

PARADISE PARK MASONIC CLUB BULLETIN BOARD

from The Advocate's Website. JANUARY 2005

Jack's Notes

The first item of interest is the water system for the Park. We now have 6 bids for the installation of our water system. The Water Committee is in the process of ironing out the details in preparation for a final recommendation to the Board. However, they have given us some fairly useable estimates upon which the Assessment Committee can begin work. They are as follows:

APPROX. COSTS

- | | |
|--|-------------|
| 1. To complete installing the mains, fire hydrants, & house services . | \$800,000 |
| 2. To overlay roads with 2" macadam. | \$250,000 |
| 3. To upgrade storm drains | \$50,000 |
| TOTAL | \$1,100,000 |

Whatever recommendation the Assessment Committee makes will ultimately be considered by the Board, and if there is to be a special assessment required it shall require a majority of the votes of the Members to pass. Once we have selected a bid and decided how it will be financed, then a contract will be executed and work can commence anytime thereafter, and it should take 2-3 months to complete part 1 above.

I would like to wish all our Members and their Families a Merry Christmas and a Happy New Year.

REMINDER DUES RECEIPTS DUE BY APRIL 1ST

Please be sure to send to the office a copy of your 2005 Masonic Lodge or Eastern Star Chapter dues receipt showing that you are a member in good standing. These are due by April 1st and are **required of ALL Members, Associate Members and Alternate Associate Members**

COMMITTEE VOLUNTEERS NEEDED

If you are willing to serve on either of these committees, please contact President Jack Fisher.

COVERED BRIDGE PRESERVATION AND MAINTENANCE

The Board would like some Members to become in house experts on our Covered Bridge so that this and future Boards can be advised as to the necessary and best way to preserve and maintain the bridge.

RIVER BED MAINTENANCE: Members are needed to study the various avenues available to the Park for getting the streambed cleared of trees and brush lessen the danger of future floods.

CHORES NEEDED BY MEN'S CLUB VOLUNTEERS

The Men's Club is volunteering to do chores for the betterment of Paradise Park. If you have any chores to suggest for them, please contact Fred Dunn-Ruiz at 831/426-6472

Paradise Park Masonic Club **BOARD OF DIRECTORS**

2004 - 2005 MEETING DATES

Executive Session 7:30 a.m.

Open Meeting 9:00 a.m.

01/15/05

02/19/05

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

MEMBER-SPONSORED TOWN HALL MEETING

Feb. 12, 2005 - 1:00 P.M.

See Letters from Membership
elsewhere in this Bulletin

IMPORTANT INFORMATION FROM THE BOARD

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

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

NEW SALES PROCEDURES ADOPTED: The Board accepted the new Sales/Purchase procedures. If you have your allotment up for sale, you will need to re-list it by February 15, 2005 and follow the new procedures for accepting a buyer. Please inform any prospective buyers that they must be pre-approved before you may accept an offer from them after February 15, 2005. More information available at the Office.

DO YOU READ THE MEMBER'S PENDING: This list is published so that you have the opportunity to advise the Board about these candidates for Membership. If you have information that you believe the Board should consider before voting for Membership on any of the following, please contact President, Jack Fisher in writing.

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

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

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

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

MORE INFORMATION FROM THE BOARD

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

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

ACTIVE COMMITTEES

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

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

ROSTER 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

YARD WASTE LIMITS

Please cooperate with the crew and limit the length of limbs and branches put into yard waste piles to less than 2 feet. When you don't do this, then the crew must stop and cut them.

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.

TREASURER'S REPORT

We remain under budget by \$19,803. To date, \$279,330 has been spent with \$299,133 budgeted. As was the case last month, we are over-budget for water, accounting/tax prep/audit, and legal (for details, see December Bulletin). In an attempt to reduce costs, I intend to obtain bids for future accounting and legal work to identify more reasonable service providers.

We have basically completed the review of our insurance packages with the goal to increase coverage and/or decrease premiums. PPMC has three major insurance packages and expenses. These include the business insurance (\$47,000), employee health insurance (\$21,000), and workman's compensation insurance (\$17,000). Their total premiums are budgeted for \$85,000 which represents about 17% of our \$512,800 annual budget.

The business insurance policy adjustments summarized in the November Bulletin have been completed. Two of the most significant changes are: increasing coverage fifty percent on our four Park buildings and bridge from \$1.7 million to \$2.8 million (this more realistically represents their replacement value); and adding our emergency services volunteers to the volunteer firefighters professional liability insurance. We have received the final premium adjustments from our agent. After the insurance expansions/additions noted above, we have still slightly reduced the \$47,548 premium to \$46,835. This is a \$713 or 1.5% reduction. In general, PPMC is getting more business insurance coverage for less money.

As discussed last month, the employee health insurance includes: PacifiCare Health Insurance, Blue Shield Dental Insurance, and Safeguard Vision Insurance. Three of the employees are under this plan with annual premiums of \$27,258 paid entirely by PPMC. These premiums equal about 35% of salaries. Our actual annual health insurance costs are over \$28,000 while the budgeted amount is \$21,000. The premiums are excessive and should be reduced.

Here is more U.S. health insurance information to consider: Some national statistics show that in 2002, small for-profit companies (0-24 employees) paid these employee premiums: 33% paid all, 58% paid some, and 9% paid none. Extrapolating to 2004, the data would predict: 28% paid all, 60% paid some, and 12% paid none. (See www.urban.org) Non-profit corporations such as PPMC probably have even greater declines in rates of employer-sponsored health insurance. In 2003, the average small business employer spent less than \$2000 per year for each full time employee for health care benefits. This compares with an average cost of over \$4600 per year for the full time employees of larger employers. (See www.tonymovak.com) The national average of health and other insurance benefits is well under 10% of salary. Health care costs have increased every year from 1995 to 2004. In the last five years, it has had double digit increases. "As a result, employers have had to shift more costs to employees, reduce medical benefits and salary increases, promote prescription drug formularies, implement wellness and disease management programs, offer health reimbursement accounts and health savings accounts, and turn to consumer driven health care." (See www.ifebp.org) In short, companies have capped their insurance benefits to employees. The BOD is beginning to consider different approaches for significantly lowering this premium. The results will be reported to you as soon as they are available.

Our workman's compensation (w.c.) insurance with the State Compensation Insurance Fund has also been reviewed. It is budgeted at \$17,000. Our five employees fall in two w.c. categories (clerical and clubs). The club (i.e. crew) rate is about five times the clerical rate. These two rates and the payroll in each category determine our premium. It is about \$750 for clerical and \$9,800 for crew or around \$10,500 total. Our w.c. for the volunteer fire department is on a per capita basis of about \$600 per volunteer. In the past, we have based our premium on an average three-volunteer response so the premium is around \$1800. Thus the total workman's compensation premium is about \$12,300. Therefore the budgeted amount can be reduced about \$5,000 (see Financial Report). More on w.c. next month.

Incidentally, the federal and state employer payroll taxes (e.g. FICA, Medicare, etc.) are just over \$12,000 annually. The budgeted amount is \$22,000 so this can be reduced approximately \$10,000.

(Treasurer's Comment)
My View from Shangri-La
 (Lost Horizon
 by James Hilton, 1933,1936).

Advisor Mr. Chang
 speaking to diplomat Mr. Conway:

'The inhabitants of our valley, for instance, feel that it is 'not done' to be inhospitable to strangers, to dispute acrimoniously, or to strive for priority amongst one another.'

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



FINANCIAL REPORT FOR THE SEVEN MONTHS ENDING NOVEMBER 2004

	Monthly Budget	Spent thru Nov	Budgeted thru Nov	Under(+)/Over(-) Budget thru Nov	Annual Budget
Income:					
Member Assessments and Dues		\$288,099			\$453,962
Membership Initiation and Transfer Fees		\$36,766			\$43,100
Member Finance Charges/Penalties, Use		\$2,824			\$7,200
Bank Interest		\$4,843			-
Misc Income - SBA, Donations, Other		\$30,758			\$4,300
AT&T Comcast (7% Return)		\$3,270			\$6,400
TOTAL INCOME	\$42,914	\$366,560	\$300,395	\$66,166	\$514,962
Employee Expense:					
Employee Salaries	\$12,208	\$74,118	\$85,458		\$146,500
Employee Benefits	\$1,750	\$12,100	\$12,250		\$21,000
Employer Federal/State Taxes	\$1,833	\$6,604	\$12,833		\$22,000
Worker's Compensation	\$1,417	\$6,100	\$9,917		\$17,000
Total Employee Expense	\$17,208	\$98,922	\$120,458	\$21,536	\$206,500
Insurance:					
General Business	\$3,917	\$28,108	\$27,417		\$47,000
Total Insurance Expense	\$3,917	\$28,108	\$27,417	(\$691)	\$47,000
General Office Expense:					
Supplies	\$625	\$5,476	\$4,375		\$7,500
Postage and Communications	\$692	\$4,744	\$4,842		\$8,300
Utilities (Electricity, propane)	\$1,083	\$7,563	\$7,583		\$13,000
Total General Office Expense	\$2,400	\$17,783	\$16,800	(\$983)	\$28,800
Member Service Expense:					
Water	\$5,833	\$46,883	\$40,833		\$70,000
Security/Safety	\$83	\$1,385	\$583		\$1,000
Green Waste/Dump Fees	\$375	\$5,116	\$2,625		\$4,500
Bulletin Printing	\$500	\$1,710	\$3,500		\$6,000
Trash Removal	\$2,917	\$17,541	\$20,417		\$35,000
Recreational Activities	\$250	\$314	\$1,750		\$3,000
Total Member Service Expense	\$9,958	\$72,949	\$69,708	(\$3,241)	\$119,500
Tax Expenses:					
PPMC Co Prop Tax	\$4,083	\$26,281	\$28,583		\$49,000
State and Federal Taxes/Fees	\$433	\$10	\$3,033		\$5,200
Total Tax Expense	\$4,517	\$26,291	\$31,617	\$5,326	\$54,200
Repair & Maintenance Expense					
Park R & M Expense (water, trees, roads)	\$1,333	\$12,053	\$9,333		\$16,000
Vehicle Expense (gas, oil, maint)	\$1,125	\$3,413	\$7,875		\$13,500
Building R & M Expense	\$750	\$5,352	\$5,250		\$9,000
Equip Rentals, R & M Expense, Fire Equip	\$375	\$977	\$2,625		\$4,500
Total Repair & Maint Expense	\$3,583	\$21,795	\$25,083	\$3,288	\$43,000
Other Operating Expenses:					
Accounting/Tax Preparation/Audit	\$333	\$7,042	\$2,333		\$4,000
Legal	\$625	\$5,620	\$4,375		\$7,500
Historical Committee	\$83	\$61	\$583		\$1,000
Other Miscellaneous Expense	\$108	\$759	\$758		\$1,300
Total Other Operating Expense	\$1,150	\$13,482	\$8,050	(\$5,432)	\$13,800
TOTAL EXPENSE	\$42,733	\$279,330	\$299,133	\$19,803	\$512,800
Checking/Savings Accounts	\$1,186,804		SBA Loan 4%, 2024		\$326,759

UP COMING EVENTS

EMERGENCY SIREN TESTS

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

KNITTIN' KITTENS LADIES' CANASTA

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

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

* indicates second Monday

Sponsored by Pat Rundell

NEW CERT TRAINING CLASS

March 8, 10, 15, 17 & 19
7:00 pm – 10:00 pm

Call Ted Keller at 425-2646
to reserve a spot

MASONIC OUTREACH

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

Thursday, January 20, 2005
Friday, February 17, 2005

Come meet the new Representative

MEN'S CLUB

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

JANUARY 5, 2005
Chef: Jack Fisher
Speaker: Jeff Almquist

No February Luncheon
Sweetheart's Dinner, February 5, 2005



THE STEELHEAD SEASON WILL BE
DECEMBER 1, 2004 -MARCH 7, 2005
Wednesdays, Saturdays, Sundays
& Legal Holidays

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

BINGO

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

Wednesday, January 19, 2005
Wednesday, February 16, 2005

POTLUCK

BOARD MEETING SATURDAYS
SOCIAL HALL
5:30 PM

SATURDAY, JANUARY 15, 2005
SATURDAY, FEBRUARY 19, 2005

HOSTS STILL NEEDED
CALL OFFICE OR LOIS HARDY TO VOLUNTEER

ANNOUNCEMENT

Paradise Park Masonic Club

SIMPLY YOGA



WINTER BREAK

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



Saturday,
Feb. 5, 2005

5:00PM - Appetizers
6:00PM - Dinner

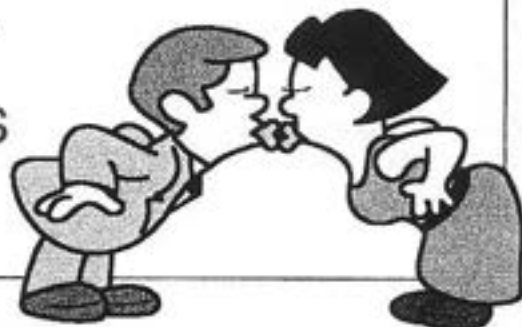
Cost: \$10.00
for Men

All Ladies Of Paradise

Park are Invited for Free

**Come and enjoyed a great
Great Dinner & Fellowship
furnished by the Men's Club**

R.S.V.P. by Feb. 1st
Sign Up List at Office or
call Jim & Char Reynolds
423-9583



PARADISE PARK CALENDAR OF EVENTS

DATE	EVENT	Venue	MEMBER/Chair
December 2004			
24-Fri.	OFFICE CLOSED - CHRISTMAS OBSERVED		
25-Sat.	OFFICE CLOSED - CHRISTMAS DAY		
26-Sun.	Cheadle Family Birthday 9 am - 4 pm	Social Hall	D. Cheadle
28-Tue.	Coffee 9-11am	Small Social Hall	???
28-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
31-Fri.	OFFICE CLOSED - NEW YEAR OBSERVED		
31-Fri.	PPMC New Year's Eve Potluck & Games 7 pm -> ?	Social Ha	P. Herzog
January 2005			
1-Sat.	OFFICE CLOSED - NEW YEAR'S DAY		
3-Mon.	Bylaws Cmt. Mtg. 3pm	Conference Room	B. Hardwick
4-Tue.	Coffee 9-11am	Small Social Hall	???
4-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
5-Wed.	Men's Club 11:30	Small Social Hall	R. Hoffman
6-Thu.	Simply Yoga - postponed until further notice	Small Social Hall	T. Anand
8-Sat.	Tree Committee 10-12	Conference Room	S. Taylor
10-Mon.	Knittin' Kittens 11:30 - 4:30	Small Social Hall	P. Rundell
11-Tue.	Coffee 9-11am	Small Social Hall	???
11-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
13-Thu.	Simply Yoga - postponed until further notice	Small Social Hall	T. Anand
15-Sat.	BOD Open Meeting 9am	Small Social Hall	J. Fisher
15-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
15-Sat.	Potluck 5:30	Large Social Hall	hosts needed
18-Tue.	Coffee 9-11am	Small Social Hall	???
18-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
19-Wed.	Bingo 6:30-8:00pm	Large Social Hall	Y. & M. Jones
20-Thu.	Masonic Outreach, 10am-12pm ?	Small Social Hall	Masonic Home
20-Thu.	Simply Yoga - postponed until further notice	Small Social Hall	T. Anand
25-Tue.	Coffee 9-11am	Small Social Hall	???
25-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
27-Thu.	Simply Yoga - postponed until further notice	Small Social Hall	T. Anand
February 2005			
1-Tue.	Coffee 9-11am	Small Social Hall	???
1-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
5-Sat.	Tree Committee 10-12	Conference Room	S. Taylor
5-Sat.	Men's Club Sweetheart Dinner 6pm	Social Hall	J. Reynolds
7-Mon.	Knittin' Kittens 11:30 am - 4:30 pm	Small Social Hall	P. Rundell
8-Tue.	Coffee 9-11am	Small Social Hall	???
8-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
12-Sat.	Town Hall Meeting 1:00	Social Hall	S. Moore
15-Tue.	Coffee 9-11am	Small Social Hall	???
15-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
16-Wed.	Bingo 6:30pm	Large Social Hall	Y. & M. Jones
17-Thu.	Masonic Outreach, 10am-12pm ?	Small Social Hall	Masonic Home
19-Sat.	BOD Open Meeting 9am	Small Social Hall ?	J. Fisher
19-Sat.	Recreation/Activities Cmt. Mtg. 3pm	Small Social Hall	B. Eckard
19-Sat.	Potluck 5:30	Large Social Hall	hosts needed
22-Tue.	Coffee 9-11am	Small Social Hall	???
22-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters
29-Tue.	Coffee 9-11am	Small Social Hall	???
29-Tue.	Tole Painting 6-9 pm	Small Social Hall	A. Walters

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

SIMPLY YOGA NEWS: MISSING - 13 small (17" X 27") carpet sample mats (donated by M&M Carpets on River St.) used by the Simply Yoga participants. These mats were stored under the wood table in the Small Social Hall on top of the Masonic Outreach Materials. Please return. Thanks.

Please call 420-1008 for new schedule of classes for 2005. ---Tripura

MEMBER-SPONSORED TOWN HALL MEETING: Feb. 12, 2005 - 1:00 P.M.

Do you have questions or concerns relating to a particular Park issue? Would you like to explore ideas for solving the problems related to that issue? What, in your opinion, is the top issue facing the membership at this time? What other issues are of concern to you? Would you attend a Town Hall meeting? Would you participate in planning this meeting and/or future meetings?

We now have the opportunity to share ideas and knowledge regarding the welfare of our Park. Our Board of Directors has generously agreed that Town Hall meetings may be sponsored by Members, rather than the Board. The first of our Town Hall Meetings will be Saturday, February 12 at 1:00 pm. Watch the next Bulletin for details.

Please Contact Shirley Moore, PPMC Box 157

My sincere thanks to all my Paradise Park friends who have expressed concern for me due to my recent fall. I have received cards, calls, visitors, entire meals, books, flowers, plants and best of all—chocolate! My two fractured shoulders are on the mend and I look forward to a full recovery. A word to the wise: high heels and tiled bathroom floors do not mix! *Mary Jo Dunn-Ruiz*

PPMC 911 EMERGENCY RESPONSES

by Doug Hipsley

Beginning this month, the articles in the bulletin regarding PPMC Emergency Response Network will be (3) separate articles. It is extremely difficult to write one report covering 911 Emergency Response, Community Safety, and Community Emergency Response Team (disaster response) activities. This, and my future articles, will only discuss PPMC 911 emergency responses. When I refer to "last" month, I am referring to the time between the most recent BOD meeting and the one previous to it.

Last month there were two 911 incidents. The following is a brief summary of each incident and the lessons learned from each.

Incident 11/23/04

On the Wednesday before Thanksgiving, there was a 911 Medical Emergency in Section 6. We we're not contacted by CDF, Shirley Moore heard about the incident over her police scanner. The alert was made to the PPMC responders using the PPMC internal radio network. A total of ten members responded to this incident.

Lessons Learned. Further negotiations are needed to ensure PPMC is contacted whenever there is any 911 call originating in our community. County Supervisor Mark Stone will work with all principles to help draw up

Continued in Next Column

an agreement of understanding to ensure this happens.

Incident 12/7/04

At approximately 1:00 AM, PPMC was alerted by pager from CDF that there was an emergency in PPMC on Keystone near Highway 9. This information was relayed to our response team using our internal radio network. We did not know if it was a medical or fire emergency when the response team was deployed. The incident turned out to be down power lines near the office on Keystone. We had 9 responders who assisted the SCFD in securing the area and providing traffic control. Of the responders, there were 4 first-aid teams with their Go-Bags. Each Go-bag contains an AED. All responders were CERT, CPR, and AED trained!

Lessons Learned. (1) Our system works when we get alerted! (2) Pam & I need to have rain gear ready when responding in a storm.

Below is a listing of all members who having been responding to a 911 incident for two months since we implemented our new PPMC Incident Report Procedure. When you see any of these responders around the Park, be sure to stop and thank them for making PPMC a safer place to live. Next month I'll list all the back-up responders who have made the commitment, but not yet been notified when an emergency is in progress. Responders are Jim & Diana Cook, Micheal Dungan, Fred Dunn-Ruiz, Karen Eneboe, Doug & Pam Hipsley, Bob Koger, Greg & Becky Laskey, Pat McDonald, Don & Shirley Moore, Joanne Nelson and Rich Sturgeon.

Draft Minutes – December 11, 2004 – PPMC BOD Meeting

- 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. Some 15 general members were also in attendance.
- Invocation was led by Fred Dunn-Ruiz.
 - There were no late items to add to agenda.
 - Report from Executive Session for October 16th, 2004: Minutes of October 16, 2004 executive session were approved.

A letter from a Member was discussed. Board authorized Jack to meet with Ruth Owens of S. C. County Planning Department to discuss the dispute. It is the Board's opinion that the staking is correct; but the structure is possibly not legal by County standards.

A Member's dog situation was discussed. The Member did not appear as scheduled. Member was called, but could not make it. The Board voted to ban the dog from the Park.

Salary and Benefits for the employees were discussed. The Board voted to give all non-managerial employees a \$0.35/hour increase retroactive to September 1, 2004.

The Board was notified that the Kindwall hearing would be December 3. It was noted that there is no reason for any board member to be present at the hearing.

The listing of improvements for sale by heirs where no Associate was name was discussed. The Board voted to make it policy that "where no Associate is named, the estate must supply the club a copy of the will or trust agreement to establish the legality of the executor of the estate. In the case of a will, the improvements may be listed for sale, but no agreement of sale may be consummated until probate is completed. In the case of a trust agreement, the improvements may be listed for sale immediately at a price the executor determines to be fair." It was further decided that a form letter would be created to send to the estate upon notification of the death of a member with no associate named. Fred will do draft. A notice will be included in the Bulletin regarding the benefit of having an Associate.

A Member asked to speak to the Board and was granted the opportunity. The Member requested that he be allowed to sit in on the meeting with PPMC and Ruth Owens of the County Code Violation Section. The Board denied the request.

Jack will continue to research the details of creating a PPMC website.

The Board agreed to copyright each monthly Bulletin.

The Board will continue to research Mediation/Arbitration.

The new Comcast offer was reviewed and the Board decided it was still not sufficient. Claude will send them a letter indicating same.

The continuing stream of letters from a Member was discussed and the Board decided to reply to each of these letters with a letter indicating that the letter was received and forwarded to our attorney. Jack will call the attorney and ask if the letters can be stopped.

Discussed the Parking Stickers and decided to no longer require viewing of the Registration form. New procedure: A person may get a sticker by providing the vehicle license number and the allotment number sponsoring the vehicle. Jack to inform Office staff of change.

2.0 Consent Items

- Consent calendar, including Acceptance of Minutes, November 20, 2004: Financial Report – November 2004, Executive Session Report – November 2004. All were accepted, except 2.e, which will be covered in a later membership interview.

3.0 Manager's Report; Bob Koger

- Daily Reports

- b. Bob met with the Planning Department for the Washington Walkway retaining wall. They only gave permission for our plans to be reviewed, with 6-8 weeks notice. Bob wants permission from the Tree Committee to clear small volunteer trees SW of the bridge, and he plans to reinstall a bench for viewing of the bridge & river. There have been lots of storm-related activities. Much work has been accomplished, and much is left to do within budgeting restrictions. Many thanks to volunteers for all the work done, especially by the mail volunteers. Season's Greetings to all.

4.0 Unfinished Business

a. Committee Reports

1. Assessment Study; Malcolm Kirby; not present, no report.
2. Budget – Diana Cook; not present, no report.
3. Building – Bill Hardwick;
 - a. N. Nordstrom @ 408 Keystone Way; recommended by the committee; accepted by BOD.
 - b. B. Lind @ 435 Joppa Street; stipulation of the maximum height of the deck is included within the recommendation by the committee. It would require \$1,100 for a permit at 40", requiring railing. Bill is seriously thinking of limiting his deck to 30", so as not to need a permit. Accepted by BOD either way.
 - c. S. Simas @ 615 St. Augustine Avenue. The neighbors had not yet been notified, which is underway by the Office. After 7 days, if there are no responses, the BOD approves if there are no exceptions.
4. Bylaws – Bill Hardwick; the committee is still working on setting up special funds & having CERTS become a standing committee. Bill wants to have an in-person committee meeting, where they can discuss where this item belongs, either in the Bylaws or in the Rules & Procedures.
5. Dam – Malcolm Kirby; not present; Jack reported that there is no word yet from Fish & Game.
6. Emergency Response Implementation Team - Doug Hipsley; There were 2 911's since the previous Board meeting. The following people responded: Jim Cook, Diana Cook, Milt Jones, Ray Hoffman, Don Moore, Shirley Moore, Rick Decker, Lloyd Ames, Bob Koger, Becky Laskey, Pam Hipsley, Greg Laskey, & Richard Sturgeon, showing our system works. Ted Keller says future CERT training will be under Brett Taylor, of the City Fire Department of Santa Cruz. The next series of classes are March 8, 10, 15, 17, 19, (Tuesdays or Thursdays, & the last one is Saturday), probably 7-10 p.m. weeknights, & Saturday all day, with the location to be announced at a later date.
7. Historical – Barry Brown; not present; no report.
8. Long Range Planning – Chuck Buchanan; still awaiting the reserve study. Barbara Monti reported that much has been accomplished, and the sub-committee will present at least a partial report by next meeting.
9. Orientation – Anna & Bill Lind; Bill reported that Anna is orienting 2 or 3 people right now.
10. Recreation – Bill Eckard; we have the Annual Holiday Potluck/Party tomorrow at 1:00, with Santa decorating the Office & Grounds, and the Christmas Tree in the Social Hall. Next committee meeting will be there to hand out presents to the kids (brought by the parents, labelled, & under the tree). Help could be used for next month.
11. Safety, Industrial – Diana Cook, not present, no report.
12. Staking -
 - a. Staking Log; the Manager is to make notations on the log of BOD approval, for the Administrative Assistant to update the log in the computer.
 - b. T. Orloff @ 337 The Royal Arch; a staking report copy was sent to neighbors, with no negative response received; approved.
 - c. J. Jelcick @ 364 Eastern Star Road, possible encroachment; 2nd report of December 9, 2004; approved.
13. Streambed Alteration – Bob Koger, debris removal via George Saam's truckers has been completed. There have been no responses from the notice in the bulletin for committee volunteers for future streambed care.
14. Trees – Steve Taylor; the current log & minutes from last week's meeting with recommendations of the committee are in the binder. The Forester's recommendations need follow-up by the Manager, to be discussed with Jack. The Koontz tree is down, but the stump has not yet been ground out. Replanting is yet to happen. The Manager's request to remove the volunteer trees by the Covered Bridge is recommended by the committee, & approved by the Board. Replacement of a California buckeye for the removed old pine by Section 4 tennis court is approved by the Board. Tripura Anand received a copy of the forester's report, relevant to her request/inquiry for guidance.
15. Vehicles – Greg; not present, no report.
16. Water/Roads – George Saam; cost to install water mains, \$800,000; approximate cost to overlay pave Park roads, \$250,000; approximate cost to upgrade storm drainage systems, \$50,000; \$1,100,000 estimated total. The BOD wishes to see the six bids, & George is to send this estimate to the assessment committee. Bob

Biendle wants to be sure that PVC pipe is laid on the Entrance Road to enclose the electric line for the special needs stop light. Electrical for the Social Hall, under Bob Biendle's direction, can't be done by the 1st of January, because the County needs even more information than he has already given them. They need the plans to be signed by a P.E. (Professional Engineer). Bob hopes to have completed results by 31 January 2005. Bob Koger needs new doors and/or breakaway bars in the Social Hall, per Fire Inspection requirements. Bob needs to give the BOD a cost report, which will be coming from his visit to San Lorenzo Lumber. George Saam asked for direction from the BOD. Jack said they first need a recommendation from George, then BOD will approve, then George will acquire a contract, which the BOD can then approve. George said start dates could be any time, since winter is a great time, since they have winter time to fill, and we need to finish spending the residual Castle money by mid-May. George said work can be easily sectionalized, and funding could also. When Entrance Road is being worked on, it will be closed during the day, for only 3-4 days. We have received a \$5,000 bid for engineering of suspending a water pipe under the bridge. This is supposed to not impact the loading of the bridge. George is to speak with Jack about the bridge constraints, primary being the pipe must not be attached to the side, because of resultant wicking of water to the bridge itself, causing rot. There is a consideration of having the weight of the pipe supported by the piers, rather than by the bridge. The BOD approved a design for \$5,000, within the constraints of our bridge.

- b. Treasurer's Report - Claude Lindquist; We are now \$19,803 under budget. We are over budget on items the same as before & likely to remain so this fiscal year. We have increased coverage on the bridge by 50% and added Emergency Service volunteers. These items reduce the premium by a slight amount. Health insurance is being discussed, and the discussion is prolonged & involved. The last 5 years in our economy have seen double digit increases in insurance. Our Workman's Compensation payments have been less than budgeted, probably due to having fewer employees. The Workman's Compensation rates for the crew are 5 times that for the clerical staff. Next month Claude hopes to have completed the details on Workman's Compensation. The Volunteer fire department is currently under Workman's Compensation. Fred wondered if it is already under the CERTs/VIP volunteer area of insurance. This will be researched.
- c. General Terms & Conditions of Sale (7 pages): Legal responses are to be discussed in Executive Session.

5. NEW BUSINESS

- a. Our copy machine is no longer eligible for a maintenance contract after February 05, so we are gathering bids on new machines, for both buying and leasing. It would be a capital expenditure. The chipper was sold for \$15,000, so capital funds are available.

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) Regarding the Members Pending list, Fred is to draft a note for the bulletin telling members they may remark on possible members to the BOD.11/22/04 Incident Report, wet driveway & street, Section 3.
- (h) 12/03/04 Incident Report Response to Member from Manager.

8. CORRESPONDENCE

- (a) Correspondence Log
- (b) Letter to Member from President re: purchase of 2nd improvements, Section 4.
- (c) Letter to Donor from Office re: donation of name badges.
- (d) Letter to Donor from Office re: donation of name badges. The BOD thanks Connie Fisher for acquiring the donated name badges, which a number of different committees might be able to use.
- (e) 11/21/04 letter to Member from President re: dogs and boundaries, Section 2.
- (f) 11/24/04 letter to Member from President re: loose dog, Section 3.

Adjourned at 10:25 a.m.

For Sale By Member

Member's improvements offered for sale as of December 17, 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.

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, remodel. interior incl carpet & ceramic tile; auto-sprinkler system, veg. garden & fish pond, generator inc. View online at http://64.166.244.241/362ESR
364 Eastern Star	Jeanne Jelcick Call for Appt./Info. 831/429-2215	\$179,500	Cute little 4BR + sleeping loft or 2BR + office + den. Upgraded septic & electric. Modern kitchen, stack washer/dryer. Good sun & great privacy w/huge beautifully landscaped allotment. Call 831/429-2215, 426-7666, 325-3928.
SECTION 3			
SECTION 4			
591 Keystone Way	James M. Keeton 559/251-4396	\$165,000 cell 559/970-0911	1 BA, 2BR, 900 sq ft improvements, lg covered front deck, parking stall below, incl. 2 gas freestanding heating stoves, kitchen gas range, washer/dryer, refrigerator.
678 St. Paul Street	Sonnichsen/Stalker Deke Sonnichsen 650/326-7679	\$65,000	Cabin on Eagle Creek, 3 BR, 2 BA, large kitchen and large living room, dining area, electric floor heating. Appliances included: Refrigerator, gas range, and turkey roaster. Furnishings include Beds, chairs, and sofas.
SECTION 6			
114 Keystone Way	Myron Kegebein 831/425-6144	\$182,500 \$3,000 under appraisal	On San Lorenzo River high above flood; near park entrance; sunny allotment; new \$3,000 mahogany deck on front; attractive gazebo overlooking river; 2 BR 1 BA; laundry rm; new refrig, dishwasher, stone fireplace; double windows throughout; easy maintenance.
118 Keystone Way	Robert P. Hupp 559/227-7140 559/287-7703	\$197,000 No Financing	Must see. 2BD, 1BA, completely refurbished, new carpet, wood flooring in kitchen, new stove, frige, disposal, washer/dryer included; 12X22ft deck in front, small patio in back; some new furniture & misc. items included; 3 lg outside storage sheds, large carport.
140 St. Alban St.	Donald Schmidt 831/458-0663	\$325,000 No Financing	2BR, 2BA, 1,200 sq ft imprvments, 6,858 sq ft allotment, house 8 yrs old on double allotment, lg living rm, 18 ft ceilings w/skylites, loft BR, office, plenty of storage, established garden, in sunny Section 6, forced central heat, incl washer, dryer, stove, frige, elec. generator.
146 St. Alban St.	Larry N. Gilliland 831/423-5634 831/234-3129	\$300,000	2 BA, 2 BR, 1400 sq ft living + 480 sq ft 2-car garage on Keystone Way; just painted; lg deck in back, deck in front; storage shed; lg kitchen & all appliances; central heat & lg propane free-standing stove in living rm; new hot water heater.
170 St. Bernard St.	Kindwall Paradise Park Off. 831/423-1530	\$167,000 Appraised Price	2 BR, 1.5 BA, Kitchen w/formica counters, linoleum floor, dwelling approx. 1,160 sq ft, Basement 996 sq ft, approx 10'x18' concrete slab suitable for patio, sunny spot! Room for 1 car, possibly 2 nd car. 2 storage sheds, stove, frig/freezer, washer/dryer included.
175 St. Bernard St.	Larry Coburn To see, 423-5343	\$255,000	1 BR, 1 BA, 1100 sq ft w/deck overlooking river; new 1990/foundation engineered for 100 yr flood; built to earthquake standards. To see, 423-5343; message, 802/868-9262. Ample off street parking, 2-3 car garage. Owner w/finance \$100,000 of purchase price.
189 St. Bernard St.	Miriam Kourik 831/426-8224	\$235,000	Split level home, 2 BR, 1 1/2 BA, new septic tank, new roof; sunny with nice yard; allotment located in front of the Park.
191 St. Bernard St.	Malcolm Kirby 831/460-0544 By Appointment	\$499,000 Financing	Upstairs - 2 BR, 2 BA, office, kit, vaulted great room, rock fireplace, A/C, Deck. Downstairs - 2 BR, 1/2 BA, living, kitchenette. Workshop. Separate entrance, 2450 sq.ft. Attach Garage. Highway 9 Bus Stop. Wall-to-wall glass—overlooks open space, river.

Paradise Park Masonic Club MEMBERSHIP APPLICATIONS PENDING

This list is published so that Members have the opportunity to advise the Board about these candidates for Membership. If you have information that you believe the Board should consider before voting for Membership on any of the following, please contact President, Jack Fisher in writing.

<u>Applicant</u>	<u>Date posted</u>	<u>Seller</u>	<u>Allotment</u>
<u>MEMBER CANDIDATE:</u>	none		
<u>ASSOCIATE MEMBER</u>	<u>Date posted</u>	<u>MEMBER</u>	<u>Allotment</u>
Susan G. Denton-Lugo	11/23/04	William E. Denton	407 Keystone Way
Joan Marie Heisch	10/23/04	Patricia McDonald	632 St. Augustine Avenue
Michael K. Pottinger	08/06/04	Lauren C. Pottinger	144 St. Alban Street
Marian E. Sibley	05/21/04	Richard T. Sibley	280 Keystone Way
<u>ALTERNATE ASSOCIATE MEMBER</u>		<u>MEMBER</u>	<u>Allotment</u>
Carolyn Marie Butcher	12/14/04	Lois Hardy	396-C Cavern Street
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