

# Paradise Park Masonic Club

## December 2010

### GREETINGS FROM GAYLE

With so much to do during the Holidays and not enough time to get everything done (including the expectation that anyone has the time to read this article) I'd like to simply say **Happy Holidays** to everyone. This has been a busy and productive year in Paradise Park. I wish you all a safe holiday and a Happy New Year!

### Manager's Report Dec. 2010

Here are the updates; Sand and sandbags have been replenished at the three existing locations: Behind the Firehouse in Sec. 3, Next to the Tennis Court in Sec. 4 and next to 139 St. Albans in Sec. 6. Sand bags are kept in the wooden boxes at each location. Please find the information in this Bulletin to register your phone number with the Reverse 911 system. In the event of an emergency you'll receive a recorded status report. The service is free. The new Committee Manuals are completed and available at the office. The Covered Bridge re-roof project is on hold until we see a period without rain in the forecast. Please keep sending in diagrams indicating the location of your new water shut off box, etc. We need everyone to turn off sprinklers during the rainy season. Our water bills are increasing and we must take water conservation seriously. The seasonal dumpsites are now closed. Continue to use your Green Bins for yard waste. Our crew will cut up fallen redwood branches when reported to our office. Please help us by getting them to the side of the roads. Pay attention during this time of year to your neighborhood, let the office know about any damage you may see to an improvement, and also keep in contact with your neighbors making sure everyone is safe. Due to advances in technology, misinformation spreads more rapidly than any time in our history. Please do not hesitate to contact our office to clarify information, which you find suspicious or questionable. I'd like to share a holiday story with you. A recent NPR report noted that the U.S. Postal Service has a volunteer division who, during the past 15 years or so has helped Santa Claus respond to letters sent to the North Pole. In years past, the letters consisted of long lists of items. Not so this year. This year the letters contain stories and requests for relief. "Food for my family, a hat for my mother who has cancer and has lost her hair, a toy for my sister". Never before have they seen so many in need. It's during times as these when people inspire generosity, selflessness and charity to those less fortunate. What better time to practice our Masonic philosophy and brighten the lives of others. I want to thank all of you who have donated your time and energy to our Club. We greatly appreciate your positive support in making Paradise Park a better place for all. On behalf of our staff I want to wish you all a Wonderful Holiday and Happy New Year. ~ Cyndy Crogan

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### PARADISE PARK MASONIC CLUB

November 20, 2010 Open Meeting of the Board of Directors – being recorded

Meeting called to order at 9:40 by President Logan-Silva with Directors Cook, Eneboe, McDonald and Simas in attendance along with Manager Crogan and guests per sign in sheet (see Attachment A.)

Invocation led by Sharon Simas; flag salute led by Karen Eneboe.

Late additions to the agenda –

- Remove item 2.0 B-b Jean Allen decision was not done last month
- Add 662 St. Augustine and 537 Council to stakings for approval
- Remove 4.2 B Prioritization of Staking – was done last month
- Change 5.0 B from Sarbanes Oxley to Board Best Practices Policies
- Add Professional Management ad hoc Committee to Unfinished Business
- Legal costs will be discussed under Treasurer's

Report from closed session Oct 16, 2010 read (see Attachment B).

Minutes APPROVED as corrected.

Manager Report (see attachment C)

Drains being worked on and a master map of that system being crafted  
Morphing of this community from primarily summer to more full time – lots of issues  
County cancelled free dump week period; park seasonal yard waste removal still ongoing but will end soon

Water line along Hwy 9 (built 1935) recently flushed and we lost pressure  
Asking Members to write up gas line/water shut off/septic location for files  
Large woody debris – have received nothing back. Suggest streambed committee work on. Costs and timing issues – similar to Dam Committee (\$50,000 in donations spent and issue is still unsettled.) Some environmental issues being addressed by Fish & Game. Management to send letter to Fish and Game putting them on notice.

Pigeons dropped off and article in S Cruz Sentinel and reported on TV  
Covered bridge roof on hold (need 5 clear days)

Ballot with typo has been followed up with postcard pointing out error

New County building codes 1/1/11; has met w/County about that

Mail room responsibility now in the hands of office administrator

Guest privileges – people not registering guests; looking into

Thanks to Shirley Radder for following up on listing of FEMA

(Char Reynolds question ) CERTS had done park survey on out of compliance issues – management is continuing to follow up on – it is not being redone in its entirety

#### Treasurer's report – Diana Cook

Water project accounting is about 99% done – going through final write up for publication. Preliminary to the BoD hopefully in November.

Question regarding legal expense. Redacted report was available/presented to Members who asked. Budget Committee member Tim Heer researched legal expenses 2002-2010 (actual versus budget.) Park fiscal budget amounts range from 1.5% over budget to 137% over. Legal expenses have been 200% over to 8% over and some years under budget. (See attachment D) Bob Morgan spoke to concern for discerning personal versus corporate issues. Liaison Cook requested to convene the budget committee for a mid year review.

APPROVED to allow funds to be borrowed to cover payments of water loan prior to invoices going out in January.

Director's report -- Director Simas presented Director's Spotlight award to Jim Clark for \$8,000 presented for picnic grounds renovation (\$3,500 this year and the rest was accumulated.) Director's Spotlight also given to Fred Dunn-Ruiz for his fund-raising efforts for Labor Day auction event (over \$4,000.) Jim Clark given a Director's Spotlight to be given to Jim Wilson.

#### Committees

Building – new codes into effect. Committee will address PUD before end of year

#### Staking.

Updated staking log presented. APPROVED to accept updated staking log

662 St Augustine – no sign offs were requested from neighbors but no negative or questioning responses were received. APPROVED

537 Council – inheritance. Two issues raised McClain/Likins. 1—placement of line by rock wall; initially it was on McClain allotment, then revision placed on Likin's (historical placement of nails was pivotal in the change.) 2- Parking area description in our historical files is vague. Likins would like statement from McClain that no building would be done on gravel driveway. Staking is about land, not about above ground. TABLED for further information and to meeting with both Members in question. County has some issues with square footages on the two lots on McClain.

APPROVED position Paper regarding allotment Descriptions and Boundaries (see attachment F)

4-contiguous allotments on St Augustine (632-634-646-640.) TABLED for Secretary to notify all parties involved for December meeting. 634 Feist was issued a building permit based upon Board decision of 2006. Changing the 15' will not change the compliance of that allotment.

Recreation – Halloween party was a success; pumpkin carving bigger, better and same cost. Pot luck tonight.

Bylaws Committee – Tim Heer reported that several Rules and Procedures items had not previously been properly voted on and noticed, specifically 5.01, 8.0->9.01, and 10.01.

5.01 APPROVED as written

8.01 "Garbage will be picked up in accordance with vendor calendar." APPROVED

8.02 APPROVED to delete and renumber accordingly

8.03 APPROVED to change to "Garbage will be placed in accordance with vendor policies."

8.04 APPROVED to change to "Debris may be picked up at owner's expense by contacting vendor"

8.05 APPROVED.

9.01 APPROVED to delete and renumber accordingly

10.01 APPROVED

CERTS – 2-911's since last month; one incident where no Go-bags were on scene.

CERT full training January 15/16, 2011. (AED, CPR, Oxygen) There is budget for ERT training and perhaps budget committee can suggest increasing the budget because of upcoming costs.

APPROVED to move Board meeting to 4<sup>th</sup> Saturday in January. APPROVED to move \$560 from Audit budget to cover cost of AED pads.

Committee Continuity – Board will work on

Bylaws Committee -- Prioritization of items will be done this afternoon and given to Bylaws committee.

Picnic grounds renovation -- Jim Clark reported that they do have budget amounts now. Totals are requested so they can be included in the revised budget. Will be permitted and in compliance with building codes.

Orientation – Manager requested to have any Collective member in process fill out updated forms

Dam Committee – correspondence has been given that stops any further spending.

Historical Committee – Barry has submitted a suggested Guideline. APPROVED as amended -- #1 to now read "1. Scheduling the event with the PPMC Office including notification and approval of the Manager."

Social Hall re-write of procedures TABLED to December.

Insurance – Insurance agent suggested Bylaws change to address the a potential situation of injury due to a Park item on a Member allotment. Attorney has suggested insurance agent get a rider for coverage.

APPROVED to ask Bylaws Committee to investigate a possible bylaw change. It will be put on the list of prioritization list.

Water/Roads – Manager reports that Bill Lind has been talking to Engineer from City of Santa Cruz – put off project of bringing water across the river until spring at this point in time

Water Conservation – is a real need to have the issue of meters picked back up.

#### UNFINISHED BUSINESS

Professional Management – the committee requests further direction.

- What pros and cons of manage professional management versus manager and costs that go along with it.
- Committee asks what are we trying to solve by getting professional management
- What problems will be caused by getting professional management?
- Scope of work – what would they have to do versus what volunteers and/or PPMC paid staff would be responsible for
- Would management company enforce rules?
- State law says we have to have on site resident management
- Board requests menu or cost sheet "this service costs this" to be sure we know what we would be selecting
- How would the job of the Board change?

Committee Manual – APPROVED to accept as updated. Karen will send to Office Administrator Levy.

Board Best Practices – move to closed session.

Definition of a Trailer – Gayle reports that in talking with the Past Presidents, this was historically about recreational vehicles. Board consensus is that there be no changes to Rule 2.05 and that our intent is to reduce visional visual clutter in order to preserve and enhance the natural beautify beauty of PPMC.

Adjourned 1:15.

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#### IN MEMORIAM

We are saddened to report the passing of our members:

Joe Storment, Sr.      October 14, 2010

Cecely Brown      November 29, 2010

## Membership Applications Pending

### Member

Douglas Dubois posted 12./17/10 for 189 St. Bernard St.

### Associate Members

Andrew Joseph Brown posted 10/141/10 to George M. Brown III 240 Washington Ave.

Linden Swanson posted 10/18/10 to Claire Brainard 577 Scottishrite Ave

### Alternate Associate Members

Amy Leigh Franco posted 11/01/10 to Alda R. Houchin 682 St. Pau; St.

Jessica Snyder posted 11/16/10 to Karla James 644 St. Augustine Ave.

Kimberly A. Vine posted 12/21/10 to Marshall Shoquist 472 York Ave.

Just an interesting fact. If you wanted to drive to New York city and back again in ten days. You would travel 5,929.73 miles which would mean you would have to average 592.97 miles per day. At an average speed of 55 miles per hour you would need to drive 10.78 hours per day. If you car got 25 MPG you would use 237.2 Gallons of gas, and at \$2.98 a GAL. it would cost you \$706.83 in gas alone. If you had a fifth teen GAL tank you would average 1.5 fill ups per day which would add about 30 minutes to your drive time not counting food stops. Bottom line is yes you could drive to New York and back in 10 days but why not just have them mail you a copy of the New York Times?

**Men's Club**

Saturday,  
Feb. 12, 2011  
5:00 PM - Appetizers  
6:00 PM - Dinner  
Cost: \$10.00  
for Men

*All Ladies of Paradise Park  
Are Invited Free*

**Come and enjoy a Great  
Dinner and Fellowship  
Furnished by the Men's Club**

**R.S.V.P. by Monday, Feb. 7th  
Sign Up List at Office or Call  
George Turegano at 831/423-5144**

## A TRAINING in AED/FIRST AID/OXYGEN

is scheduled for Saturday/Sunday, Jan. 15/16, 2011

at the PPMC Social Hall.

Classes will run from 9-5 on Saturday with a lunch break and 11-3 on Sunday.

Any PPMC person is eligible.

Space is limited and priority will be given to those willing to serve on the

911 Medical Responder Team.

Cost is \$35/single and \$55/couple (with shared book)

The Park will pay up to \$300 to subsidize part of the costs. Depending on the number participating, your cost will be reduced by \$10-\$15.

	<u>May - Nov 10</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Ordinary Income/Expense</b>				58.0%
<b>Income</b>				
5401.00 · Member Assessment Fees Earned	290,949.59	519,920.00	(228,970.41)	55.96%
5402.00 · Member Annual Dues	22,808.31	39,100.00	(16,291.69)	58.33%
5403.00 · Transfer Fees - Membership	900.00	3,500.00	(2,600.00)	25.71%
5406.00 · Donations Recreation Fund	1,600.50			
5430.00 · Discounts taken	29.63			
5451.00 · Penalties/Fines	5,213.96	7,000.00	(1,786.04)	74.49%
5452.00 · Member Delivery Surcharge	50.00			
5453.00 · Finance Charges-Members	3,089.62	2,000.00	1,089.62	154.48%
5454.00 · Member Ser.Chgs./Staking	116.00			
5455.00 · Facility & Equipment Use Fees	700.00	1,500.00	(800.00)	46.67%
5456.00 · Comcast Income	4,907.78	8,000.00	(3,092.22)	61.35%
5457.00 · Interest Earned General Fund	410.69	2,000.00	(1,589.31)	20.54%
5471.00 · Bulletin Subscriptions	140.00	200.00	(60.00)	70.0%
5499.00 · Other Income	10,579.71			
<b>Total Income</b>	<u>341,495.79</u>	<u>583,220.00</u>	<u>(241,724.21)</u>	<u>58.55%</u>
<b>Expense</b>				
6000.50 · Personnel costs				
<b>Total 6000.50 · Personnel costs</b>	121,444.19	218,500.00	(97,055.81)	55.58%
6031.50 · Insurance Expense				
<b>Total 6031.50 · Insurance Expense</b>	34,298.69	73,000.00	(38,701.31)	46.99%
6049.00 · General & Administrative Exp				
<b>Total 6049.00 · General &amp; Administrative Exp</b>	12,847.76	31,000.00	(18,152.24)	41.44%
6053.00 · Security/Safety Expense	347.63	700.00	(352.37)	49.66%
6053.50 · ERT Training	155.80	1,360.00	(1,204.20)	11.46%
6055.01 · Guided Tour Handbooks	(75.00)			
6059.00 · Member Service Expense				
6052.00 · Water Purchase Expense	69,051.20	100,000.00	(30,948.80)	69.05%
<b>Total 6057.00 · Garbage disposal</b>	<u>19,435.65</u>	<u>36,100.00</u>	<u>(16,664.35)</u>	<u>53.84%</u>
<b>Total 6059.00 · Member Service Expense</b>	89,439.32	141,100.00	(51,660.68)	63.39%
6060.00 · Tax Expenses				
<b>Total 6060.00 · Tax Expenses</b>	29,130.92	53,000.00	(23,869.08)	54.96%
6064.00 · Permits/Filing/Nonprofit Fees	344.00	1,300.00	(956.00)	26.46%
6072.00 · Rec. Activities Annual Bdgt	1,684.82	3,000.00	(1,315.18)	56.16%
6074.00 · Director's Board Expenses	517.50	600.00	(82.50)	86.25%
6077.00 · Other Miscellaneous Expense	42.85			
6078.00 · Misc. Expenses	8.20			
6079.00 · Repair & Maint of vehicles				
<b>Total 6079.00 · Repair &amp; Maint of vehicles</b>	2,274.72	7,100.00	(4,825.28)	32.04%
6200.00 · Repairs & Maintenance Buildings				
<b>Total 6200.00 · Repairs &amp; Maintenance Buildings</b>	6,656.39	13,000.00	(6,343.61)	51.2%
6219.00 · Equipment Expenses				
6071.00 · Small Tools/Shop Suppy/Repairs	665.47	1,000.00	(334.53)	66.55%
6210.00 · Equipment Rental	75.00			
6211.00 · R & M Office Eq/Generator	0.00	500.00	(500.00)	0.0%
<b>Total 6219.00 · Equipment Expenses</b>	740.47	1,500.00	(759.53)	49.37%
6219.50 · Repair & Maint Infrastructure				
<b>Total 6219.50 · Repair &amp; Maint Infrastructure</b>	6,889.09	15,000.00	(8,110.91)	45.93%
6229.00 · R & M General Expenses	203.57	5,000.00	(4,796.43)	4.07%
6238.00 · Professional Services				
6232.00 · Accounting/Audit Expense	7,630.00	8,440.00	(810.00)	90.4%
6233.00 · Legal Expense	5,610.93	4,000.00	1,610.93	140.27%
<b>Total 6238.00 · Professional Services</b>	13,240.93	12,440.00	800.93	106.44%
6239.00 · Historical Committee Expense	58.07	600.00	(541.93)	9.68%
<b>Total Expense</b>	<u>320,249.92</u>	<u>578,200.00</u>	<u>(257,950.08)</u>	<u>55.39%</u>

Net Ordinary Income	21,245.87	5,020.00	16,225.87	423.23%
Other Income/Expense				
Other Income				
5404.00 · New Member Initiation Fees	10,000.00	15,000.00	(5,000.00)	66.67%
5407.00 · Donations-Soc Hall restricted	3,716.00			
5409.00 · SBA Special Assess Princ Earned	7,015.98			
5409.10 · SBA spec assess interest earned	5,619.02	9,500.00	(3,880.98)	59.15%
5412.00 · Picnic Grounds Ren - Restricted	15,656.62			
5458.00 · Interest Earned Init Fee Rsrv	537.76			
5459.00 · Interest Earned Water Reserve	140.78			
5462.00 · Water Loan Payment Interest	24,601.90	56,350.00	(31,748.10)	43.66%
5463.00 · Water Loan Acct. Interest	1,031.95			
<b>Total Other Income</b>	<u>68,320.01</u>	<u>80,850.00</u>	<u>(12,529.99)</u>	<u>84.5%</u>
Other Expense				
6204.10 · Picnic Ground 2010 renovation	2,930.56			
6206.10 · 2010 Covered bridge repairs	24,328.60			
6207.00 · Social Hall Renovation	2,463.94			
6214.00 · Dam Fund restricted expenses	2,148.29			
6223.10 · 2010 Roads repairs	5,580.00			
6239.5 · New Memb Init fees to Capital	0.00	15,000.00	(15,000.00)	0.0%
6240.00 · Interest Expense SBA Loan	5,557.49	9,500.00	(3,942.51)	58.5%
6242.00 · Interest Expense Water Loan	31,221.41	71,500.00	(40,278.59)	43.67%
<b>Total Other Expense</b>	<u>74,230.29</u>	<u>96,000.00</u>	<u>(21,769.71)</u>	<u>77.32%</u>
<b>Net Other Income</b>	<u>(5,910.28)</u>	<u>(15,150.00)</u>	<u>9,239.72</u>	<u>39.01%</u>
<b>Net Income</b>	<u><b>15,335.59</b></u>	<u><b>(10,130.00)</b></u>	<u><b>25,465.59</b></u>	<u><b>(151.39%)</b></u>

Dec.	EVENT CALENDER		
25-Sat	Christmas Day-Offices closed		
28-Tues	Tuesday Coffee 9-11	Small Social Hall	
29-Wed	Budget Committee 8:30-9:30 am	Conference Rm	
30-Thurs	Family Party	Social Hall	P. Herzog
31-Fri	New Years Eve		
Jan			
1-Sat	New Years Day-Office Closed		
3-Mon	Prof. Mgmt. 11-12:30	Small Social Hall	C. Buchanan
4-Tues	Tuesday Coffee 9-11	Small Social Hall	
8-Sat	Bylaws Committee 9-12:00	Small Social Hall	M. Zevanove
10-Mon	Knitten Kittens 11:30-4	Small Social Hall	P. Rundell
11-Tues	Tuesday Coffee 9-11	Small Social Hall	
15th-Sat	AED Medical Response Training	Social Hall	F. Dunn-Ruiz
16th-Sun	AED Medical Response Training	Social Hall	F. Dunn-Ruiz
18-Tues	Tuesday Coffee 9-11	Small Social Hall	
19-Wed	Bingo- 7:00 pm	Social Hall	R. & C. Hoffman
20-Sat	Open BOD Meeting 9:30-11 am	Social Hall	
20-Sat	Pot Luck 5:30 pm	Social Hall	
25-Tues	Tuesday Coffee 9-11	Small Social Hall	
Feb			
1-Tue	Tuesday Coffee 9-11	Small Social Hall	
7-Mon	Knitten Kittens 11:30-4	Small Social Hall	P. Rundell
8-Tue	Tuesday Coffee 9-11	Small Social Hall	
12-Sat	Men's Club Valentine Dinner	Social Hall	G. Turegano

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
<b>SECTION 1</b>			
421 Joppa St	Chris c/o Mark Hawkins (831) 332-2758 or Hawk570@hotmail.com	<del>\$267,000</del> Now \$239,000 No Financing	2 BR, 1 1/2 BA, lg sunny lot, updated & remodeled, formal living rm, large kitchen w/ family rm, lots of parking, oversized garage w/2 extra rms & work shop, insulated windows, wood burning stove, gas heaters, wonderful views. Garden areas, patio, 4+lots(5,000 sq. ft.), new appliances. Clean/ready to move in.
462 York Ave	Pat Herzog 831-458-9841	\$270,000 No Financing	2BR, 2 BA, 1,100 sq. ft. of improvements. Newly decorated; split level; great natl. light. Crown molding' forced air heat + gas log stove; walk in closet; inside laundry; lg front deck w/all day sun' 1 car garage; new paint throughout; all appl. included. Move in ready. Best in Park.
463 York Ave	Donald Moore 423-6449	\$295,000 No Financing	2 BR, 1 1/2 BA + Bonus rm on a Historic bunker. 18x18 MBR w/ 2 walk-in closets. x/lg BA. Walk-in linen closet. Freshly painted. New furnace, elegant wood banister, dual pane windows. Vaulted ceiling w/skylights. Fireplace w/ insert. Carpet throughout. Appliances included. Large redwood deck. Single garage + workshop. Lots of storage. Water assessment paid. Great neighbors! Near picnic grounds.
464 York Ave	Robert (Bob) Biendle 429-9420 or P. Herzog 458-9841	<del>\$239,000</del> Now \$197,500 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 & dryer. Private 16' x 14'deck, Room for additional BA.
468 York Ave	Todd Hoffman 423-7432	\$300,000 No Financing	2BR, 2 1/2 BA, 2,440 sq. ft. allotment, approx. 1,500 sq. ft. improvements. Rm downstairs with stove & sink. Bath with shower in garage. Upstairs kitchen & living room, 1 1/2 bath & 2 bedrooms. Screened porch upstairs. 2 car garage with work bench. Propane heater 2 <sup>nd</sup> floor & electric ceiling heat. 2 stoves & fridge.
<b>SECTION 2</b>			
284 Keystone Way	Burt Prater Contact Richard Prater @209-966-6972	\$175,000	2 BR, 1 BA allotment 698 sq.ft. Improvement. Cozy cabin with good river frontage. Nice central location with large L/R Dining/kitchen/eating bar combo. Room for garden on both sides. All furnishings and appliances included in sale.(stove does not work)
265 Keystone Way	Gretchen Logan 227-7712 or 423-5343	<del>\$260,000</del> Now \$210,000 No Financing	2 BR, 1BA, Vaulted ceiling in living rm with large propane fireplace, separate dining rm. New carpet. Kitchen with fridge, stove, dishwasher, microwave. Large covered porch & deck. Freshly painted interior. Laundry & shower facilities below main cabin. Move in ready.
272 Keystone Way	Irene M. Logan (831) 423-5343	\$150,000 Financing available	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 & some furniture included.
285 The Royal Arch	William Berkowitz 714-838-5912 <a href="mailto:grumpyoldbear@sbcglobal.net">grumpyoldbear@sbcglobal.net</a>	\$399,000 Financing Available	3 BR, 2 BA, approx. 5600 Sq. Ft. Allotment, 2000 Sq. Ft. Improvements. Custom craftsman 2 story home, updated & remodeled, new roof, Apex skylights, dual pane windows, wood burning stove + gas heaters, new kitchen, granite countertops, garage, laundry room, workshop, private patio & decks with Sundance Jacuzzi, turnkey ready to move in. Appliances include GE Profile gas stove, microwave, dishwasher & fridge.
326 The Royal Arch	Cara Feyas 505-984-1098	\$295,000 Financing available	2 BR, 2 BA, 2600 sq. ft. allotment, approx. 1400 sq. ft. improvements. Great house. Priced to sell !! Appliances included in the sale: Fridge, Dual Fuel Range, D.W., & washer/dryer.
<b>SECTION 3</b>			
201 Keystone Way	Earl Norris (408) 690-5328 call (831) 426-0203 to view	"as is" \$49,000	1 BA, 3 BR, 3,330 sq. ft. allotment, 1,192 sq. ft. Appraisal Report available.
210 Keystone Way	Mark Akin Home 925-258-9715 Open to Financing	<del>\$360,000</del> New Reduced Price \$329,000	Remodeled 3 Bedroom, 2 Bath (approx. 1800 sq.ft) with attached two car garage on large flat landscaped allotment. Lots of charm! Come see Open House October 2 & 3. Contact Mark Akin 925-258-9715
<b>SECTION 4</b>			
610 Keystone Way	Gail Marshek Call for appt/info (760)777-1323	<del>\$275,000</del> 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 /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.
616 St. Augustine Ave	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 & tatami floors. Soji dividers. Deck overlooks the river. Hydraulic floor.
662 St. Augustine Ave	Dale F. Bradshaw 425-6594	<del>\$195,000</del> Now \$169,000 No Financing	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.
645 St. Augustine Ave	Sharon Radosevich 707-864-1365	\$229,000 Make Offer 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.
650 St Augustine Ave	Jean Mackenzie (510) 523-8865	\$225,000 or make offer	3 BR, 1BA, on the river. Rock wall. Knotty Pine inside. Carpet. As is – Deck needs to be replaced. Stove & Refrigerator included in sale.
688 St. Paul	Marilyn Wells Contact Katherine Couture 925-525-3380	\$175,000 No Financing	2 BR, 2 BA, 1044 sq. ft. improvement, 4200 Sq. ft. allotment built in 1929. This gem of a home has 2 decks overlooking Eagle Creek. Open beam ceilings and freestanding gas stove with thermostat in living room. Appliances/furnishings included in the sale are refrigerator, oven/cook top gas-burning washer and dryer.
696 St. Johns St	Lagille Rodriguez (650) 802-8341 or cell (650) 504-5027 Willing to pay Membership Fee of \$5,000	Reduced to \$199,000 Partial Financing Make Offer	2BR, 1 BA + 1 detached BR, on quiet street w/ flagstone patio, new roof, updated foundation 2002, Knotty Pine LR, new Hardwood floors & newer carpeting, wood burning stove + forced air heating. New stainless steel appliances in kitchen, large laundry room, lots of storage. Appliances included: electric range, microwave, dishwasher, washer dryer, some furnishings included. See photos & additional info at <a href="http://www.696satintions.weebly.com">www.696satintions.weebly.com</a>
<b>SECTION 6</b>			
129 Keystone Way	Gary Gordon Contact Allan Melikian 831-588-4901	\$385,000 Willing to Finance	"Light, Bright & Private" custom built in 1995. 3 BR, 2 BA, 1255 sqft. Garage, lots of parking, wood floors, vaulted ceilings, skylights, Trex decking, large patio. Must See! gordonduluth@gmail.com
189 St. Bernard St	Miriam Kourik 426-8224 Or contact Jason Morgan 831-420-1686	<del>\$230,000</del> <del>\$190,000</del> \$150,000 No Financing Sale Pending	1 BA, 2 BR, 1.5 allotments, 800 Sq. Ft. Improvements. Enclosed front porch. Split level, living room, & kitchen/laundry room on main level. 2 bedrooms/ bath up 5 steps. Garage/workshop below bedrooms. Two Trex decks on rear, off bedroom & kitchen overlooking the river. Fireplace. Three car driveway with carport. Cable in bedrooms & living room. Septic new in 2000, new roof in 2003. Appliances/furnishings incl. in the sale: (4.) Electric cook top/oven, washer/dryer, refrigerator, 2 TVs, furniture.
190 St. Bernard St	Gary Lord Estate- contact Mark Zevanove agt. @ 831-458-1222	\$179,000 Financing available	2 BR, 1 BA, 3000 Sq. ft. allotment, with 970 estimated Sq. ft. improvements. Fresh exterior paint, new carpet & vinyl. New roof, upgraded bath, new wall heater & water heater–gas starter fireplace, new windows. Includes stove, refrigerator, & microwave.
196 St. Bernard St.	Gretchen Logan 831-227-7712	\$320,000 No Financing	2 BR, 1 BA, Improvements 1,175 sq. ft. Large sunny allotment on river. Double car garage & workshop below main house. Lg. carport for boat or storage. Knotty Pine interior. Water assessment paid in full. Gas stove, refrig & microwave.

**Paradise Park Masonic Club, Inc**  
**211 Paradise Park**  
**Santa Cruz, CA 95060-7003**

FIRST CLASS MAIL