

**Paradise Park Masonic Club, Inc  
211 PARADISE PARK  
SANTA CRUZ, CA 95060-7007**

**FIRST CLASS MAIL**

**DON'T FORGET- WATER PAYMENTS ARE DUE  
FEB.15, 2011  
&  
COMMON PROPERTY TAX AMOUNT IS  
\$127.15**



# Paradise Park Masonic Club

January 2011

## GREETINGS FROM GAYLE

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**BACK GATE CODE:** The back gate code is changed twice a year - Mar 15<sup>th</sup> & Sept 15<sup>th</sup>. Please check with the office for the current code. The code is



for member and guests. Do not share the code with vendors. If you have a vendor who enters through the back gate, please meet them there.

## **GRAND MASTER'S LETTER TO PPMC**

Grand Master Richard Wakefield Hopper sent the following letter to the Board of Directors of Paradise Park on July 2, 2008. The original is available in the PPMC Office.

Dear Members of the Board of Directors:

I have spent some time reviewing various data on the Ourpark website and would share some thoughts with you because some of the writings on the site are rather disturbing to me. Paradise Park is a Masonic Park and I believe that the ideas, thoughts, opinions, etc. found on the site should, at all times, reflect Masonic values, principles, and teachings.

My Brothers and Sisters, as your Grand Master, I am charged with the administration of our kind and gentle Craft in this jurisdiction. Unfortunately, I find that our Craft is not always "kind and gentle". I find that there are men who are Masons, and that we call Brothers, who have lost sight of our truths and principles and seem to want to use our Fraternity for their own gain and often at the expense of good Brethren.

I am a member and Past President of the Rotary Club of Visalia. Many years ago, in the 1920's I believe, a Rotarian promulgated a test of the things we think and say and do. He was not a prominent leader of the organization at the time, but rather an ordinary and common member who thought that his club needed to state some cornerstones upon which Rotarians should build their lives and businesses. It has become known as the Four Way Test and is as follows:

Is it the truth?

Is it fair to all concerned?

Will it build goodwill and better friendships?

Is it beneficial to all concerned?

Another man in the history of our world also developed and lived by a test. His name was Socrates and he lived a few years before the 1920's, actually from 469 to 399 BC. He referred to his test as the "Test of Three". It consists of three questions and he found it useful to apply before someone passed along a rumor to him. May I paraphrase it as follows:

The first test is Truth. Have you made absolutely sure that what you are about to tell me about someone is true?

The second test is Goodness. Is what you are about to tell me about someone something good?

The third test is Usefulness. Is what you want to tell me about someone going to be useful to me?

In summary, if what you want to tell me is neither True nor Good nor even Useful, why tell it to me at all?

Now, let us turn our attention to some of the Masonic obligations that we owe to each other.

I will aid and assist a distressed, worthy, Brother or Sister. If one is falling away from our basic teachings, he or she would, in my mind, be a distressed, worthy Brother or Sister.

I will keep the secrets of a Brother or Sister as my own which means to me that I will not spread rumors. He or she told me their secrets because they thought that I was trustworthy.

I will not cheat, wrong, or defraud a lodge, a Chapter, a Brother, or a Sister and I will not injure him or her in their person or good name. Spreading untruths is an act of injuring a Brother or a Sister.

I will conform to and abide by the laws, rules, and regulations of Freemasonry (and Paradise Park). I should heed the law, not break it, and know that I have the capability of changing the law, if! so desire and am satisfactorily supported in that effort.

This past December and January, I had the privilege of installing the officers of over 40 constituent lodges across this great State and some 300 other men took the same oaths and charges in their lodges. These charges are similar to the obligations that a Worthy Matron or Patron swears to uphold. But, they do not just apply to Masonic leadership alone; they really apply to every Mason, Eastern Star, and their families. Let me remind all of us of some of the obligations that we should apply to our lives.

--You agree to be good and true, and strictly to obey the moral law.

--You agree to live creditably and act honorably by all persons.

--You agree to avoid private piques and quarrels.

--You agree to be cautious in carriage and behavior, courteous to your Brothers and Sisters and faithful to your Lodge and Chapter.

Let us also remember some of those charges given to the Sr. and Jr. Wardens of our Lodges as a part of their installation.

--What you have seen praiseworthy in others, you should carefully imitate, and what in them may have appeared defective, you should yourselves avoid.

--You should be examples of discretion and propriety, for it is only by a due regard for our laws and regulations as shown in your conduct, that you can expect obedience to them from others.

The Executive Committee of the Grand Lodge of California, each month at its regular meeting, addresses an agenda item entitled "Troubled Lodges". Really, however, I have reached the conclusion that we should re-title the subject as "Troubled Masons". These are men, Masons, our Brothers, who have lost their focus on what is right; proper, legal, and decent. And, this same loss of focus may also "apply to some of our Masonic Sisters and our families.

Their words and actions may manifest themselves in disrespect for others, both members

and non-members; in foul language that no one should ever let escape from their mouths; and in threats of, and actual actions of, physical abuse toward others. It seems that some think that the Golden Rule says, "Do one to others as others do one to you".

I believe that we as individuals need to remember that rumors are words that go in one ear and out many mouths; that to avoid trouble, we should breathe through our noses and keep our mouths shut; and to be reminded of the whale when it is spouting off, that is when it is in danger of being harpooned.

One of our three great Masonic lights is the Holy Bible which is given to us as the rule and guide of our faith. May I quote from the Scriptures, from the Book of James, Chapter One, Verse Nineteen, "Be quick to listen, slow to anger, and cautious in speech".

My Brothers and Sisters, I believe that you can absolutely make a positive difference in all of your lives at Paradise Park when those lives are based upon the tenets, principles, and ways of right living as promulgated in our Masonic Lodges and Eastern Star Chapters. And, further, I believe that the improper writings on the Park website should stop immediately because freedom of press is accompanied by a personal responsibility that is not currently being displayed.

I believe that when you stand together and support one another, you will stand as tall and strong as the Redwood Trees in your grove at Paradise Park. Thank you for listening to me and thank you, in advance, for standing tall and strong for Masonry, Eastern Star, and Paradise Park.

Sincerely and Fraternaly,  
Richard Wakefield Hopper  
Grand Master

### **Manager's Report ~** **By Cyndy Crogan**

Updates on projects; On the evening of December 28<sup>th</sup> a storm swept through the Park dumping 4-5 inches of rain in less than 7 hours. The repairs we made on our drainage systems paid off, otherwise the damage might have been worse. Only a few areas were affected by the torrential downpour, one of which was on Washington Pathway. The culvert was backfilled by debris and spilled over the road eroding the embankment and exposed the original creek bed. If the situation recurs, I suggest we consider restoring the creek to its original formation

by installing a short bridge over the spill way which will allow the water to flow freely to the river. The County has mentioned possible grants available for restoration projects such as this.

The covered bridge re-roof project is underway. The bridge will be closed to both pedestrians and vehicles 8 to 5 Monday through Friday until completion. We appreciate your patience.

The pump on the yellow fire truck is broken again. The Fire Brigade, Safety Committee and Manager are exploring options. We've already found some possibilities.

The upgrade on the Picnic Grounds Kitchen has started, thanks to the Men's Club headed by Jim Clark and the Committee. I'm sure they'd appreciate a hand with some of the work on their list.

I'd like to take this opportunity to tell you how much I appreciate all of you. I'd like to thank Tim and Natalie Heer for the tremendous help they have given us in the office during the last months. Pat McDonald continues to provide stellar work and I so appreciate her professionalism and dedication. Mark Hasey has been a great help on Saturdays and I so appreciate his devotion and intelligence. I also want to commend Annie for her tremendous skill and talent and her ability to adapt to the changing demands at the office with grace and competence.

I want to remind everyone that election time is right around the corner, and the Election Committee will be looking for people to run for the Board. For anyone interested in running, I highly recommend you attend the Training on March 5 in Aptos. It is sponsored by the Executive Council of Homeowners and Pat McDonald, an ECHO member, can get you preferential rates.

Lastly, I want to thank you all for the continued honor of being able to serve all of you here in Paradise Park.

## **MEMBERSHIP APPLICATIONS PENDING**

### **MEMBER**

Doug Dubois posted 12/17/2010  
Julian Phillips posted 1/28/2011

### **ASSOCIATE MEMBER**

Andrew Brown posted 10/14/2010  
Linden Swanson posted 10/18/2010  
Sally Bissell posted 12/29/2010  
Alan Scott Avery posted 12/30/2010

### **ALTERNATE ASSOCIATE MEMBER**

Amy Franco posted 11/01/10  
Jessica Snyder posted 11/16/2010  
Kimberly Vine posted 12/21/2010

## **PPMC December 18, 2010**

### **Open Meeting of the Board of Directors**

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 Invocation by Sharon Simas; flag salute by Gayle Logan-Silva.

Late additions to the agenda – none

APPROVED minutes of Nov meeting as corrected.  
Manager's Report – C. Crogan – Sand bag prep done

Seasonal yard waste p/up done – will not be taking to dump – asking Membership to help with putting into Green Waste cans. W/monitor Park for fallen branches & w/cut up

Reverse 911 sign up is important

Water shut off/septic location information by Membership important and happening

Committee Manual is complete and available

Covered bridge re-roofing on hold waiting for 5 to 7 day no-rain opening

Treasurer's Report – Diana Cook - Income statement – in the black, but over budget in a number of areas; budget committee is reviewing. Water project recap was given to the Board for review.

Building Committee – Tony Averill – moving well – Please watch your neighbors for storm damage.

Staking Committee

APPROVED to accept updated staking log presented (Attachment C)

537 McClain -- Manager requested to get the three members together (McClain, Likins, Cannon.) Points to address – maintenance and appropriateness of the line along the wall, dimensions of the car parking area, non-building agreement of upper area. Cyndy and John D to facilitate the meeting prior to 1/12/11.

142 St Alban APPROVED to accept with letters to go to Members affected and purchaser.

385 Hiram – APPROVED as presented.

APPROVED in concept that any allotment staking will include a letter being sent to Member and adjoining parties – that they received and agree or disagree in writing, with rationale if needed. Refusal of member to reply may result in letter to be generated by staff to be interpreted as agreement. Consider this to be an enrichment/revision to staking process notification.

4-contiguous allotments on St Augustine that had previously increased by 15': Some Members paid for the change; TADs were never changed. County will not accept any change toward riparian corridor. APPROVED to remove the 15', refund the money to current Members, apologize for the inconvenience, and request an acknowledgement of agreement

(McDonald recused.) Credit memos are acceptable as refund. *APPROVED* to re-stake all 4 allotments 632-634-636-640 (BoD request, Member is not to pay.) 189 Kourik is prioritized above since sale is pending. (McDonald recused)

Shoquist request has been withdraw; BoD wishes to apologize for manner some communications were received. BoD Secretary to respond.

Trees – Manager has responded to live oak tree above 708 Nelson improvement that is leaning more than had been previously. Possible dangerous situation; Manager has involved the Tree Committee; will be dealt with soon. There are some in picnic grounds area that will need to be trimmed.

Recreation – Karen Eneboe reports for S. Moore. Bridge lighting party – holiday party a success – golf cart caroling caravan 12/22 being set up - youth caroling Sunday 12/19 (please join in) – karaoke machine has been purchased. Manager given thanks for all the decorating touches she has done. Pot luck in January after BoD meeting.

Bylaws – Mark Zevanove has not met since last BoD meeting. Need prioritization – will be given to committee this afternoon. Suggest bringing Michael Bates and Britt Thompson in to advise about the added insurance and bylaws item. Jan 8 next meeting.

Mediation – Mark Zevanove – committee is down to 2 people; need more members. An all-day training is coming up with approximately \$90 cost.

Picnic Grounds renovation – Cyndy has some time-line concerns – permits have been pulled and they do have a life span.

Historical – Cyndy reporting that Barry Brown generates list to do historical tours of the park. Manager would like to create a tour for Planning, Building, City and County officials for Barry to do a tour to be followed by a Meet and Greet.

Dam Committee – Karen will make phone calls.

Insurance – current deductible for D & O is \$25,000 .

Long Range Planning – Cyndy needs updated list of items scheduled for repair or replacement from LRP for 2011 and 2012. LRP hasn't met this year.

Industrial safety – Cyndy reports that drains repair are being made (conversation ensued w/Morgans about pooling area at 704) – safety gear being used.

Social Hall renovation – Fred Dunn-Ruiz – project getting close to completion. Reservation and Use Forms will go to staff before comes back to BoD. Ladies restroom is on the list; manager aware of and dealing with.

Water/Road – Cyndy – County has indicated there probably will be a 5% increase in January and

we are already above usage/costs. Ad hoc committee needs to work on water meters again. Previous committee had been going to do tests on houses – had been done experimentally without success.

ERT – Shirley Radder reports for Ray Hoffman 3-911 calls within PP and 1 outside. Drunk driver drove down Royal Arch – hit tree and house.

Medical response training – still scheduled for January with 4 currently signed up

Cal Fire contacted Manager recently to set up a meeting in social hall early in 2011. Sounds like Town Hall informational get together. Perhaps after January BoD meeting in conjunction with pot luck.

Do we have a list of shut-ins or people who may need help in an emergency situation (especially during winter storm period)? Sue Lovelace had done work on this several years ago. Staff will get the list together. Carol Morgan and Pat McDonald will do Section 4. Florence Gustafson could get list for Section 6. Fred Dunn-Ruiz will do Section 2.

River and Streambed – Cyndy met with Mark Hasey and they have the material on hand about removing debris from river and from FEMA (Malcolm Kirby will see if there is FEMA money available.) Much of the information involves the same data as the Dam Committee had in regards to the placement of a dam. Staff has investigated and we have been told that we can send whatever letter we want but we have to start the paperwork process. Cyndy will send it today or Monday, certified return receipt; Mark Z will help Cyndy with the letter/list.

Professional Management Ad Hoc committee will report back in January or February.

Ratification of Election Com of Tony Averill, Tony Fleming, Wilma Vinson, Mark James and Tim Heer *APPROVED*. to accept the election results.

Best Board Practices

Record Retention and Document Destruction Policy – *APPROVED* because it was amended.

Correspondence log – of all will be included in future board packets

*OPEN FORUM*

Bulletin – Tim Heer deadline wishes all input will be Wednesday, 10 days before Board meeting. Managers, Presidents, minutes and financial to be submitted by the Monday after the board meeting.

Mark Zevanove -- PPMC office hours will be changed in the near future.

Bob Morgan – question about updating TADs database. Staking chair and bookkeeper have that totally current.

Meeting adjourned at 1:15.

Paradise Park Masonic Club -- Budget versus Actual May through  
December 2010

	May - Dec 10	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				67% of the year
<b>Income</b>				
5401.00 · Member Assessment Fees Earned	334,102.93	519920	(185,817.07)	64.26%
5402.00 · Member Annual Dues	26,066.64	39100	(13,033.36)	66.67%
5403.00 · Transfer Fees - Membership	1,300.00	3500	(2,200.00)	37.14%
5405.00 · Donations General Fund	0.00			
5406.00 · Donations Recreation Fund	1,600.50			
5430.00 · Discounts taken	48.73			
5451.00 · Penalties/Fines	5,261.53	7000	(1,738.47)	75.17%
5452.00 · Member Delivery Surcharge	75.00			
5453.00 · Finance Charges-Members	3,815.29	2000	1,815.29	190.77%
5454.00 · Member Ser.Chgs./Staking	116.00			
5455.00 · Facility & Equipment Use Fees	1,050.00	1500	(450.00)	70.0%
5456.00 · Comcast Income	4,907.78	8000	(3,092.22)	61.35%
5457.00 · Interest Earned General Fund	561.63	2000	(1,438.37)	28.08%
5471.00 · Bulletin Subscriptions/Ads	290.00	200	90.00	145.0%
5499.00 · Other Income	10,579.71			
<b>Total Income</b>	<b>389,775.74</b>	<b>583220</b>	<b>(193,444.26)</b>	<b>66.83%</b>
<b>Gross Profit</b>	<b>389,775.74</b>	<b>583220</b>	<b>(193,444.26)</b>	<b>66.83%</b>
<b>Expense</b>				
6000.50 · Personnel costs	136,324.49	218500	(82,175.51)	62.39%
6031.50 · Insurance Expense	38,600.76	73000	(34,399.24)	52.88%
6049.00 · General & Administrative Exp				
6041.00 · Office Supplies/Expenses	1,873.03	5000	(3,126.97)	37.46%
6041.50 · Computer expenses	851.69	1000	(148.31)	85.17%
6042.00 · Postage	722.32	2000	(1,277.68)	36.12%
6043.00 · Telephone/Communications Exp.	3,409.83	5000	(1,590.17)	68.2%
6044.00 · Propane Off/Picnic/Social/Fhse	2,584.32	6000	(3,415.68)	43.07%
6045.00 · Electric Expense Park/office	5,949.96	11500	(5,550.04)	51.74%
6231.00 · Dues, Subscriptions. Misc. Fees	450.00	500	(50.00)	90.0%
6234.00 · Bank Charges	96.93			
<b>Total 6049.00 · General &amp; Administrative Exp</b>	<b>15,938.08</b>	<b>31000</b>	<b>(15,061.92)</b>	<b>51.41%</b>
6053.00 · Security/Safety Expense	347.63	700	(352.37)	49.66%
6053.50 · ERT Training	684.12	1360	(675.88)	50.3%
6055.01 · Guided Tour Handbooks	(75.00)			
6059.00 · Member Service Expense				
6052.00 · Water Purchase Expense	75,347.28	100000	(24,652.72)	75.35%
6055.00 · Member Mailing Printing/ostage	2,770.02	5000	(2,229.98)	55.4%
6057.00 · Garbage disposal				
6027.00 · Trash Pickup pd to Green Waste	997.42	4000	(3,002.58)	24.94%
6028.00 · Garbage accruals for membership	20,060.82	30100	(10,039.18)	66.65%
6058.00 · Yard Waste	886.33	2000	(1,113.67)	44.32%
<b>Total 6057.00 · Garbage disposal</b>	<b>21,944.57</b>	<b>36100</b>	<b>(14,155.43)</b>	<b>60.79%</b>
<b>Total 6059.00 · Member Service Expense</b>	<b>100,061.87</b>	<b>141100</b>	<b>(41,038.13)</b>	<b>70.92%</b>
<b>Total 6060.00 · Tax Expenses</b>	<b>33,211.38</b>	<b>53000</b>	<b>(19,788.62)</b>	<b>62.66%</b>
6064.00 · Permits/Filing/Nonprofit Fees	380.00	1300	(920.00)	29.23%
6072.00 · Rec. Activities Annual Bdgt	2,584.79	3000	(415.21)	86.16%
6074.00 · Director's Board Expenses	517.50	600	(82.50)	86.25%

6077.00 · Other Miscellaneous Expense	42.85			
6078.00 · Misc. Expenses	8.20			
<b>Total 6079.00 · Repair &amp; Maint of vehicles</b>	<b>2,357.78</b>	<b>7100</b>	<b>(4,742.22)</b>	<b>33.21%</b>
<b>6200.00 · Repairs &amp; Maintenance Buildings</b>				
6201.00 · R & M Office Building	390.21	2000	(1,609.79)	19.51%
6202.00 · R & M Firehouse	104.06	500	(395.94)	20.81%
6203.00 · R & M Social Hall	4,545.02	4000	545.02	113.63%

Paradise Park Masonic Club -- Budget versus Actual May through December 2010

	<b>May - Dec 10</b>	<b>Budget</b>	<b>\$ Over Budget</b>	<b>% of Budget</b>
6204.00 · R & M Gate House/Picnic Equip	343.37	500	(156.63)	68.67%
6206.00 · R & M Covered Bridge	350.00	5000	(4,650.00)	7.0%
6208.00 · R & M General Building	17.90	1000	(982.10)	1.79%
6209.00 · R & M Building Expenses	673.88			
<b>Total 6200.00 · Repairs &amp; Maintenance Buildings</b>	<b>6,424.44</b>	<b>13000</b>	<b>(6,575.56)</b>	<b>49.42%</b>
<b>Total 6219.00 · Equipment Expenses</b>	<b>834.78</b>	<b>1500</b>	<b>(665.22)</b>	<b>55.65%</b>
<b>6219.50 · Repair &amp; Maint Infrastructure</b>				
6220.00 · R & M General	1,614.98	350	1,264.98	461.42%
6221.00 · R & M Water System	211.00	650	(439.00)	32.46%
6222.00 · R & M Grounds	528.68	2000	(1,471.32)	26.43%
6223.00 · R & M Roads	314.78	2000	(1,685.22)	15.74%
6224.00 · R & M Tree Trimming/Maintenance	2,690.00	7000	(4,310.00)	38.43%
6225.00 · R & M Drains	1,449.45	1000	449.45	144.95%
6227.00 · R & M Slides	57.75	1500	(1,442.25)	3.85%
6228.00 · R & M Recreational Facilities	166.90	500	(333.10)	33.38%
<b>Total 6219.50 · Repair &amp; Maint Infrastructure</b>	<b>7,033.54</b>	<b>15000</b>	<b>(7,966.46)</b>	<b>46.89%</b>
<b>6229.00 · R &amp; M General Expenses</b>	<b>307.78</b>	<b>5000</b>	<b>(4,692.22)</b>	<b>6.16%</b>
<b>6238.00 · Professional Services</b>				
6232.00 · Accounting/Audit Expense	7,630.00	8440	(810.00)	90.4%
6233.00 · Legal Expense	6,293.43	4000	2,293.43	157.34%
<b>Total 6238.00 · Professional Services</b>	<b>13,923.43</b>	<b>12440</b>	<b>1,483.43</b>	<b>111.93%</b>
<b>6239.00 · Historical Committee Expense</b>	<b>225.22</b>	<b>600</b>	<b>(374.78)</b>	<b>37.54%</b>
<b>Total Expense</b>	<b>359,733.64</b>	<b>578,200.00</b>	<b>(218,466.36)</b>	<b>62.22%</b>
<b>Net Ordinary Income</b>	<b>30,042.10</b>	<b>5020</b>	<b>25,022.10</b>	<b>598.45%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
5404.00 · New Member Initiation Fees	20,000.00	15000	5,000.00	133.33%
5407.00 · Donations-Soc Hall restricted	3,716.00			
5409.00 · SBA Special Assess Princ Earned	8,015.98			
5409.10 · SBA spec assess interest earned	6,424.02	9500	(3,075.98)	67.62%
5412.00 · Picnic Grounds Ren - Resricted	15,656.62			
5458.00 · Interest Earned Init Fee Rsrv	693.15			
5459.00 · Interest Earned Water Reserve	140.78			
5462.00 · Water Loan Payment Interest	27,424.47	56350	(28,925.53)	48.67%
5463.00 · Water Loan Acct. Interest	1,031.95			
<b>Total Other Income</b>	<b>83,102.97</b>	<b>80850</b>	<b>2,252.97</b>	<b>102.79%</b>
<b>Other Expense</b>				
6204.10 · Picnic Ground 2010 renovation	2,930.56			
6206.10 · 2010 Covered bridge repairs	24,328.60			
6207.00 · Social Hall Renovation	3,573.37			
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	15,000.00	15000	0.00	100.0%
6240.00 · Interest Expense SBA Loan	6,323.70	9500	(3,176.30)	66.57%
6242.00 · Interest Expense Water Loan	33,377.56	71500	(38,122.44)	46.68%
<b>Total Other Expense</b>	<b>93,262.08</b>	<b>96000</b>	<b>(2,737.92)</b>	<b>97.15%</b>
<b>Net Other Income</b>	<b>(10,159.11)</b>	<b>-15150</b>	<b>4,990.89</b>	<b>67.06%</b>
<b>13</b>	<b>19,882.99</b>	<b>-10130</b>	<b>30,012.99</b>	<b>(196.28%)</b>

## Allotments for Sale by Member

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>			
527 St. Ambrose	Brana Buzel /Sherman Amsel 415-479-8122 831-423-4726	\$240,000 No Financing	2 BR suite (upstairs BR is private). 2.5 BA.1441 sq. ft. home next to an open, sunny lot. Vaulted ceiling w/ skylight in living room. Enclosed, private patio. Full garage w/ additional parking. TONS of storage space! Included: new, large capacity W/D, recently inspected septic tank, all electric kitchen w/ fridge, micro and sunlight tunnel
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 ½ BA, lg sunny lot, updated & remodeled, formal living room, large kitchen w/ family room, lots of parking, oversized garage w/2 extra rooms & 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 ½ 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 ½ 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 ½ 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.
<b>326 The Royal Arch</b>	<b>Cara Feyas 505-984-1098</b>	<b>\$295,000 Financing available</b>	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>			
<b>201 Keystone Way</b>	<b>Earl Norris (408) 690-5328 call (831) 426-0203 to view Sale Pending</b>	<b>"as is" \$49,000</b>	1 BA, 3 BR, 3,330 sq. ft. allotment, 1,192 sq. ft. Appraisal Report available.
<b>210 Keystone Way</b>	<b>Mark Akin Home 925-258-9715 Open to Financing</b>	<b><del>\$360,000</del> New Reduced Price \$329,000</b>	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>			
<b>610 Keystone Way</b>	<b>Gail Marshek Call for appt/info (760)777-1323</b>	<b><del>\$275,000</del> Now \$239,000</b>	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.
<b>616 St. Augustine Ave</b>	<b>George M. Saam 423-1778 or to see T. Anand 420-1008</b>	<b>\$332,000 Willing to Finance</b>	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.
<b>662 St. Augustine Ave</b>	<b>Dale F. Bradshaw 425-6594</b>	<b><del>\$195,000</del> Now \$169,000 No Financing</b>	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.
<b>650 St Augustine Ave</b>	<b>Jean Mackenzie (510) 523-8865</b>	<b>\$225,000 or make offer</b>	3 BR, 1BA, on the river. Rock wall. Knotty Pine inside. Carpet. As is – Deck needs to be replaced. Stove & Refrigerator included in sale.
<b>688 St. Paul</b>	<b>Marilyn Wells Contact Katherine Couture 925-525-3380</b>	<b>\$175,000 No Financing</b>	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.
<b>696 St. Johns St</b>	<b>Lagille Rodriguez (650) 802-8341 or cell (650) 504-5027 Willing to pay Membership Fee of \$5,000</b>	<b>Reduced to \$199,000 Partial Financing Make Offer</b>	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.696satintjions.weebly.com">www.696satintjions.weebly.com</a>
<b>SECTION 6</b>			
<b>129 Keystone Way</b>	<b>Gary Gordon Contact Allan Melikian 831-588-490 Sale Pending</b>	<b>\$385,000 Willing to Finance</b>	"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
<b>189 St. Bernard St</b>	<b>Miriam Kourik 426-8224 Or contact Jason Morgan 831-420-1686 Sale Pending</b>	<b><del>\$230,000</del> <del>\$190,000</del> \$150,000 No Financing Sale Pending</b>	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.
<b>190 St. Bernard St</b>	<b>Gary Lord Estate- contact Mark Zevanove agt. @ 831-458-1222</b>	<b><del>\$179,000</del> \$149,000 Financing available</b>	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.
<b>196 St. Bernard St.</b>	<b>Gretchen Logan 831-227-7712</b>	<b>\$320,000 No Financing</b>	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.



## Calendar

### Feb

1 Tues	Tuesday Coffee	9 – 11	Small Social Hall (SSH)
3 Thurs	Budget Committee	10	Conference Room
4 Fri	Quilts of Valor	10:30	S.Lovelace, 501 Amaranth
7 Mon	Knittin' Kittens	11:30	SSH
8 Tues	Tuesday Coffee	9 – 11	SSH
10 Thurs	Budget Committee	10	Conference Room
12 Sat1	Bylaws Committee	9 – 11	SSH
12 Sat	Men's Club Valentine's Dinner	5 p.m.	Social Hall
13 Sun	Rainbow Breakfast	9 - 12	Social Hall
15 Tues	Tuesday Coffee	9 – 11	SSH
16 Wed	Bingo	6:30	Social Hall
17 Thurs	Budget Committee	10	Conference Room
18 Fri	Quilts of Valor	10:30	S.Lovelace, 501 Amaranth
19 Sat	BOD Meeting	9:30	SSH
19 Sat	Potluck	6:30	Social Hall
21 Mon	President's Day Office Closed		
22 Tues	Tuesday Coffee	9 – 11	SSH
24 Thurs	Budget Committee	10	Conference Room

### Mar

1 Tues	Tuesday Coffee	9 – 11	SSH
4 Fri	Quilts of Valor	10:30	S.Lovelace, 501 Amaranth
7 Mon	Knittin' Kittens	11:30	SSH
8 – Tues	Tuesday Coffee	9 – 11	SSH
15 Tues	Tuesday Coffee	9 – 11	SSH
16 Wed	Bingo	6:30	Social Hall
18 Thurs	Quilts of Valor	10:30	S.Lovelace, 501 Amaranth
19 Sat	BofD Meeting	9:30	SSH
19 Sat	Potluck	5:30	Social Hall- herzog & Lind
22 Tues	Tuesday Coffee	9 – 11	SSH
26 Sat	Historical Tour	11:30 - 2	Picnic Grounds
29 Tues	Tuesday Coffee	9 – 11	SSH

T		<h3>Pancake Breakfast</h3> <h3>Sunday, February 13</h3> <h3>9-12</h3>	
	<p>Contact: Linden Swanson 423-0486</p> <p>Tickets \$8.00 in advance and \$10 at the door</p> <p>Menu: pancakes, eggs, sausage, juice &amp; coffee</p>		