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**PARADISE PARK MASONIC CLUB
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FIRST CLASS MAIL

Paradise Park Masonic Club

January 2010

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Greetings From Gayle

We lost a much loved member of our community this month. Jim Reynolds was an active volunteer, a good human being and a personal friend. He will be missed by a lot of us.

The Board of Directors is hosting a town hall/committee fair on Saturday, Jan. 30th 1 to 3 pm. We want to provide a forum and opportunity for the membership to discuss everything from suggestions for rule enforcement to the repeal of rules – input on what they'd like from our committees – additions of policies, etc. My goal is to have a very open dialogue.

The format will consist of tables around the room for the participating committees to have detailed dialogue with members who want information about what services the committees provide, and how you can solicit their help if you need it. The board will be represented and we will have the wireless microphone available for general questions and answers to the board or committees, followed by people being able to follow up with individual committees.

The Park is operating at a deficit. We need to raise revenue and we may have to cut services, this is not an easy thing to sell to the membership – especially when so many people are adversely affected by the downturn in the economy, but it's imperative. Your Board of Director's is open to suggestions. What services are you willing to do without or have reduced? How much are you willing to have your TAD's increased? Please dialogue with us now instead of after changes have to be made. Be part of the solution now.

Gayle

**30 January 2010
TOWN HALL MEETING
1-3 p.m.
Social Hall
Topics: Any and all!**

Ask questions....get questions answered....come to the Social Hall and be a contributing part of our PPMC community!

Official PPMC Board Section

TREASURER'S REPORT -

Following are select items of information which should be of interest to the membership.

ONGOING DEFICIT

Our manager and her staff are focusing on the ongoing deficit problem, and costs are being curtailed wherever possible. Our manager is heavily focused on limiting the number of trips we take to the dump with green waste materials. If you refer to the financial statement printed with this bulletin you will see that expense account #6027 reflects a significant reduction when compared to the budget. In addition we are in the process of eliminating the Pitney Bowes postage arrangement and will use regular postage stamps for the moment. We are looking seriously at an online postage arrangement. Terminating the Pitney Bowes lease should affect a savings of between \$800 and \$1,000 per year.

GASOLINE EXPENSE

Our cost of gasoline and oil for vehicles has decreased - - please refer to account #6080 on the May through December P&L. The accumulated expense for that period was down when compared to the budget. The reduction is partially the result of the cost of fuel having been lower this year, the result of fewer trips being taken to the dumps, and the result of a general awareness of the need to conserve.

ACCOUNTING EXPENSE

The cost of our annual audit was quite a bit higher this year, which was the result of there being numerous accounting complexities which required auditing such as the water project and the handling of tax reassessments, together with the need to make numerous adjusting entries to reconcile the accounting work of the previous year. Initially we were about \$1,000 over budget, which, when added to a pending billing will cause us to be about \$3,000 over budget on this account for the year.

BUDGET ANALYSIS

The Budget committee volunteers are now holding regular meetings, and are actively working towards preparation of the budget for next year. The members of the committee are clearly aware of our deficit and are focusing on the need for a balanced budget.

RAISING REVENUE NEXT YEAR

The need clearly exists to pass a ballot measure that will increase our revenue during coming years. This can take the form of an increase in the cost of new memberships, or an increase in our annual dues, or an increase in our assessment rate. In addition we can take a look at increasing the fees charged for using Park facilities, and we will, of course, be working towards reducing expenses wherever possible. It is important that our members prepare themselves at this time for the fact that an increase in one or more of those revenue producing sources must appear on the next ballot.

WATER PROJECT DEFICIT FINANCING

A significant amount of time and energy has been devoted to finding a way to resolve the negative cash flow which exists between the amount the Park pays to Rabobank on our permanent financing and the amount being received from our members who are paying their water assessments in installments. An analysis has been submitted by me to the Directors, which details the history of the transaction, and explains the nature of the financing that was arranged. Contrasting, and in some ways conflicting scenarios have been propounded by others, and a study group has been formed to reconcile the differences and to come forward with the most favorable resolution

Respectfully,
Bob Morgan, Treasurer

PROPOSED RULES AND PROCEDURES CHANGES

For circulation only (not in effect)

Please note that both Car Tents and Fences have two proposals, each to add one sentence. On the ballot, there will be options to vote for each (yes or no) or to accept both.

2.03 Car Tents. CURRENTLY READS

The set up of covered structures for vehicles, either temporary or permanent, must be approved by the Board of Directors. Some of the criteria the Board will consider as to whether approval will be granted include color, placement and attractiveness in the neighborhood.

PROPOSED CHANGE TO READ #1 (adding the underlined, bolded verbiage)

2.03. Car Tents. The set up of covered structures for vehicles, either temporary or permanent, must be approved by the Board of Directors. **The Board of Directors will not approve such a structure without first posting the request in the Bulletin and giving 30 days for the Membership to voice objections.** Some of the criteria the Board will consider as to whether approval will be granted include color, placement and attractiveness in the neighborhood.

PROPOSED CHANGE TO READ #2 (adding the underlined, bolded verbiage)

2.03 Car Tents. The set up of covered structures for vehicles, either temporary or permanent, must be approved by the Board of Directors. Some of the criteria the Board will consider as to whether approval will be granted include color, placement and attractiveness in the neighborhood. **Any such structure on an allotment which changes hands must be removed or re-approved by the Board of Directors.**

2.07 Golf Carts CURRENTLY READS

All golf carts must be equipped with headlights that must be on at all times when in use in the Park. All golf carts must have an audible horn. All golf carts must not exceed the posted speed limits. Only licensed drivers may operate a golf cart. Only electric powered golf carts are allowed. No golf carts allowed on Washington pathway. The allotment number, at least one inch (1") in height, must be posted on the front and rear of all golf carts. All golf carts must yield the right of way to motor vehicles. All golf carts must carry their own liability insurance.

PROPOSED CHANGE TO READ

2.07 Golf Carts. All golf carts must be equipped with headlights that must be on at all times when in use in the Park **night, when on the bridge and when on the entrance road.** All golf carts must have **an** audible horns. ~~No~~ All golf carts must not **shall** exceed the posted speed limits. Only licensed drivers may operate a golf cart. Only electric powered golf carts are allowed. No golf carts allowed on Washington Pathway. The allotment number, at least one inch (1") in height, must be posted on the front and rear of all golf carts **in reflective letters no smaller than three inches (3").** All golf carts must yield the right of way to motor vehicles. All golf carts must carry their own liability insurance.

6.01 Fences. CURRENTLY READS

The Board or Directors must approve the construction of any new fence, latticework, privacy screen or barricade. Any Member who wishes to construct such a fence must submit proposed plans or drawings to the Board as to the specific details of the proposed action.

PROPOSED CHANGE TO READ #1 (adding the underlined, bolded verbiage)

6.01 Fences. The Board or Directors must approve the construction of any new fence, latticework, privacy screen or barricade. Any Member who wishes to construct such a fence must submit proposed plans or drawings to the Board as to the specific details of the proposed action. **Any fence on an allotment which changes hands must be removed or re-approved by the Board.**

PROPOSED CHANGE TO READ (adding the underlined, bolded verbiage)

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**Paradise Park Masonic Club
Board of Directors
Action Closed Minutes
12/19/09**

8:05 A.M. Closed Session

Present were President Gayle Logan-Silva, Vice President Bill Eckard, Secretary Karen Eneboe, Treasurer Bob Morgan, Director-At – Large, George Turegano, & Manager Cyndy Crogan.

Bob said that he had an extended conversation with the new improvements owners re: the allotment boundary between a neighbor & them.

Water Project Loan/Finances: a past Board member acknowledged that she had not taken responsibility for discrepancies of the water project finances. Another past Board member explained the set-up of the water project loan documents. After signing the loan (after prepayment of \$5705 by 177 members), that current Board accepted another 27 people for total prepayment of \$5705 each. The discrepancy of their payment is the interest on the loan totality, which should have been something over \$8K, which portion these 27, then 33, people paying their total payment did not include that share of interest. The past Board member reviewed the procedure that had been followed, with 2 significant times in which a prepayment had not resulted in a revision of monthly payments. She proposed two methods by which the loan could be restructured, so as to avoid current shortfall. Bob will do a new amortization of the current loan status. When he has reached conclusions of what some options might be, we will consider all available options & make choices.

Approved as corrected Closed Action minutes 11/21/09; signed & to be placed in safe.

Approved as corrected Closed Action minutes 10/17/09; signed & to be placed in safe.

Manager's Report, Cyndy Crogan: a member's telephone message has been recorded; certified letter, with Bosso's format, is to be sent to the member; Cyndy & Gayle

will construct letter, to be seen by all Board members before being sent. Directives are being sent to 3 members, re: allotment adjustments. A member will work with a member sale on sale of his fire-damaged improvements. Bosso form letter is to be sent to member with safety situation. A member sale to a member has an outstanding payment due to PPMC; membership certificate to member should be held.

Adjournment 9:30, to attend Open Session.

P.M. Closed Session, 1:10

Gina Simas approved as Associate Member to Sharon Simas @ 615 St. Augustine Avenue. Gina Simas approved as Associate Member to Edward Simas @ 236 Temple Lane.

Jennifer Green –Zepharin, as Alternate Associate Member to Joan Ross @ 562 King Solomon Drive. attended Orientation this morning, signed the three forms, & now her certificate may be sent to the primary member.

Water/Roads committee replacements: George will ask a member; Bob will ask a member; George will ask a member to 'try again' with previously friendly Castle property owner.

Bob Morgan will send dunning letter to 10 members, in regard to their outstanding balances.

Due to significant other commitment, both Bob & George needed to leave the closed session. Therefore, the session was closed, without having dealt with the following agenda items:

Review Bosso Meeting
Review suggested Standard
Suspension/Termination Letter
Stakings (?) 2 allotments
A member's Dog Issue

Closed Session Adjourned, 2:00

**Paradise Park Masonic Club
Board of Directors
12/19/09**

1.0 OPENING ITEMS 9:38

(a) Roll Call, present were President Gayle Logan-Silva, Vice President Bill Eckard, Secretary Karen Eneboe, Treasurer Bob Morgan, Director At Large George Turegano, Manager Cyndy Crogan, with some 20 interested members.

(b) Invocation was given by Bill; George led the flag salute.

(c) Consideration of Late Additions to the Agenda; cell phone towers 5.0.c.

(d) Report from Executive Sessions; generic closed minutes of 10/17/09 & 11/21/09 were read.

(e) Approval of November 21, 2009 Open Board Minutes; approved.

(f) Approved Sept. 26, 2009 minutes with addition of SDS = Safety Description Standards.

2.0 MEMBERSHIP INFORMATIONAL ITEMS

(a) Members Approved –

1. Darrell Huckobey @ 636 St. Augustine Avenue; sale by Pattison.

2. Sharon Radosevich @ 646 St. Augustine Avenue; death of mother, Helen Dodge.

3. Sarah Crampton @ 572 King Solomon Drive; membership exchange with Ellen Crampton.

(b) Alternate Associate Members Approved –

1. Jean Danielle Alexander @ 354 Eastern Star Road; to Marcella Miller

3.0 REPORTS

(a) Manager – C. Crogan; Ocean St. Ext. was repaired by County; tractor & fire truck ignition was repaired; water main at top of Shrine Way repaired; drain at Covered Bridge completed; streets & drains cleaned proactively; seeking bids for repair of radio system repeater; investigating options for downsizing budget expenses; can members' unused green waste bins be used by crew? Land between 268-272 Keystone Way use? report for use in January.

(b) President – G. Logan-Silva; a town hall type meeting will be held Saturday, Jan. 30, from 1-3:00, with representatives from all committees & Board Directors; intended to be a free exchange of information; bookkeeper & possibly Assessor there, too, to further explain past year's late supplemental property tax payments.

(c) Treasurer – B. Morgan

1. Restructuring of water loan & discussion of water project; operating at a deficit; there are 2 elements: 1/ expenses are greater than revenue, \$30K for the year in operating expenses; 2/ construction loan for water project caused outgoing payments to exceed incoming payments from members; solutions

[Type text]

forthcoming with further investigation by the Board. Re: #1, need increase in dues, in rate of assessment, in membership fee, or significant reduction in services to membership. A proposed letter to the membership from Bob/Board was then handed to the Board members, requested to be considered for vote next month's agenda.

4.0 BUSINESS

(a) Building; J. Devore; tabled until next month.

4.1 STAKING

(a) Current Staking Log; 6 stakings in contest at present;

(b) B. Morgan presented at the open Board meeting & insisted on reading a 'paper', not on the agenda. He then requested this be on January's agenda, after President Gayle stated for the record that we (the rest of the BOD) had not received advance notice or copies; the rest of the directors hadn't been given the 10 days required to see his document before he "presented" it.

4.2 TREES

(a) Current Tree Log – Cheryl Dangreau; Keller tree, on whose allotment? Whose financial responsibility? Cyndy will be talking with Richard Tree Service about this tree. On a different subject, a Motion: BOD authorize this manager to approve removal of a stump. Approved.

4.3 OTHER REPORTS

(a) Recreation; Bill E.; we had a successful holiday potluck, with Ron & Hilde Rundell decorating, Mable Coleman redecorating bathrooms, Fred Dunn-Ruiz for Santa, Marty & Debbie Martin helping, Mark Zevanove & Tony Averill & Darlene Stumpf carving & cooking & helping, Mary Jo Dunn-Ruiz, Carol Blum, Jim Cook, Pat Herzog, Laura Crafts, Karen Eneboe for cooked turkeys, & Bill Eckard & Sharon Naraghi for foundation of all with planning, shopping, enlisting, completing.

(b) Bylaws – John Mancini; very close to publishing the Bylaws – question of additional changes, just a few housekeeping items noted (to save for next election); the Bylaws committee did not see any conflict of the proposed mandatory mediation bylaw with our bylaws.

(c) Dam – no report

(d) Historical – no report

(e) Insurance – no report

(f) Long Range Planning ; committee member Fred Dunn-Ruiz reports that no committee meeting has met for 6 months, although chair Ted Keller puts items in the bulletin.

(g) Industrial Safety – no report

(h) Social Hall Renovation – Fred Dunn-Ruiz; 2 fridges were scheduled to be replaced last year, but

were not; renovation is nearly finished. The Manager has the ultimate authority to assign storage space within the Social Hall.

- (i) Water/Roads – no report
- (j) ERT

1. Fire
2. Medical Response
3. Traffic Control – Ray Hoffman; there were four 911's, 3 within the Park; January plan to have ERT meeting with training. Cyndy, Ray, & Butch met with CalFire, re: evacuation.
4. Allotment Inspection
5. CERTS Training

(k) Water Conservation – Mable Coleman: requests that letter to members be allowed to go out to members; trying to find out where major leaks are; concentrating on non-occupied part-timers' homes for starting, due to the necessity of having to turn off water, which is more difficult when lived in. Follow-up is with the committee; enforcement is with the Manager. Approved sending out of letters under Cyndy's signature, starting with vacant houses. Amendment, add to the letter '... & the committee will obtain member approval & make every effort ...'.

(l) Mediation – Tripura Anand; 2 meetings since last BOD meeting; 17 intakes have happened; nature of concerns mostly allotment-related; 6 resolved at intake; 3 resolved in mediation.

(m) River and Streambed – no report

(n) Past Presidents – no report

(o) Budget – Sue Lovelace; is meeting; need to set a monthly date; request BOD for help to make committee viable.

(p) Committee Manual: deadline of approval for publishing of manual; motion to have on January agenda. Approved.

5.0 NEW BUSINESS

(a.) Rule Changes – postponed to next month.

(b.) Paideia – recommendation that use of our facilities remain as is, with responsible member sponsor filling out extended agreement, with April 15th being the extent of the agreement we have now, with review at our April meeting. Approved. Call for specific vote: Gayle, aye; Bill, aye; Karen, aye; Bob, nay; George, abstain.

(c.) cell phone towers; tabled for next month.

9.0 OPEN FORUM It was announced that on 11.19.09 Ed Butler filed a notice of appeal.

10.0 ADJOURNMENT 12:31.

Manager's Report/ January

By Cyndy Crogan



If you read the last bulletin, you're aware that we're dealing with a \$30,000 budget deficit. I've been meeting with our Budget Committee volunteers to find solutions to reducing our overhead in order to operate within our means.

As mentioned before, we have begun encouraging members to stop using the yard waste dumpsites and begin using the Green bins only. Gardeners are required to use Green Waste bins or haul yard waste. Most Green Waste customers are entitled to (2) green bins. For those who require minimal service, there is a 6 month service available. To order additional cans or service please call, 1-800-665-2209. Green Waste also provides customers with additional services such as hauling large items.

You can also share green bins with your neighbors by marking the bin with your street address and the word SHARE. Remember to return the bin(s) to the neighbor you borrowed from.

Paradise Park Masonic Club is a cooperative community that, in challenging times, has worked together to overcome impediments to achieve goals. Experienced volunteers and neighbors who help the Park and each other are vital to that purpose. Witnessing the ordeals other communities are facing around the world helps us to understand what is truly valuable.

I want to thank all of those who responded to yesterday's flood by coming out and helping your neighbors move cars, fill sand bags and give moral support. And especially to **Ray Hoffman** and our ERT team who are out in the streets at a moments notice, 24 hrs. a day. Last but not least, **Don Moore** for his many years of service and dedication to our sound equipment, radio system and assistance with our new antenna at the office. Here's to you!

Gayle Logan-Silva, President

Karen Eneboe, Secretary

[Type text]

The MC is developing written procedures for clarification and standardization. This is a draft document and any comments or questions are welcome. Also, the MC would like to thank Heidi Paris for her volunteer efforts as MC secretary. For personal reasons Heidi has asked to be excused from the committee and we are sad to see her go. We are looking for someone to volunteer to take on the role of secretary ~ we are a diverse and very active committee. The secretary attends monthly meetings; takes and generates minutes ; and keeps the MC binder in the Office up to date. Our meetings are now on the Tuesdays prior to the Board Meetings. The next meeting will be Feb 16th. Please contact us at <mc@paradiseparkmasonicclub.com> And lastly, come visit our table at the Committee Fair on Jan 30th. Please come talk with us.

Mediation Committee (MC) Draft Procedures Jan 2010

I. Contact Options:

- **Referral:** from member; Manager; Board Director
- **Direct contact:** to the MC; an MC member / Intaker
- **Incident report:** filled out and submitted to Manager or Office

MC Intaker is assigned to initiate and complete the intake process, with **both parties**, in as prompt and timely manner as possible under the individual circumstances.

II. Intakes:

- Intaker contacts the **first party** and writes a report of the **first party's** story:
"From your perspective, briefly tell me what this is about."
- Intaker ascertains if the **first party** is willing to try mediation:
"Are you open to having a conversation to see what can be worked out?"
- Intaker discusses the benefits, options, and process of mediation.

- Intaker contacts the **second party**, and reads the intake report of the **first party**.
- Intaker writes a report of the **second party's** story:
"From your perspective, briefly tell me what this is about."
- Intaker ascertains if the **second party** is willing to try mediation:
"Are you open to having a conversation to see what can be worked out?"
- Intaker discusses the benefits, options, and process of mediation.

MC Intaker reports to the MC and a determination is made as to the appropriateness of mediation, and then whether to refer to an outside agency or schedule internal mediation.

III. Scheduling:

If mediation is appropriate and **both parties** are open to try mediation, the Intaker will:

- 1) refer **both parties** to an outside agency (Conflict Resolution Center) or
- 2) co-ordinate with **both parties** and the PPMC Mediation Chair to schedule a mutually agreeable time and date for a three-hour internal mediation (at the Small Social Hall or the MC Mediation Room in the Upstairs Office Apartment).

IV. Mediation Outline:

- Welcome
- Invocation
- Outline of process and procedures
- Agreement to mediate and abide by guidelines (signed by all parties)
- Reading of the *Intake Reports*
- 3-Phase Mediation Process:
 - **Phase One:** *Parties take turns talking only to the mediator while the other party listens.*
 - **Phase Two:** (optional) *Parties talk directly with each other while the mediator facilitates.*
 - **Phase Three:** (optional) *Parties explore mutually-agreeable, problem-solving strategies.*
- Closing
- Evaluation
- Acknowledgments

Note: The MC is also available for the purpose of conducting a *Document Review* during which **both parties** present documentation without any negotiation ~prior to a Board Hearing.

11:54 AM

01/20/10

Accrual Basis

Paradise Park Masonic Club 2
Profit & Loss Budget vs. Actual
 May through December 2009

	May - Dec 09	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
5401.00 Member Assessment Fees Earned	330,800.87	346,623.36	(15,822.49)	95.4%
5402.00 Member Annual Dues	26,066.64	26,066.64	0.00	100.0%
5403.00 Transfer Fees - Membership	2,735.00	3,000.00	(265.00)	91.2%
5430.00 Discounts Taken	4.58			
5451.00 Penalties/Fines	5,359.15	3,666.64	1,692.51	146.2%
5453.00 Finance Charges-Members	1,187.62	666.64	520.98	173.2%
5454.00 Member Ser.Chgs./Staking	70.00			
5455.00 Facility & Equipment Use Fees	3,400.00	1,000.00	2,400.00	340.0%
5456.00 Concess Income	4,882.07	5,333.36	(451.29)	91.7%
5457.00 Interest Earned General Fund	1,879.50	3,333.36	(1,353.86)	56.4%
5471.00 Bulletin Subscriptions	195.00			
5499.00 Other Income	25.00	666.64	(641.64)	3.8%
Total Income	376,715.44	360,356.64	(16,358.20)	95.5%
Gross Profit				
	376,715.44	360,356.64	(16,358.20)	95.5%
Expense				
4000 - Reconciliation Discrepancies	\$10.00			
6000.00 - Personnel costs				
6001.00 - Manager Salary	36,243.14	36,000.00	243.14	100.0%
6002.00 - Secretary Wages	26,578.35	25,000.00	1,578.35	106.2%
6003.00 - Bookkeeper Wages	10,230.78	9,666.64	564.14	105.8%
6006.00 - Maintenance Crew	40,570.01	42,000.00	(1,429.99)	96.6%
6008.00 - Clerical Part Time	2,623.05	666.64	1,956.41	293.5%
6009.00 - Crew Temp. Labor	406.00	666.64	(260.64)	65.4%
6015.00 - Holiday/Yearend Bonus	0.00	1,333.36	(1,333.36)	0.0%
6020.00 - Employee Health Insurance	18,292.79	21,000.00	(2,707.21)	87.0%
6022.00 - HSA contribution	4,500.00	3,000.00	1,500.00	150.0%
6025.00 - Employer Tax Expense	8,461.83	10,333.36	(1,871.53)	81.9%
6031.00 - Workers' Compensation Ins.	5,529.89	4,666.64	863.25	118.5%
Total 6000.00 - Personnel costs	155,435.36	156,333.28	(897.92)	99.4%
6031.00 - Insurance Expense				
6032.00 - Excess Liability Ins.	4,281.28			
6033.00 - General Business Pkg Ins	24,035.08			
6034.00 - Crime coverage	238.49			
6035.00 - Directors/Officers Liab. Ins.	2,652.35			
6035.00 - D & O Excess policy	1,666.68			
6036.00 - Employer's Practices Insurance	181.44			
6037.00 - Fire Volunteers Insurance	756.00			
6038.00 - Auto liability	2,940.84			
6038.00 - Bridge liability insurance	3,013.68			
6040.00 - Flood Insurance	1,281.36			
6031.00 - Insurance Expense - Other	21.00	43,233.36	(43,212.36)	0.0%
Total 6031.00 - Insurance Expense	41,665.00	43,233.36	(1,668.36)	96.1%
6049.00 - General & Administrative Exp				
6041.00 - Office Supplies/Expenses	4,449.00	3,333.36	1,115.64	133.5%
6042.00 - Postage	2,261.44	3,200.00	(938.56)	69.8%
6043.00 - Telephone/Communications Exp.	3,467.75	3,333.36	134.39	104.0%
6044.00 - Propane Off/Plonic/Social/Phase	2,348.92	3,000.00	(651.08)	78.3%
6045.00 - Electric Expense Park/Office	6,276.46	8,000.00	(1,723.54)	78.5%
6231.00 - Dues, Subscriptions, Misc. Fees	450.00	333.36	116.64	135.0%
6234.00 - Bank Charges	(15.00)			
Total 6049.00 - General & Administrative Exp	19,818.26	23,200.00	(3,381.74)	85.4%
6053.00 - Security/Safety Expense				
6053.00 - Guided Tour Handbooks	683.14	1,333.36	(650.22)	51.2%
6059.00 - Member Service Expense	(205.00)			
6053.00 - Water Purchase Expense				
6053.00 - Water Purchase Expense	65,099.30	63,333.36	1,765.94	102.8%
6055.00 - Member Mailing Printing	3,294.16	3,000.00	294.16	109.8%
6057.00 - Garbage disposal				
6057.00 - Trash Pickup pd to Green Waste	2,420.52	11,612.64	(9,192.12)	20.8%
6058.00 - Garbage accruals for membership	15,053.52	15,054.00	(0.48)	100.0%
6058.00 - Yard Waste	3,513.10	3,333.36	179.74	105.4%
Total 6057.00 - Garbage disposal	20,987.14	30,000.00	(9,012.86)	70.0%
6059.00 - Member Service Expense - Other	0.00	335.67	(335.67)	0.0%
Total 6059.00 - Member Service Expense	86,380.80	96,668.03	(10,287.23)	89.5%
6060.00 - Tax Expenses				
6061.00 - PPMC County Property Taxes	32,646.73	33,335.67	(688.94)	97.9%
6062.00 - State Taxes/Federal Taxes	0.00	3,833.36	(3,833.36)	0.0%
Total 6060.00 - Tax Expenses	32,646.73	37,269.03	(4,622.30)	87.6%
6064.00 - Permits/Filing/Nonprofit Fees				
6072.00 - Rec. Activities Annual Bdgt	504.00	200.00	304.00	252.0%
6074.00 - Director's Board Expenses	3,141.16	2,000.00	1,141.16	157.1%
6079.00 - Repair & Maint of vehicles	448.41	400.00	48.41	111.8%
6080.00 - Gasoline & Oil for vehicles				
6081.00 - Vehicles - Chevy 1988 Crew Cab	1,351.44	3,000.00	(1,648.56)	65.0%
6081.00 - Vehicles - Chevy 1988 Crew Cab	477.33	333.36	143.97	143.2%
6084.00 - Vehicle - 96 Ford T81 Frame	818.78	1,333.36	(514.58)	61.4%
6088.00 - Vehicles - General Maintenance	0.00	333.36	(333.36)	0.0%
6089.00 - Vehicles - 2004 Chevy Truck	307.70	333.36	(25.66)	92.3%
6090.00 - Vehicles-Pringle Tractor (Deere)	578.48	666.64	(88.16)	86.8%
6092.00 - Vehicles - 98 Chev 1900 Pickup	350.94			
6094.00 - Vehicles - Fire Equipment	617.36	666.64	(49.28)	92.6%
Total 6079.00 - Repair & Maint of vehicles	5,132.03	6,666.72	(1,534.69)	76.9%
6090.00 - Repairs & Maintenance Buildings				
6201.00 - R & M Office Building	115.05	1,333.36	(1,218.31)	8.6%
6202.00 - R & M Pinhouse	0.00	333.36	(333.36)	0.0%
6203.00 - R & M Social Hall	2,815.54	1,000.00	1,815.54	281.7%
6204.00 - R & M Gate House/Picnic Equip	18.26	666.64	(648.38)	2.7%
6206.00 - R & M Covered Bridge	5,988.26	6,333.36	(345.10)	112.3%
6208.00 - R & M General Building	908.93	666.64	242.29	136.3%
Total 6090.00 - Repairs & Maintenance Buildings	9,847.04	8,333.36	1,513.68	105.5%
6219.00 - Equipment Expenses				
6071.00 - Small Tools/Shop Supply/Repairs	629.57	1,666.64	(1,037.07)	37.7%
6211.00 - R & M Office Eq/Generator	327.59	333.36	(5.77)	98.0%
Total 6219.00 - Equipment Expenses	957.16	2,000.00	(1,042.84)	47.8%

11:54 AM

01/20/10

Accrual Basis

**Paradise Park Masonic Club 2
Profit & Loss Budget vs. Actual
May through December 2009**

	May - Dec 09	Budget	\$ Over Budget	% of Budget
6219.00 - Repair & Maint Infrastructure				
6220.00 - R & M General	207.86	686.64	(478.78)	31.2%
6221.00 - R & M Water System	726.39	333.36	393.03	216.1%
6222.00 - R & M Grounds	171.51	1,333.36	(1,161.85)	12.9%
6223.00 - R & M Roads	671.21	1,333.36	(662.15)	50.3%
6224.00 - R & M Tree Trimming/Maintenance	4,351.74	5,000.00	(648.26)	87.0%
6225.00 - R & M Drains	670.03	686.64	(16.61)	120.5%
6227.00 - R & M Slides	227.36			
6228.00 - R & M Recreational Facilities	0.00	333.36	(333.36)	0.0%
Total 6219.00 - Repair & Maint Infrastructure	7,220.10	9,666.72	(2,446.62)	74.7%
6229.00 - R & M General Expenses	933.11	333.36	600.75	279.0%
6230.00 - Professional Services				
6232.00 - Accounting/Audit Expense	8,075.00	7,000.00	1,075.00	115.4%
6233.00 - Legal Expense	2,307.50	2,666.64	(359.14)	86.5%
Total 6230.00 - Professional Services	10,382.50	9,666.64	715.86	107.4%
6239.00 - Historical Committee Expense	295.02	400.00	(104.98)	73.8%
Total Expense	379,060.11	328,624.34	(50,435.77)	86.7%
Net Ordinary Income	(2,344.67)	(8,448.30)	6,103.63	27.8%
Other Income/Expense				
Other Income				
5404.00 - New Member Initiation Fees	10,000.00			
5409.00 - SBA Special Assess Princr Earned	7,787.89	7,790.84	2.95	100.1%
5409.15 - SBA spec assess Interest earned	6,673.15	6,679.16	6.01	99.9%
5436.00 - Interest Earned Init Fee Roly	2,742.17			
5439.00 - Interest Earned Water Reserve	99.64			
5452.00 - Water Loan Payment Interest	575.03	36,304.00	(35,728.97)	1.5%
Total Other Income	27,898.18	52,744.00	(24,845.82)	52.8%
Other Expense				
6240.00 - Interest Expense SBA Loan	6,673.15	6,686.34	(13.19)	99.8%
6242.00 - Interest Expense Water Loan	64,269.36	63,893.83	375.53	100.7%
9100.00 - Federal Income Tax	0.00	547.00	(547.00)	0.0%
9200.00 - State Income Tax	353.00	353.00	0.00	100.0%
Total Other Expense	61,295.51	61,480.17	(184.66)	99.7%
Net Other Income	(33,437.33)	(8,736.17)	(24,701.16)	382.7%
Net Income	(35,782.00)	(17,184.47)	(18,597.53)	208.2%

February Board Meeting:

20 February 2010 9:30 a.m.

Bulletin Deadline:

24 February at noon

This ends the Official PPMC Board Section of the Bulletin

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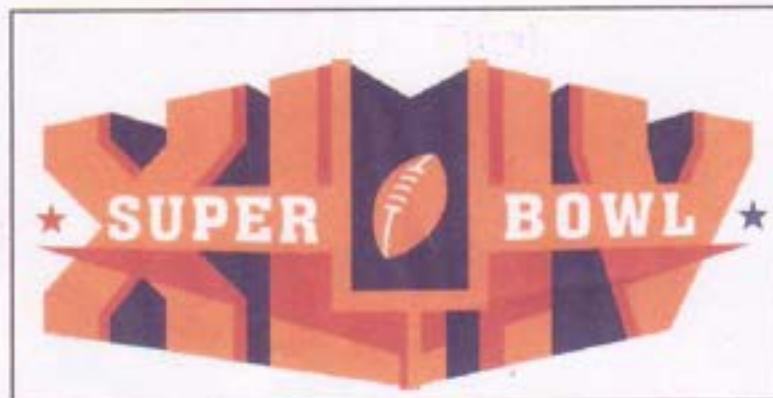
27 January

30 January 7:30

I HOP - 20% of total bill goes to Rainbow Girls
Installation of Samantha Zevanov as WA of Rainbow

7 February

Super Bowl Party at Masonic Center in Santa Cruz.
Admission per person is a snack or a beverage to share. Bring cards, board games,
handicraft projects.....or even a book!



13 February 10:00

Sewing group to meet at Jean Cooks

Your letters from the membership and articles of interest to the membership are welcomed for publication. The deadline for submitting articles is the Wednesday following the Board meeting. Please submit articles to Shirley Radder at 153 Paradise Park, Santa Cruz, CA 95060 or editor@paradiseparkmasonicclub.com in Microsoft Word format. Letters to the Editor should 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.

Editor:

I have deep concerns about the installation of any cell phone site or tower in PPMC. I disagree with the position that they are harmless. On the contrary, from everything I have read on the subject, cell phone towers pose a serious health risk within at least a 400 yard range—even further for animals; children; the elderly; and the already health-impaired. I implore PPMC to please conduct thorough research before moving forward. Health and safety is more important than convenience and/or money.

A recent proposal to require a new owner to go through the procedure of re-requesting approval for an existing fence or carport creates an additional and unnecessary burden-of-sale at a time when many allotment improvements currently for sale are stagnant. It also places an additional burden on the limited and valuable time of our Board of Directors.

Tripura Anand

To the Membership:

The Reynolds family would like to thank everyone for all of the kind words you wrote and your support since Jim's passing. The show of love at the open house will be remembered forever.

Thank you for showing such deep love and honoring the great kind of man Jim was.

Char & Family

Matthew 25:21 His Lord said unto him, well done thou good and faithful servant.

PPMC needs to reduce mailing costs. The Board is considering not mailing the Bulletin out to the members unless the member specifically requests to be placed on a mailing list. Please help the Park save money and call Dawn at the office (831) 423-1530 and request your copy of the Bulletin by e-mail. **Note**, this change is **not** going into effect right away.....it is just being considered.

Members:

The reason we are experiencing a deficit is no one's fault! It is the economy!! The fact is, no new memberships have been selling in the Park, so we have no income from having new people join our community. In the past, enough new memberships were sold every year to keep up with the budget. The last few years, this has not been the case. Most of the homes sold have been to current members so we get no new membership fees!!!!

The Board is doing a good job holding down expenses. One suggestion – our water bill is higher than ever and members who live in the Park full time should try to cut their water consumption by 10%, which those of us who live in other areas of California have had to do since we have a water shortage. This should help a bit.

Lois Murphy

Anyone miss the notice of the
Town Hall Meeting on Saturday,
January 30 in the Social Hall
from 1 – 3 p.m.?



In the evening, you are all welcome to attend the installation of officers for Rainbow Girls. Samantha Zevanov will be installed as Worthy Advisor... 7:30 p.m.

Please Respond !!!!!!!!
Please Respond !!!!!
Please Respond!!!!

The Long Range Planning Committee needs your help.

Please tell us why you voted **against** the Long Range Reserve Fund

Please tell us why you voted **for** the Long Range Reserve Fund

Paradise Park is running out of money, What do we do?

How do we save money, and keep this park a paradise?

What changes do we need to make in the Long Range Reserve Fund in order that you will vote yes !

How can we convince you that a reserve fund will save the park money !

What change under our current by-laws do we have to make to prove to you that the BOD cannot spend this reserve fund without all members voting for them to spend the money !

Please send me your Ideas and thoughts,

Ted Keller
831-425-2646
tkinparadise@comcast.net

Lots of delicious food choices, lots of laughs and conversation, a few new visitors, more exposure to the new Social Hall arrangements and storage facilities, hardly any rain, lots of helpers, all hosted by Rebecca and Kevin Porter, Gigi and Allan Melikian, and Dawn and Marshall Shoquist. Oh, we also practiced our singing, by wishing Marshall a Happy Birthday. February's monthly function is in the hands of the Men's Club, so



watch for flyers.

APPEAL TO MEMBERSHIP FOR CABINS/HOUSES:

The Recreation Committee is considering sponsoring a PPMC House Tour. The proposed date is May 30, 2010. This tour should have a representation of the gamut of cabins/houses in PPMC. If your cabin/house is representative of the old PPMC look or the new, if your cabin/house is still a cabin or if it has been transformed into modern home, we would like you to volunteer your cabin/house for consideration as one of those to be included. Please contact Fred Dunn-Ruiz at 831/426-6472 for more information or to volunteer your cabin/house.



COMMITTEE VOLUNTEERS NEEDED TO ORGANIZE THE HOUSE TOUR:

If you are interested in helping organize a House Tour for this May 30th or for more information, please contact Fred Dunn-Ruiz at 831/426-6472

Per Capita Land Property

Taxes are: \$124.77



Members Pending

Applicant MEMBER

Winston W. Chavoor
Dayna Larson

Date posted

1/18/10
3/03/08

Member/SELLER

Joseph Del Core
Harry Uhlenberg

Allotment

115 Keystone Way
252 Keystone Way

ASSOCIATE MEMBER

Jennifer Kato
Thomas E. Hansen

11/5/09
7/30/09

Earl "Hap" Halliday
Robert P. Charves

127 Keystone Way
600 Keystone Way

ALT. ASSOCIATE MEMBER

Robert Benjamin Foster
Dangreau, Paul David
Penny Michele Manes

10/31/09
10/07/09
10/06/08

Diane Cheadle
Shirley Moore
Wilson II, James W.

643 St. Augustine Ave.
422 Joppa Street
376 Hiram Road

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			
463 York Avenue	Donald Moore 423-6449	\$295,000 No Financing Priced low to sell quickly	2 BR, 1 1/2 BA + bonus room on a Historic bunker. New furnace, freshly painted, elegant wood banister, 18X18 master BR w/ 2 walk-in closets. 9x13 BA w/ tub/shower. Walk-in linen closet. Frig, micro, range, w/d. carpet throughout. Vaulted ceiling w/ skylights, new dual pane windows. Fireplace w/ insert. Large redwood deck. Single car garage. Lots of storage space. Great neighbors! Near the Picnic Grounds.
468 York Avenue	Todd Hoffman 423-7432	\$300,000 No Financing	2BR, 2 1/2 BA, 2,440 sq. ft. allotment, approx. 1,500 sq. ft. improvements. Room downstairs with stove & sink. Bath with shower in garage. Upstairs kitchen & living room, 1 1/2 bath and 2 bedrooms. Screened porch upstairs. Two car garage with work bench. Propane heater 2 nd floor & electric ceiling heat. Two stoves & fridge.
464 York Avenue	Robert (Bob) Biendle 429-9420 or D. Hipsley 429-9341	\$279,000 \$239,000 No Financing	1 BA, 2 BR, 1100 sq ft improvements. Skylights, low maintenance, newer construction, full foundation, forced air heat, 8 x 10 storage shed. Ready to move in. Frig, stove, 6kw generator, washer and dryer. Private 16' x 14' Deck, Room for additional BA.
421 Joppa Street	Chris Hawkins c/o Mark Hawkins (831) 458-2954 or Hawk570@hotmail.com	\$267,000 Now \$250.00 No Financing	2 BR, 1 1/2 BA, 1,100 sq. ft on large sunny lot, updated and remodeled, formal living room, large kitchen w/ family room, lots of parking, oversized garage w/ 2 extra rooms and work shop, insulated windows, wood burning stove, gas heaters, wonderful views, garden areas, patio, 4+ lots (5,000 sq. ft.), new appliances. Clean and ready to move in. Can be shown any time.
SECTION 2			
272 Keystone Way	Irene M. Logan (831) 423-5343	\$160,00 No financing	Large deck overlooking river - Very sunny. Road & Water Assessment paid in full. Soil Analysis Done, FEMA Grant to raise house approved. Refrigerator, small wood stove, stove and some furniture included.
395 Hiram Road	Bill & Virginia Uber (831) 426-0614	\$575,000 No Financing	Spacious 3 BR, 2 BA, 2 Story home just under 2,000 sq. ft. perfect for year round living. 1,200 sq. ft. of decking. Custom built wood fired brick PIZZA OVEN. Home occupies 3 fully landscaped allotments. Granite kitchen countertops and butcher block island. Large built in hutch, beam ceiling and hardwood in formal dining room. Garage, tool room, concrete septic tank, storage, all appliances & most furniture incl.
396-B Cavern	Doug Hipsley 831/429-9341 or pacifico1@juno.com	\$457,000 No Financing	One of a kind, 1,608 sq. ft. 3br and 2ba home located on a large fully landscaped allotment. There is a 1,042 sq. ft. deck that is completely landscaped including a spa, fountain and propane fire pit. Sun, seclusion, views, and a detached garage. Access is from either Cavern or Hiram. All appliances & some furniture included. Available for occupancy. Full disclosure will be provided.
265 Keystone Way	Gretchen Logan 227-7712 or 423-5343	\$260,000 \$210,000 No Financing	2 BR, 1BA, Vaulted ceiling in living room with large propane fireplace, separate dining room. New carpet. Kitchen with fridge, stove, dishwasher, microwave. Large covered porch and deck. Freshly painted interior. Laundry and shower facilities below main cabin. Move in ready.
SECTION 3			
210 Keystone Way	Mark Akin Cell 707-321-5630 Business 707-321-5638 Home 925-258-9715	\$360,000	3BR, 2BA home on beautifully landscaped over-sized flat lot across from the office. Two story, approx. 1800 sq. ft., wood paneled living/dining room, wood beamed ceiling, stone fireplace, floor to ceiling windows overlooking the garden. Master BR w/ large walk-in closet, skylights, new all-tile bathroom. Tankless hot water heater, sunny eat-in kitchen with pantry. Attached 2 car garage with work area and laundry.

SECTION 4			
645 St. Augustine Avenue	Sharon Radosevich 707-864-1365	\$229,000 No Financing	Desirable single story 2 BR, 1 1/2 BA, 1050 sq. ft. home on two allotments, 360 sq. ft. garage with washer/ dryer. Close to river, tennis courts & play area. Plenty of parking, nice size front yard with patio area. Full bath recently updated. Interior & exterior newly painted. Septic pumped, inspected, all repairs have been made. Appliances included. For information, questions or showing ask for Sharon.
650 St. Augustine Avenue	Jean Mackenzie (510) 523-8865	\$225.00 or make offer	3 BR, 1BA, on the river. Rock wall. Knotty Pine inside. Carpet. As is - Deck needs to be replaced. Stove and Refrigerator included in sale.
696 St. Johns	Lagille Rodriguez (650) 802-8341 or cell (650) 504-5027 www.696saintjohns.weebly.com	\$214,000 Partial Financing Make Offer	2BR, 1 BA + 1 detached BR, Quiet street w/ private flagstone patio, new roof, updated foundation '02, Knotty Pine LR, New Hardwood floors & carpeting, wood burning stove + forced air heating. New stainless appliances, large laundry room, lots of storage. Appliances included: electric range, mw, dishwasher, wfd. Some furnishings included.
616 St. Augustine Avenue	George M. Saam 423-1778 or to see T. Anand 420-1008	\$332,000 Willing to Finance	1BA, 1 BR, Allotment 6500 ± sq. ft., Improvements 800 +. Elegant Japanese style cabin next to the bridge. Stone, bamboo and tatami floors. Soji dividers. Deck overlooks the river. Hydraulic floor.
662 St. Augustine Avenue	Dale F. Bradshaw 425-6594	\$195,000	3 BR, 2 BA, 1800 Sq. Ft. improvements, 1950 Sq. Ft. allotment. Upstairs/ Street Level, living room w/ fireplace. Kitchen, dining, master br, 1 bath, sunny deck overlooking river. Downstairs 2 BR, 1 BA + great room. Basement washer/dryer, shop, storage. New roof '06, new septic '04, central heat/ new heater '02. Side by side refrigerator w/ ice/water, dishwasher, gas stove, microwave.
610 Keystone Way	Gail Marshek Call for appt/info (760)777-1323	\$275,000 Now \$239,000	Cozy & charming 2BR, 1 1/2BA. Sunny location over-looking the river from large redwood deck. Street level (Kitchen/Dining/BR's/BAs). Middle level (LR/DR/ Deck). Lower level (Workshop). Stove/Micro/Dishwasher/Garbage Disposal & Frig. Knotty Pine white-washed downstairs w/Swedish Fireplace. New Water Heater, updated foundation & septic (2007). Furnished. Must see. Owner is a CA Realtor.
SECTION 6			
190 St. Bernard Street	Robert S. Lords, Executor of Gary Lords Estate 661-399-35990 or blords@bak.rr.com	\$250,000 No financing	2 BR, 1 BA, 3000 Sq. ft. allotment, with 970 estimated Sq. ft. improvements. Fresh exterior paint, new carpet and vinyl. New roof, upgraded bath, new wall heater and water heater - gas starter fireplace, new windows. Includes stove, refrigerator, and microwave.
115 Keystone Way	Joe & Alice Del Core 831-469-3747 cell- 831-331-6494	\$365,000 No financing	2 BR, 1 1/2 BA, Appliances include gas range, microwave/ hood, washer & dryer, dw, Oak Cab, Granite countertops, Bamboo flooring, Gas fireplace insert, Ext front door leaded-fiberglass, new roof, double pane windows, 2 storage out buildings, 2+ lots.
124 Keystone	Kim Mathews Cell (209) 401-5675	\$260,000 No Financing	2BA, 3 BR, semi-furnished, washer/dryer, River view - good neighbors. Refrigerator/ washer dryer/ bedroom furniture, kitchen stuff, etc.

Necrology

Jim Reynolds - 1/05/10



To the sounds of bagpipes playing Amazing Grace, the body of Jim Reynolds, in a plain pine box built by the family, was lovingly lowered from the bed of a pick up truck at the west entrance of the covered bridge and carried across. Waiting on the other side of the bridge was a wagon drawn by two draft horses. The driver wore black, including a long coat and a top hat. Jim's family placed the pine box on the bed of the wagon and then climbed aboard to accompany the body to the cemetery at the end of Ocean Street. Those of us who watched this procession, followed at a dignified distance in golf carts with our headlights respectfully turned on.

February	** 2010 **		
1- Mon.	Knitten Kittens 11:30 AM	Small Social Hall	P. Rundell
2-Tues.	Coffee 9 -11 AM	Small Social Hall	
3-Wed.	Budget Committee 9:00 AM	Conference Rm.	S. Lovelace
3-Wed.	Men's Club 11:30	Small Social Hall	T. Keller
4-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
5 -Fri. to 11-Thurs.	Sm. S.H. & Kitchen floor being re-tiled		
9-Tues.	Coffee 9 -11 (sm. S.H. closed -floor being tiled)	???	
11-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
12-Fri.	Men's Club Valentine's Dinner	Large Social Hall	
13-Sat.	Bylaws Committee 9 AM	Small Social Hall	J. Mancini
13-Sat.	Fire Brigade Training 10 AM	Fire House	B. Downing
13-Sat.	Baby Shower 12:00-4:30 PM	Small Social Hall	L. Quist
15-Mon.	OFFICE CLOSED – Presidents Birthday		
15-Mon.	I.O.R.G. meeting 7:00-9:00 PM	Small Social Hall	Ted Keller
16-Tues.	Coffee 9 -11 AM	Small Social Hall	
17-Wed.	Bingo 7:00 PM	Large Social Hall	R. & C. Hoffman
18-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
20-Sat.	Board Meeting 9:30 AM	Small Social Hall	G. Logan-Silva
20-Sat.	Potluck 5:30 PM	Large Social Hall	Men's Club
23-Tues.	Coffee 9 -11 AM	Small Social Hall	
25-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler

March			
1- Mon.	Knitten Kittens 11:30 AM	Small Social Hall	P. Rundell
2-Tues.	Coffee 9 -11 AM	Small Social Hall	
3-Wed.	Budget Committee 9:00 AM	Conference Rm.	S. Lovelace
3-Wed.	Men's Club 11:30	Small Social Hall	
4-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
9-Tues.	Coffee 9 -11 AM	Small Social Hall	
11-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
13-Sat.	Bylaws Committee 9 AM	Small Social Hall	J. Mancini
13-Sat.	Fire Brigade Training 10 AM	Fire House	B. Downing
14-Sun	*** DAYLIGHT SAVINGS TIME BEGINS ***		
15-Mon	I.O.R.G. Meeting 7-9 PM	Small Social Hall	Ted Keller
16-Tues.	Coffee 9 -11 AM	Small Social Hall	
17-Wed.	Bingo 7:00 PM	Large Social Hall	R. & C. Hoffman
18-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
20-Sat.	Board Meeting 9:30 AM	Small Social Hall	G. Logan-Silva
20-Sat.	Potluck 5:30 PM	Large Social Hall	<u>Host/ Hostess</u> <u>Needed</u>
23-Tues.	Coffee 9 -11 AM	Small Social Hall	
25-Thurs.	Paideia Lodge 5-10 PM	Small Social Hall	T. Hostetler
30-Tues.	Coffee 9-11 AM	Small Social Hall	

TOWN HALL MEETING

30 January 2010

1-3 p.m.

Social Hall

Topics: Any and all!



PPMC Men's Club Presents: Dinner for Our Ladies

Friday, February 12, 2010

Social Hall – All Inclusive

Social: 5:30 PM

Dinner: 6:00 PM

Men: \$15

Ladies: Free

Reservations by Feb. 10th please
Sign-Up sheet & tickets are in the office

Member Information Section