response Implementation Team – Greg laskey reported that at the most recent Men's Club meeting, Matt Tracey, Asst. Fire Chief, Santa Cruz, went over the changing of the system for 911 calls; the system is now all digital, so we should be getting our calls much faster. A bulletin board is in Office lobby now, which shows the work of the Emergency Response Team. We now have 6 GO BAGS, which contain a defibrillator & first aid gear, & later they are to have an oxygen bottle. The GO BAGS are to be labeled with reflective labels. Carol Blum has a contact for ½ price on buying/leasing of equipment, such as oxygen bottles (approx. \$100 each at ½ price), regulators, etc., with ongoing refreshing of equipment. Greg was asked to ask our current fire extinguisher refreshing company to set up a time for refreshing/selling new extinguishers to members needing refreshing/purchasing of help/equipment. Locations for the 6 GO BAGS: D. Cook, D. Hipsley, D. Moore, R. Hoffman, G. Laskey, Office. The ERT committee is coordinating with Tree Committee, so no limbs are within 10 feet of structures. Fireplace grills need to be checked for replacement and/or cleaning, due to fireplace-use season commencing. Allotment inspections are coming up via Community Safety inspections with Bob Biendle's committee.
8. Historical – Barry Brown; no report.
9. Long Range Planning – Chuck Buchanan; Diana Cook's group is working on asset inventory listing.
10. Orientation – Bill Lind; orienting of prospective members is happening now.
11. Recreation – Bill Eckard; thanks to Lois Hardy & her volunteers for hosting the hot dog potlucks through the summer; thanks to all the Labor Day laborers for sponsoring and supporting all the activities; the first Social Hall potluck is tonight, with Chuck & Judy Buchanan hosting; Saturday Oct. 23rd, pumpkin carving is happening at the Picnic Grounds; Bob Sands made score boards for shuffleboard, horseshoe, and bocci courts; the Holiday Party is December 12th, at 1:00; a Headless Horseman visit is planned for Sunday Oct. 31st, involving our resident children and local youth groups of Masonry; Nov 7th is a Rainbow Breakfast at Social Hall.
12. Safety, Industrial – Diana Cook, still needs list of committee participants; they are Ted Keller, Doug Hipsley, Lloyd Ames, Bob Biendle, Diana Cook, Thomas Hostetler.
13. Staking -
 - a. Staking Log; Fred is to meet with Bill Lind to see what yet needs to be done.
 - b. Pfaff allotment to determine liability of trimming big pine; the Manager is instructed to remove tree and stump at PPMC expense. Also to see a native tree is planted to replace it.
14. Streambed Alteration – Bob Koger, already reported. Bob needs to contact the county to acquire a permit for riparian maintenance to replace our expired permit.
15. Trees – Steve Taylor, current log & minutes from meeting with 3 recommendations; Leong-Trim, Kuckens-Remove & Trim, Pfaff-Remove recommended by the committee; approved by the Board. Our Forester inspected various trees, & we are waiting for his official report. The committee recomposed the request form.
16. Vehicles – Greg; has a bid on farm implements in the corporation yard, on all to go as unit, for \$6K.
17. Water/Roads – Malcolm Kirby; Jack reported the complaint of a drainage problem on Eastern Star, with 2 optional remedies; the recommendation is one 12" pipe rather than 2 8" pipes, the latter of which could clog easier. G. Saam said it could be done with 12" pipe for about \$2,500; we have bids (2) in excess of this amount. G. Saam will bid on it later. There was a motion to allow up to \$2,500 to install a 12" pipe. Carried.
- b. Treasurer's Report; Claude Lindquist; for 5 months ending September 2004 we are \$14K under budget, somewhat over on audit expense, accumulating legal expenses, with a positive \$6K on repair & maintenance. All deposits have been completely shifted, getting better interest. The general business insurance review has been completed; next month the insurance group will be looking at employees' health & workmen's comp insurance. The general business insurance is \$47K for the total package; suggested changes might save \$3K, with no loss of coverage, due to an existing overlap. \$1K deductible is to be raised to \$5K. Greg to get

from Doug the names of the different VIP, CERT, etc. volunteers for the Volunteer Insurance. Changes take weeks & weeks to see a resulting change in premiums. The agents are telling us that the Board needs to take special care with problems, trying to use mediation, etc. rather than being involved in lawsuits. The Business Package insurance renewal is due now, so it is also the time to make adjustments. It was moved to accept the change recommendations; carried.

c. Pine Tree at Section 4 tennis court; already covered

d. Skateboard Rule; Jack requested comments in bulletin article last month; he received only one, which was very thoughtful. Our attorneys cautioned about creating an 'attractive nuisances'. We can ban all skateboards & related scooters, or we can designate areas where use is permissible, which has been done in the past. A 3rd suggestion is to do nothing. It was suggested that our roads are roads, and, as such, are not classified as attractive nuisances. If we built a ramp, that would qualify as an attractive nuisance. Bob is to post/install at bottom of Cardiac Hill & the Y at the Social Hall a sign saying No Bicycles/Skateboards/Scooters.

5. NEW BUSINESS

a. A Halloween Celebration was proposed by Dan Macdonald, incorporating Masonic youth groups. It was moved to approve with required liability insurance on the event; Dan has requested assistance of ERT. Carried.

b. Staff will consult with Diana Cook to buy a laptop to replace Diana's, which we have used for 3 years.

c. Dogs at 364 Eastern Star; Bob is to investigate & report back to the Board; Bob is to contact the petition people, to ask where is the first petition.

d. Comcast contract (originally AT&T); Claude, they are offering a buyout of \$25K; 270 members use the service, \$28.50 is the average amount paid/month; cost is \$92K/year, 7% of the total is our contract, about \$6K/yr. They paid \$25K up front; \$32K has been obtained so far; our contract has 8 years to go; a minimum of \$48K is the amount we could acquire throughout our contract at present value. Claude is to respond to Comcast that due to the present value of the contract, the offer doesn't apply to our current needs. Approved.

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) 9/12/04 Incident Report re: Injured Skateboarder, Section 2. Skateboarding is not illegal, as the incident report states.

(h) 9/18/04 Incident Report re: Office Doors Open, Section 3.

(i) 9/19/04 Incident Report re: Motorcycle, Section 4.

(j) 9/24/04 Volunteer Task, Pathway to Eagle Creek Falls, Section 4.

(k) 9/26/04 Incident Report re: Ongoing Car Alarm, Section 3. Manager Bob Koger stated the alarm only beeps every once in awhile.

(l) 9/27/04 Incident Report re: Trespassing & Unauthorized Tree Trimming, Section 6.

Benchmark placement was briefly discussed.

8. CORRESPONDENCE

(a) Correspondence Log

(b) 8/30/04 letter to member from BOD re: Bunker Screening Design, Section 1.

(c) 9/13/04 letter to member from Manager re: air conditioner, Section 1.

(d) 9/18/04 letter to member from member re: air conditioner, Section 1.

(e) 10/4/04 letter to member's heir from Manager re: house/allotment condition, Section 6.

(f) 10/7/04 letter to Manager from member's heir re: septic system, Section 6.

Adjourned at 11 a.m.

For Sale By Member

Member's improvements offered for sale as of October 22, 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. 831/425-2842	\$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, 326-3928.
SECTION 3			
216 Keystone Way	Ann Pfaff Contact Jim @ 831/818-4480	\$380,000	1 BA, 2 BR, 6,600 sq ft allotment, 1,212 sq ft improvements, new windows, doors, framing, vaulted wood ceiling, roof, deck w/river view, all new hardwood floors, forced air heating; includes gas range, built-in microwave w/vent, dishwasher.
SECTION 4			
591 Keystone Way	James M. Keeton 559/251-4396 cell 659/970-0911	\$165,000	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.
615 St. Augustine Ave	Norman Holbrook H 925/831-0678 W 925/931-9898	\$87,500	1 BA 1BR, 3,650 sq ft allotment, 725 sq ft improvements, private corner lot, carport, extra parking, knotty pine, wood floors, deck, near beach & tennis, good condition, incl wood stove, range, dishwasher.
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.
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.
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.
170 St. Bernard St.	Hazel Kindwall C. Unger 458-3086 Or 760/758-3548	\$200,000 NO FINANCING AVAILABLE	Sunny lot, 2 BR, 1 1/2 BA, new double pane windows, 1 st floor laundry room 1/2 BA, workshop garage, guest cottage, 2 nd floor 2 BR, BA, den, eat in kitchen, living dining rm, pantry, office alcove, newer dbl wide fridge, W&D & stove; make offer.
176 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.

Paradise Park Masonic Club 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>MEMBER</u>	
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>		<u>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