

THE PARADISE PARK MASONIC CLUB JUST THE FACTS

BOARD OF DIRECTORS

Mark Gienger, President
425-633-0057
mgienger@gmail.com

Cyndy Crogan, Vice President
831-426-2756
crogancy@gmail.com

Heather Mumy, Secretary
408-391-3434
heather.ppmc@gmail.com

Pat McDonald, Treasurer
831-423-2811 home 831-566-3357 cell
ppmcpat@gmail.com

Bill Eckard, Director
831-426-8630 home 831-915-6716 cell
bill.ppmc@gmail.com

ALMONER'S FUND

Matt and Jenny Kannely
831-621-2296
MATTKANNELY@gmail.com

Craig Peterson
847-612-4058
cpete59@gmail.com

TPPMC STAFF

Shelley Seerden, Office Admin.
831-423-1530
secretary@ppmcsc.org

Melissa Allred, Assistant Bookkeeper
831-423-1530
assistant@ppmcsc.org

CHECK OUT OUR WEBSITE:
[https:// myppmc.com/](https://myppmc.com/)

October



President's Message

Greetings,

As we enter the Fall Season here in Paradise Park, and we look forward to the Thanksgiving Holiday with our family and friends. We should all pause to give thanks for this past year here in our Paradise Park community.

We are now entering our second year without a PPMC Manager, I first want to thank everyone who has stepped up to manage our infrastructure. Whether sweeping or raking our common grounds, or looking after your neighbors allotment, it has gone a long way to helping our community flourish and shine. As the rainy season approaches If you are able to help volunteer to clear drains or keep

our roadways clean, every little bit helps us all. We have also posted Projects in the Park Office Garage if you would like to take on an extra project here in the community, please let us know and we will help as we manage these extra projects.

While the summer season has wound down your Board is continuing to plan and address the needs of our community. As we look to a very busy 2026, and we enter the new year. We will look forward to sharing those details and in your participation to make our community stronger and safer for all of us.

With the seasons change, many of our part time members have buttoned up their improvements for the winter. Recent events have made me aware that as it gets colder outside, we unfortunately are starting to see wayward or transient people making their way into our community.

Please keep a diligent eye out for non members who may be looking to take advantage of our community when we have fewer members here in the Park on a consistent basis. If you are unfortunate

enough to encounter someone who should not be here. Please use caution when approaching individuals who we are not familiar with and please first call the Sheriff before notifying our Park Office so we can manage and track, when and how these individuals are coming into our community.

I would like to wish you all an very happy holiday season and I will look forward to seeing you all around Paradise Park,

Fraternally,

Mark Gienger, President

Emergency 911

Sheriff's Office

(831) 454-7600

Sheriff Chris Clark

(831) 454-7618

Undersheriff Jacob Ainsworth

(831) 454-7611

Chief Deputy Daniel Freitas

(831) 454-7800

Officer Needed Non-Emergency

(831) 471-1121

Abandoned Vehicle Abatement

(831) 454-7602



SANTA CRUZ COUNTY SHERIFF'S OFFICE

The Paradise Park Masonic Club
211 Paradise Park, Santa Cruz, CA 95060
831-423-1530

OPEN BOARD MEETING
October 20, 2025

DRAFT

Open Session called to order at 11:08AM (Small Social Hall & Zoom)

OPENING ITEMS

- A. Roll Call-Members present: Mark Gienger, Cyndy Crogan, Heather Mumy, Pat McDonald, and Bill Eckard
- B. Invocation-lead by Mark
- C. Pledge of Allegiance-lead by Mark
- D. Approval of September Minutes-Pat moved approval as written, it was seconded, and **approved** 5-0.

Spotlight Awards-Holly Swanson and Liz Chavoor for their work with recycling, and James Caldwell for everything, Chuck Backman, John Gribble, and Brit Thompson for feeding the Salmon, Pat McDonald for painting the fire hydrants, George Brown for everything, Cyndy Crogan for cleaning drains, Janet Myhre for all the bookkeeping, and Winston Chavoor for all the Zoom efforts.

Raffle-Sharon Naraghi won!

Management Reports

- A. President-Mark reminded all to get cleaning redwood feathers and speeding around the park needs to be curtailed
- B. Vice President-Cyndy asked all to turn off sprinklers for the season and drains are a big issue right now so let Shelley in the office know if you need help cleaning it out
- C. Secretary-Heather shared the next bulletin deadline is Oct. 24, dues cards are going to be coming in, send to , R & P fines are being revised so it's time to start buckling down and reminding ourselves to do the right thing
- D. Treasurer-Pat shared TADs are going up due to county tax initiatives, only 49 allotments did not respond to the water meter letter, another CD is rolling this month, we are currently at a profit for the year, we will have garbage can reduction during the quiet times to save about \$800 per quarter, fundraising forms must be approved by Board prior to the event, and worker's comp. owes us \$8000, so Pat moved to request a worker's compensation refund, it was seconded, and **approved** 5-0.

- E. Director at Large-Bill shared that as the weather changes to be on the watch for the homeless entering the park, call the Sheriff and let the office know, also please don't feed the wildlife so coyotes are not as interested in being here

Committee Reports

- A. Water-Michael Bates 396A Cavern shared where we are in the water submeter project, at this point we are awaiting the first shipment
Elizabeth Arzouni 370 Eastern Star wanted to know who owns the submeters, and Michael stated that the park owns them.
- B. Building-Michael Bates 396A Cavern shared that we are still trying to simplify the building packets here in the park, if a permit is required we will provide allotment boundary and then the county needs to approve everything else, Pat reminded all that you need to post the green sheet in a window
- C. Staking-Michael Bates 396A Cavern shared we are all caught up with all construction projects, so we are onto the queue
Mark Zevanove 274 Keystone thanked Michael Bates for all his help with a recent member.
Elizabeth Arzouni 370 Eastern Star asked if staking needs to happen for a fence to be built, and Michael stated that any approved fence does need a Board approved staking.
Mark Zevanove 274 Keystone asked if a staking has to happen before a purchase, and Michael stated that any approved stakings will be given to the purchaser, but only if there has been one.
Fill out a Staking request form if you don't have one and want one, and Pat requested the Staking Report be part of the Board packet.
- D. Recreation-Holly Swanson 577 Scottishrite shared pumpkin carving is coming up, and shared all the other Halloween events, the trick-or-treating map is in the office, Nov. potluck on the 15th will be a Friendsgiving theme, next committee meeting is Nov. 16th, Bunco may happen again on Nov. 23rd, and Bingo will happen Nov. 28th, there will be a Stitch and Munch group starting soon, and a holiday party is planned for Dec. 13th with the turkeys coming out of the Recreation Committee budget.
- E. Safety-Cyndy shared the committee used the gator for practice, Fire Marshall from Cal-Fire visited us, and we have invited him to come and share possible evacuation practices in the near future, and remember to clean allotments of fire debris.
Michael Bates 396A Cavern commented that we need fire extinguishers on the Covered Bridge, and asked if we have adequate insurance for any damage on it. Pat shared that we do have lots of insurance on the bridge, but it is really priceless.
The next meeting is first Sat. in Nov.
Sharon Naraghi 226 Acacia shared that she will be attending workshop on disaster soon and will share what she gleans.
- F. Financial Oversight-Pat shared they are continuing to meet

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G. Budget-Pat shared their first meeting is coming up soon in Nov.

H. Tree-Sharon Naraghi 228 Acacia shared 5 tree requests were referred to the board, there will be updated forms for consistency, electronic version for tree requests will be developed, and the committee will be meet forester walk through the park, tree approvals should have letter sent to the member via office, needs a designated signature on form, and please forward any suggestions on the form change to committee, and next meeting is Nov. 18th.

Consensus was reached for the trimming of a bay tree for Reneau at 400 Cavern, member will be notified by Shelley in the office.

Pat moved approval for bug infested tree removal at the parks expense, for Foley at 239 Temple, it was seconded, and **approved** 5-0. Member will be notified by Shelley in the office.

Pat moved approval for tree removal for Allan at 218 Keystone, it was seconded, and **approved** 5-0. Member will be notified by Shelley in the office.

Pat moved approval for branch removal for Brown at 595 Keystone, it was seconded, and **approved** 5-0. Member will be notified by Shelley in the office.

Pat moved approval for tree removal for Kiel at 185 St. Bernard, but withdrew the motion, as the request was rescinded.

There is a Hold on Drew at 281 Keystone-to be discussed in executive session.

I. Office Volunteers-Pat shared that Cindy Wiegelt, Chairman, submitted a written report, Mark shared the next project is mapping out office garage for packages, possibly with a volunteer to staff 6-9PM in Nov. and Dec.

J. Orientation-Rebecca Heer 501 Amaranth shared the last meeting was held with only one attendee. There will be a small makeup meeting in Nov. with Heather, Shelley, and Rebecca, and committee will be meeting via Zoom in December.

K. Ecological Restoration-Kristy Swor 246 Washington shared the ongoing efforts, with the next event on Nov. 23rd in Picnic Grounds, most of her info. will be in a Google Drive soon, and use of "Google My Maps" is helping to identify areas for various things.

Elizabeth Arzouni 370 Eastern Star wondered about what work was being done on the hillside today, and Kristy shared they were removing invasive species.

Legal Update

Bill suggested we have a filter of information to our legal counsel via one person only-**Consensus**

Unfinished Business

A. Board Training will be Nov. 14th

B. Gate Check

James Caldwell 131 Keystone shared there were more nonstickers than stickers on cars, and that our back gate code was given out by CalFire a few years ago so it may need changing, suggested taping the process on tables at the gates, and add any info to binder in office. See Ca Civil code 845 and vehicle code 21107.5 for reasons behind having gate checks.

C. Earthworks quote-Cyndy shared the history of the quote and their work

Cyndy moved to approve the first piece of the project of St. Augustine from Earthworks bid in the amount of \$28,600 from March of 2025, it was seconded, and **approved** 5-0.

D. ByLaws and Rules & Procedures

Pat moved to approve the Governing Documents as updated with the removal of the certificate pictures, and revert back to the previous version, it was seconded, and **approved** 5-0.

Gina Simas 495 Knight Templar asked if the ByLaw Committee meetings are happening.

Linda Reynolds 454 York shared the first meeting is this Tuesday at 6PM in Social Hall and they will be meeting weekly

Bill suggested the Committee Manual be reviewed and updated by the ByLaws committee, with input from all committees-**Consensus** reached

E. AdHoc Committee

Membership transfers-Mark Zevanove 274 Keystone shared a report of what should be required from existing members who are changing in some way from one allotment to another allotment.

Pat moved to not request credit checks or personal references from a collective member going to any other collective member position, it was seconded, and **approved** 5-0.

Pat moved to not require a meeting with the Board for a collective member to become another collective member, it was seconded, and **approved** 5-0.

Pat moved to require a Fraternal Pledge and the ByLaws Agreement signed for a collective member to become another collective member position, it was seconded, and **approved** 5-0.

Pat moved to only require an FOF upon death of member, it was seconded, and **approved** 5-0.

Pat moved to revise the member transfer form by adding a line for the sales price and signature by the seller and note as revision #3, it was seconded, and **approved** 5-0.

F. Water Submeters

Pat moved to invoice the 49 non-responding members for \$1500, with the original and second letter, including the option to request a Board approved payment plan, or they can pay under protest, it is seconded, and **approved** 5-0.

Pat moved if there is a sale of an allotment and water meter is not paid in full, the balance is paid in full upon transfer, it is seconded, and **approved** 5-0.

H. Water Line from City-Cyndy shared info about getting a new water line to front of park-Michael Bates 396A Cavern shared that he and George have already got the county searching their records

Open Forum

Janet Myhre 454 York shared her opinion about the filters on street lights and thinks they should be removed-volunteers are needed to be on light committee-sign up in the office.

Tawni Servi 383 Hiram shared that she has done some research on HollowEgg Septic tanks, and it may not be a great option.

Sharon Simas 615 St. Augustine asked if we have borrowed from the Reserve Fund. She heard some reference last meeting to \$111,000 or so, Pat shared the statement was in regards to the roof, and NO, we have not borrowed from our Reserves.

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Sharon Simas 615 St. Augustine asked if we have borrowed from the Reserve Fund. She heard some reference last meeting to \$111,000 or so, Pat shared the statement was in regards to the roof, and NO, we have not borrowed from our Reserves.

Adjourned at 2:40PM

ACTION ITEMS FROM OCTOBER EXECUTIVE SESSION

Approved minutes from September Executive meeting

Approved 4 requests from members for water meter payment plans

Approved fine of a member for unapproved redwood tree trimming

Approved Janet Myhre as Associate Member at 454 York to Linda Reynolds

Approved Brana Buzel at 602 as Associate Member to Talia Buzel

Approved Jacqueline Buzel at 602 as Alternate Associate Member to Talia Buzel

Approved Talia Buzel at 252 Keystone as Alternate Associate Member to Jacqueline Buzel

Approved James Dobson at 340 Keystone as Member, due to purchase of second allotment

Acknowledged Lisa Stipanovich as Associate Member to Claudia Slater at 672 St. Augustine

Acknowledged Talia Buzel at 225 Keystone as Alternate Associate Member to Brana Buzel

Acknowledged Lisa Stipanovich as Associate Member to Claudia Slater at 672 St. Augustine

Acknowledged Passing of Francis Freenor at 161 St. Bernard

Acknowledged Member Pending List

Acknowledged Improvements for Sale List

Acknowledged Financials

The Paradise Park Masonic Club
Balance Sheet
As of September 30, 2025

	Sep 30, 25
ASSETS	
Current Assets	
Checking/Savings	
Cash and Equivalents	
Operating Accounts	
1015 · WCCB Operating Checking - #2099	8,446.16
1015.02 · WCCB - Operating MM #5172	348,653.81
1020 · Petty Cash	208.69
1010 · Funds Due to/ from Reserves	20,000.00
Total Operating Accounts	377,308.66
Reserve Accounts	
1050.01 · BFCU Reserve Checking #4190	8,909.51
1050.03 · BFCU Reserve Saving #4174	15.96
1050.04 · BFCU Reserve Saving #0669	241,629.88
1050.06 · BFCU Reserve CD #0700	75,424.24
1050.05 · BFCU Reserve MM #0677	25,110.35
1060.01 · WFB Reserve Checking #4461	18,512.26
1060.02 · WFB Reserve CD #4456	68,766.91
1060.03 · WFB Reserve CD #4563	84,938.57
1060.04 · WFB Reserve CD #8115	54,960.64
1060.05 · WFB Reserve CD #8123	73,109.69
1060.06 · WFB Reserve CD #1123	50,000.00
Total Reserve Accounts	701,378.01
Restricted	
1021 · WCCB Recreation Savings 4863	20,344.39
Total Restricted	20,344.39
Total Cash and Equivalents	1,099,031.06
Total Checking/Savings	1,099,031.06
Accounts Receivable	
1100 · Acct. Receivable	192,593.64
Total Accounts Receivable	192,593.64
Other Current Assets	
1199 · Undeposited Funds	1,040.00
Current Assets-Other Receivable	
1110 · Receivables - Comcast	4,705.99
1190 · Allowance for Doubtful accts	(62,000.00)
Total Current Assets-Other Receivable	(57,294.01)
Prepaid Expenses	
Prepaid Other	
1402 · Prepaid Insurance	34,861.00
1408 · Prepaid Employee Health	185.00
Total Prepaid Other	35,046.00
Total Prepaid Expenses	35,046.00

10:44 AM

10/24/25

Accrual Basis

The Paradise Park Masonic Club

Balance Sheet

As of September 30, 2025

	Sep 30, 25
Total Other Current Assets	(21,208.01)
Total Current Assets	1,270,416.69
Fixed Assets	
Fixed Assets	
1502 · Land	323,182.00
1503 · Land Improvements	637,840.20
1504 · Bldgs. & Covered Bridge	420,006.11
1505 · Upstairs office Apartment	49,401.47
1506 · 2008-2009 Water - Sect. 1, 2	1,418,286.50
1507 · 2008-2009 Water - Sect.3 and 4	2,198,739.71
1508 · 2008-2009 Water-708 Shrine Way	15,566.76
1510 · Autos/Trucks/Tractors	131,330.18
1511 · Radio Equipment	17,650.60
1512 · Equipment	204,103.85
1513 · Office Computers and equipment	12,443.74
1520 · 2025-2026 Water Meter	6,222.74
1590 · Accumulated Depreciation	(3,389,270.65)
Total Fixed Assets	2,045,503.21
Total Fixed Assets	2,045,503.21
Other Assets	
1600 · Right of Use Asset	
1610 · ROU-Copier Lease	6,426.36
1620 · Accumulated Amortization	(1,713.76)
Total 1600 · Right of Use Asset	4,712.60
Total Other Assets	4,712.60
TOTAL ASSETS	3,320,632.50
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	67,157.78
Total Accounts Payable	67,157.78
Credit Cards	
PPMC Credit Card Accounts	
2053 · WF Credit Card - #4789	1,373.09
Total PPMC Credit Card Accounts	1,373.09
Total Credit Cards	1,373.09
Other Current Liabilities	
Accrued Expenses	
2302 · Accrued Payroll Payable	2,452.50
2304 · Accrued Accounts Payable	7,046.00
2353 · Accrued Payroll Tax Payable	187.62
Total Accrued Expenses	9,686.12

The Paradise Park Masonic Club
Balance Sheet
As of September 30, 2025

	Sep 30, 25
Deferred Revenue	
2501 · Deferred Revenue - Annual Dues	32,500.00
2502 · Deferred Revenue - Annual Asses	87,192.18
2503 · Deferred Revenue - Reserve	3,250.00
2505 · Deferred Revenue - Member Fee	10,000.00
Total Deferred Revenue	132,942.18
2200 · Other Current Liabilities	
2220 · Member Supplemental Pd Advance	
2220.01 · Prepaid Sup Tax - 199 Cox	2,024.25
Total 2220 · Member Supplemental Pd Advance	2,024.25
Total 2200 · Other Current Liabilities	2,024.25
Total Other Current Liabilities	144,652.55
Total Current Liabilities	213,183.42
Long Term Liabilities	
Long Term Liability	
2710 · ROU Copier Lease	4,694.91
Total Long Term Liability	4,694.91
Total Long Term Liabilities	4,694.91
Total Liabilities	217,878.33
Equity	
3100 · Equity Master	
3101 · Reserve Funds-BOD Designated	
3102 · 2008-2009 Water Project Reserve	244,206.00
3103 · Major Improvement Reserve	506,315.97
3105 · Water Meter Capital Improvement	438,220.00
Total 3101 · Reserve Funds-BOD Designated	1,188,741.97
3150 · Investment n Property	3,961,240.31
3200 · Restricted Funds	
3201.01 · Recreation - General	17,140.04
3201.02 · Recreation - Playground	2,931.11
3202 · Bunker - Gardner	4,960.00
3205 · Historical	597.25
3206 · Picnic Grounds	10,119.60
3207 · Dog Park	2,933.51
3208 · Almoner's Fund	4,730.44
3209 · Men's Club	1,681.23
3210 · Garden	769.96
3211 · Community Safety	3,907.07
3213 · 100th Anniversary	2,924.23
3214 · Covered Bridge	7,500.00
3299 · Other Restricted Funds	(2,825.51)
Total 3200 · Restricted Funds	57,368.93
3300 · Unrestricted Fund Balance	(1,284,500.37)

The Paradise Park Masonic Club
Balance Sheet
As of September 30, 2025

	Sep 30, 25
Total 3100 · Equity Master	3,922,850.84
3900 · Retained Earnings	(778,982.00)
Net Income	(41,114.67)
Total Equity	3,102,754.17
TOTAL LIABILITIES & EQUITY	3,320,632.50

The Paradise Park Masonic Club

Profit & Loss Budget vs. Actual

May through September 2025

	May - Sep 25	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Annual Income				
4010 · Member Annual Dues	81,250.00	195,000.00	(113,750.00)	41.7%
4015 · Member Assessment Fees	217,980.48	522,000.00	(304,019.52)	41.8%
4967 · Special Assessment	0.00	0.00	0.00	0.0%
Total Annual Income	299,230.48	717,000.00	(417,769.52)	41.7%
Income - Member Services				
4200 · Membership Transfer Fees	2,900.00	3,400.00	(500.00)	85.3%
Member Services				
4300.10 · Member Services Fees	1,830.00	3,000.00	(1,170.00)	61.0%
4300.20 · Member Fees - Payment Srv Fees	1,512.56	2,600.00	(1,087.44)	58.2%
Total Member Services	3,342.56	5,600.00	(2,257.44)	59.7%
4600 · Facility Use Fees	250.00	1,500.00	(1,250.00)	16.7%
Finance/Late Charges				
4700.10 · Finance Charge	2,222.46	6,000.00	(3,777.54)	37.0%
4700.20 · Late Payment Penalty	(309.03)	2,000.00	(2,309.03)	(15.5)%
Total Finance/Late Charges	1,913.43	8,000.00	(6,086.57)	23.9%
4800 · Member Fines	1,000.00	0.00	1,000.00	100.0%
Total Income - Member Services	9,405.99	18,500.00	(9,094.01)	50.8%
Income - Other				
4910 · Comcast Income	9,411.98	21,000.00	(11,588.02)	44.8%
4920 · Interest Income	2,357.00	4,500.00	(2,143.00)	52.4%
4960 · Discounts taken	0.00	0.00	0.00	0.0%
Total Income - Other	11,768.98	25,500.00	(13,731.02)	46.2%
Total Income	320,405.45	761,000.00	(440,594.55)	42.1%
Gross Profit	320,405.45	761,000.00	(440,594.55)	42.1%
Expense				
General & Administrative				
Administration - General				
Member Services				
6815.10 · Member Services	841.96	1,200.00	(358.04)	70.2%
6815.20 · Member Services - Pymt Fee	47.18	2,600.00	(2,552.82)	1.8%
Total Member Services	889.14	3,800.00	(2,910.86)	23.4%
6816 · Volunteer Awards	225.62	0.00	225.62	100.0%
6848 · Meals - Non Meeting	399.34	400.00	(0.66)	99.8%
6849 · Meeting Expense	909.16	800.00	109.16	113.6%
6870 · Dues & Subscriptions	10.96	150.00	(139.04)	7.3%
6900 · Licenses and Permits	374.88	0.00	374.88	100.0%
Total Administration - General	2,809.10	5,150.00	(2,340.90)	54.5%
Administration - Other				
6880 · Insurance	44,823.72	105,000.00	(60,176.28)	42.7%
Total Administration - Other	44,823.72	105,000.00	(60,176.28)	42.7%
Bank and Interest				
6830 · Bank Fees	5.00	100.00	(95.00)	5.0%
6890 · Interest Expense	70.76	0.00	70.76	100.0%
6985 · Penalties	0.00	100.00	(100.00)	0.0%
Total Bank and Interest	75.76	200.00	(124.24)	37.9%
Office				
6840 · Communications	3,180.17	6,000.00	(2,819.83)	53.0%
6850 · Computer and IT	5,050.88	4,000.00	1,050.88	126.3%
6910 · Office Supplies	1,279.76	2,500.00	(1,220.24)	51.2%
6950 · Postage & Delivery	873.53	1,800.00	(926.47)	48.5%

The Paradise Park Masonic Club

Profit & Loss Budget vs. Actual

May through September 2025

	May - Sep 25	Budget	\$ Over Budget	% of Budget
6960 · Printing and Reproduction	1,090.51	2,000.00	(909.49)	54.5%
Total Office	11,474.85	16,300.00	(4,825.15)	70.4%
Professional Services				
6972 · Accounting Services	18,384.10	18,000.00	384.10	102.1%
6973 · Payroll Processing Fees	1,071.74	2,000.00	(928.26)	53.6%
6974 · Collection Services	0.00	0.00	0.00	0.0%
6975 · Legal Services	48,703.10	100,000.00	(51,296.90)	48.7%
Total Professional Services	68,158.94	120,000.00	(51,841.06)	56.8%
Travel & Entertainment				
6946 · Travel	0.00	0.00	0.00	0.0%
6947 · Lodging	0.00	0.00	0.00	0.0%
6948 · Meals	0.00	0.00	0.00	0.0%
Total Travel & Entertainment	0.00	0.00	0.00	0.0%
Community Committees				
6993 · Bylaws	0.00	10,000.00	(10,000.00)	0.0%
6991 · Orientation	0.00	150.00	(150.00)	0.0%
6913 · Recreation	1,706.55	2,500.00	(793.45)	68.3%
6990 · Safety	1,853.08	4,000.00	(2,146.92)	46.3%
6940 · Training	0.00	0.00	0.00	0.0%
6992 · Tree	0.00	2,500.00	(2,500.00)	0.0%
Total Community Committees	3,559.63	19,150.00	(15,590.37)	18.6%
Total General & Administrative	130,902.00	265,800.00	(134,898.00)	49.2%
Operations / Program				
Repairs & Maintenance				
Buildings Repairs & Maintenance				
6916.10 · Building General Maintenance	291.40	8,000.00	(7,708.60)	3.6%
Total Buildings Repairs & Maintenance	291.40	8,000.00	(7,708.60)	3.6%
Grounds Repair & Maintenance				
6919.10 · Grounds General Maintenance	2,015.00	7,000.00	(4,985.00)	28.8%
Total Grounds Repair & Maintenance	2,015.00	7,000.00	(4,985.00)	28.8%
Roads Repair and Maintenance				
6917.10 · Roads General Maintenance	0.00	3,000.00	(3,000.00)	0.0%
Total Roads Repair and Maintenance	0.00	3,000.00	(3,000.00)	0.0%
Water Repairs and Maintenance				
6918.10 · Water General Maintenance	0.00	5,000.00	(5,000.00)	0.0%
6918.30 · Water Emergency Maintenance	2,353.50			
Total Water Repairs and Maintenance	2,353.50	5,000.00	(2,646.50)	47.1%
Operations Other				
6914.10 · Shop Supplies	0.00	1,000.00	(1,000.00)	0.0%
6914.20 · Park General Supplies	1,922.90	2,500.00	(577.10)	76.9%
6915 · Operations - Miscellaneous	0.00	1,000.00	(1,000.00)	0.0%
Total Operations Other	1,922.90	4,500.00	(2,577.10)	42.7%
Total Repairs & Maintenance	6,582.80	27,500.00	(20,917.20)	23.9%
Vehicle and Equipment				
Equipment				
6810.21 · Gator(s) Repair & Maint	155.16			
6810.25 · Tractor Repair & Maint	0.00	1,000.00	(1,000.00)	0.0%
6810.27 · Equipment Other - Gas Powered	0.00	4,000.00	(4,000.00)	0.0%
Total Equipment	155.16	5,000.00	(4,844.84)	3.1%
Fuel				
6810.41 · Fuel - Vehicle	0.00	1,000.00	(1,000.00)	0.0%
6810.42 · Fuel - Regular	0.00	700.00	(700.00)	0.0%

The Paradise Park Masonic Club

Profit & Loss Budget vs. Actual

May through September 2025

	May - Sep 25	Budget	\$ Over Budget	% of Budget
6810.43 · Fuel - Diesel	23.74	300.00	(276.26)	7.9%
Total Fuel	23.74	2,000.00	(1,976.26)	1.2%
Vehicle Auto - Truck				
6810.11 · Truck Repair & Maint	289.48	3,000.00	(2,710.52)	9.6%
Total Vehicle Auto - Truck	289.48	3,000.00	(2,710.52)	9.6%
Total Vehicle and Equipment	468.38	10,000.00	(9,531.62)	4.7%
Total Operations / Program	7,051.18	37,500.00	(30,448.82)	18.8%
Payroll				
6110 · Salaries and Wages	29,898.50	180,000.00	(150,101.50)	16.6%
6150 · Payroll Taxes	2,689.42	15,000.00	(12,310.58)	17.9%
6160 · Workers' Comp	213.23	9,000.00	(8,786.77)	2.4%
6170 · Employee Health Insurance	600.00	7,200.00	(6,600.00)	8.3%
6175 · Employee Life Insurance	0.00	0.00	0.00	0.0%
6181 · Personnel costs	150.00	0.00	150.00	100.0%
6190 · Bonus	0.00	0.00	0.00	0.0%
Total Payroll	33,551.15	211,200.00	(177,648.85)	15.9%
Taxes				
6921 · Property Taxes	(722.89)	1,500.00	(2,222.89)	(48.2)%
6922 · Federal Income Tax	1,346.00	500.00	846.00	269.2%
6923 · State Income Tax	690.00	100.00	590.00	690.0%
6924 · State/Federal Filing Fees	0.00	0.00	0.00	0.0%
6925 · Sales Tax on ROU Lease	60.75			
Total Taxes	1,373.86	2,100.00	(726.14)	65.4%
Utilities				
6931 · Electric	5,299.63	12,000.00	(6,700.37)	44.2%
6932 · Refuse	1,733.88	7,500.00	(5,766.12)	23.1%
6933 · Water	89,488.59	230,000.00	(140,511.41)	38.9%
6934 · Propane	213.98	6,000.00	(5,786.02)	3.6%
Total Utilities	96,736.08	255,500.00	(158,763.92)	37.9%
Total Expense	269,614.27	772,100.00	(502,485.73)	34.9%
Net Ordinary Income	50,791.18	(11,100.00)	61,891.18	(457.6)%
Other Income/Expense				
Other Income				
Other				
Other Income - Operating				
7110 · Other Miscellaneous Income	905.87	1,600.00	(694.13)	56.6%
7120 · Donations - Non Restricted	1,521.00			
7140 · Theft - Restitution Income	954.36			
7300 · In Kind Professional Services	26,000.00			
Total Other Income - Operating	29,381.23	1,600.00	27,781.23	1,836.3%
Total Other	29,381.23	1,600.00	27,781.23	1,836.3%
Reserve/Restricted Income				
Reserve Income				
8510 · New Member Initiation fees	70,000.00			
8520 · Annual Reserve	8,125.00			
8530 · Interest - Reserve Accounts	8,193.52			
Total Reserve Income	86,318.52			
Restricted Income				
Recreation				
8710.10 · Recreation General	4,750.97			
8710.20 · Recreation Playground	460.00			
8710.30 · Recreation Interest-Restricted	160.79			
Total Recreation	5,371.76			

The Paradise Park Masonic Club Profit & Loss Budget vs. Actual

May through September 2025

	May - Sep 25	Budget	\$ Over Budget	% of Budget
8720 · Safety	6,317.43			
8725 · Bingo	0.00			
8730 · Garden	260.00			
8735 · Labor Day Dinner	0.00			
8740 · Labor Day Snack Shack	0.00			
8750 · Dog Park	1,520.00			
8760 · Almoner's Fund	478.07			
Total Restricted Income	13,947.26			
Total Reserve/Restricted Income	100,265.78			
Total Other Income	129,647.01	1,600.00	128,047.01	8,102.9%
Other Expense				
Other Expense - Operating				
9001 · Other Expenses	(26.80)	500.00	(526.80)	(5.4)%
9210 · Depreciation	69,896.65			
9215 · Amortization	535.55			
9300 · In Kind Professional Services	26,000.00			
Total Other Expense - Operating	96,405.40	500.00	95,905.40	19,281.1%
Reserve/Restricted Expense				
Reserve Expense				
9012 · Reserve Fund Buildings	111,577.28			
9013 · Reserve Funds Infrastructure	2,321.00			
Total Reserve Expense	113,898.28			
Restricted Expense				
Recreation				
9710.10 · Recreation - General	1,102.96			
9710.20 · Recreation - Playground	2,058.71			
Total Recreation	3,161.67			
9720 · Safety Expense	1,900.62			
9725 · Bingo Expense	0.00			
9740 · Labor Day Snack Shack	0.00			
9750 · Dog Park	6,186.89			
Total Restricted Expense	11,249.18			
Total Reserve/Restricted Expense	125,147.46			
Total Other Expense	221,552.86	500.00	221,052.86	44,310.6%
Net Other Income	(91,905.85)	1,100.00	(93,005.85)	(8,355.1)%
Net Income	(41,114.67)	(10,000.00)	(31,114.67)	411.1%

RULES & PROCEDURES
2nd printing

Proposed Amendment #1

CONE AND CHAIN BARRIERS

On a members allotment, cones are only acceptable to alert drivers to imminent danger caused by a temporary problem, ie. a fallen tree, or when a building packet indicates the need for such. Chains are never acceptable.

Presented September 20, 2025

APPROVED UNANIMOUSLY BY BOARD on 9/20/25-Therefore, this new Rule & Procedure is in effect until the next ballot in June of 2026, where members will vote on its ratification.



Update from the Accounting Department

Members the accounting department would like to remind you that in the next week or so you should be receiving your TADS invoices in the mail. The package will include 4 pieces of paper,
Cover Letter

Tads Invoices (2)

1st Installment due December 1, 2025

2nd Installment due April 1, 2026).

Copy of your Santa Cruz County Property Tax bill for your Improvement
If you have had any changes to your preferred mailing address since the last TADS billing please make sure that you let us know. Also please reach out to us if you do not receive your TADS invoices in a couple of weeks to make sure, we get your invoices to you in a timely manner.

We can be reached at: bookkeeper@ppmcsc.org or office phone (831)423-1530

Thank You

Janet and Missy



DUES CARDS

They can be turned in in person or emailed to
secretary@ppmcsc.org or via email to
ppmcduesards@gmail.com



From Shelley Seerden

Need a green bin? You can sign one out at the Office—tools are available for checkout, too!

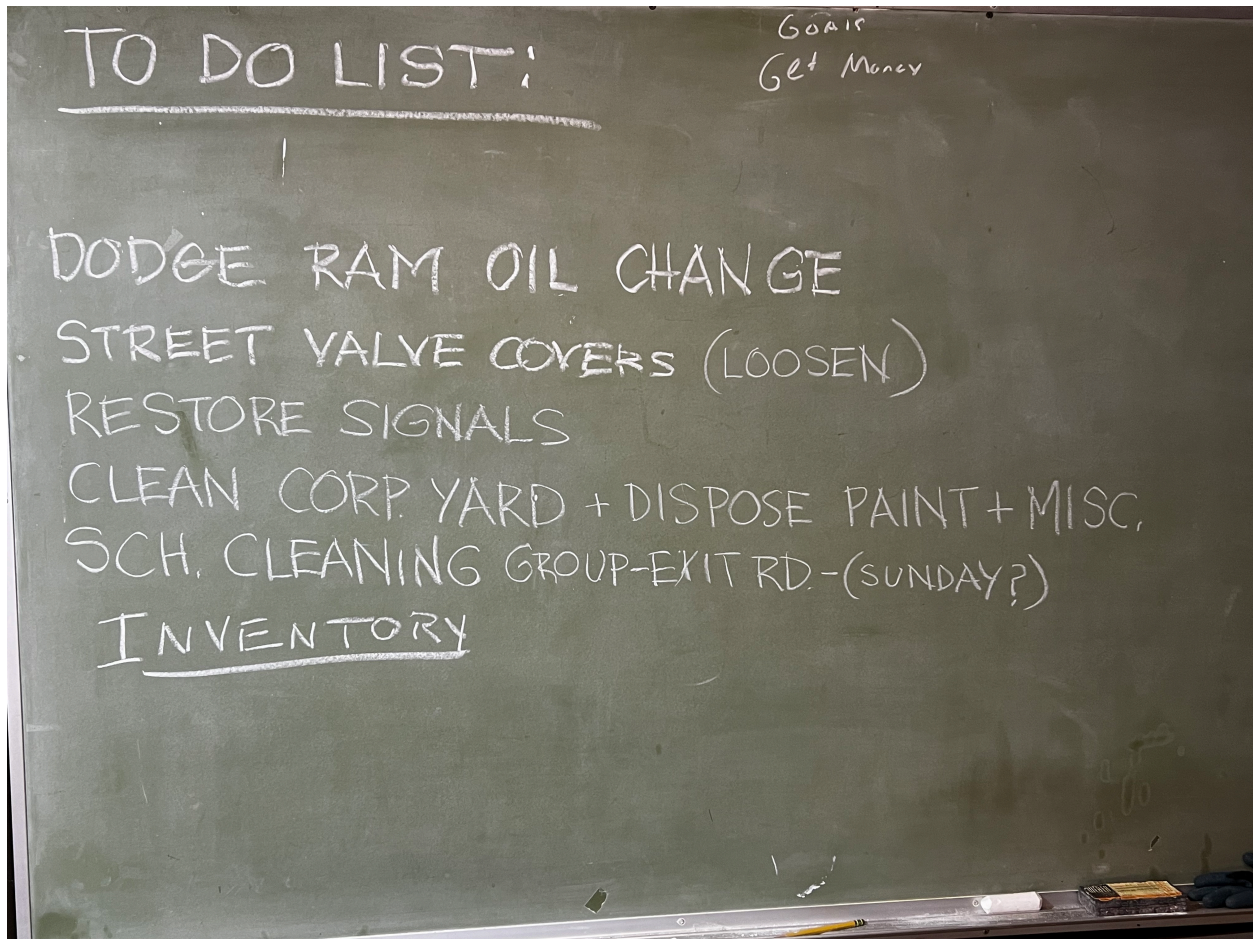
Regarding checks - Please add your allotment # on ALL checks.

The post office and volunteers arrive in the afternoon. Mail and packages are available for pickup after 2:00 PM, except on Tuesdays, when they will be ready after 4:30 PM.



TO DO LIST

Yes, we have one, too! Want to know how you might help out? Check the chalkboard in the garage at the Office. It is ever changing. So, check it out for volunteer tasks!



The lending library in the front lobby is currently full. If you would like to donate your books, please take them to a donation center. Thank you for helping us keep our collection fresh and organized!

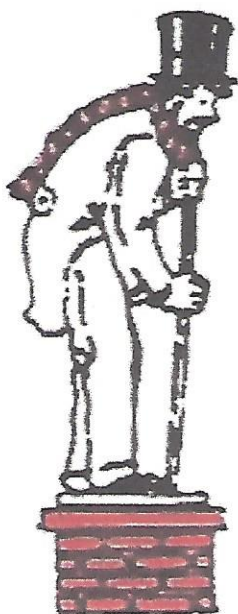
THE PARADISE PARK MASONIC CLUB
MEMBERSHIP APPLICATIONS PENDING
October 2025

<u>APPLICANT</u>	<u>DATE POSTED</u>	<u>MEMBER/SELLER</u>	<u>ALLOTMENT</u>
<u>MEMBERS</u>			
<u>ASSOCIATE MEMBERS</u>			
Brana Buzel	08/18/2025	Talia Buzel	602 Keystone Way
Jacqueline Lindquist	08/18/2025	Jennifer Nowak	488 Knight Templar
Paul Geise	08/25/2025	Cindy Godron Geise	159 St Victor St
Janet Myhre	09/03/2025	Linda Reynolds	454 York Ave
Greg James	09/05/2025	Julie Kelty	140 St Alban St
Melanie Likins	09/09/2025	Kurt Likins	561 King Solomon Dr
Perry Olsen	09/15/2025	Ellen Olsen	420 Joppa St
Aurora Pacheco	09/15/2025	Leopoldo Ornelas	127 Keystone Way
Penney Forbes	09/19/2025	Virginia Uber	395 Hiram Rd
Michelle Danielsen	09/30/2025	Pamela Gibson	664 St Augustine
Emily O'Brian	09/30/2025	Heather O'Brian	110 Keystone Way
Lisa Stipanovich	06/10/2025	Claudia Slater	672 St Augustine
<u>ALTERNATE ASSOCIATE MEMBERS</u>			
Samantha Rood	5/29/2025	Lynn Rood	178 St Bernard St
Sandra Nordstrom	08/11/2025	Neil Nordstrom	408 Keystone Way
Kathryn Lee	08/11/2025	Betty Kimble	576 Scottishrite
Jennifer Nowak	08/18/2025	Dr Claude Lindquist	598 Keystone Way
Talia Buzel	08/18/2025	Brana Buzel	225 Acacia Ln
Talia Buzel	08/18/2025	Jacqueline Buzel	252 Keystone Way
Jacqueline Buzel	08/19/2025	Talia Buzel	602 Keystone Way
Lynda Glassey	08/20/2025	Julie Bast	160 St Bernard St
Gabrielle Geise	08/25/2025	Cindy Godron Geise	159 St Victor St
Gabrielle Geise	08/25/2025	Paul Geise	192 St Bernard St
Tod Likins	09/09/2025	Kurt Likins	561 King Solomon Dr
William Lyons	09/25/2025	Jo Ann Lyons	319 The Royal Arch
<u>ACKNOWLEDGEMENTS</u>			
Passing of Francis Freenor	09/10/2025	161 St Bernard St	

Improvements for Sale by Member
September 2025

All allotment use privileges and Membership are subject to the approval of the Board of Directors. **IMPORTANT NOTICE:** The sellers solely provide the description 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.

SECTION 1			
488 Knight Templar	Jennifer Nowak Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$345,000	2hd/2ba New septic. New Furnace. Covered parking, large deck. Quiet street. Huge basement for storage.
SECTION 2			
259 Keystone	Janice Herechski Contact: Ken Willson spm2@protonmail.com	\$24,000	Great lot with newer septic. A wonderful Builders opportunity, high above the flood zone. Beautiful setting nestled in the redwoods and a quiet neighborhood. Sold as is please do not contact the owner.
293 The Royal Arch	Greg Wheatly 209-915-3804	\$69,500 OBO	PRICE REDUCED Buildable allotment near the picnic grounds. Includes existing septic tank and plans.
272 Keystone	Pamela Maxwell Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$259,000	2 Bedroom, 1 Bath w/ Sunroom. Beautiful T & G pine ceilings. New granite counter tops. New flooring throughout. New driveway. Cozy riverfront cabin in great, sunny location. Cute wood burning free standing fireplace in living room, modern appliances with gas range. Comes completely furnished
282 Keystone	Sara Laskey (831)331-1031 laskeysara@yahoo.com	\$180,000	PARTIAL FINANCING MAY BE AVAILABLE 2 bd/1 bath cabin. Sunny river front location with stunning views of the river and covered bridge. Lots of possibilities. Home needs TLC.
344 Royal Arch	Cara Feyas 505-670-9855 interiorsxcl@yahoo.com	\$310,000	Well located, approx. 800 sf 1 bdrm 1 bath main home, + approx. 450 sf 1 bdrm 1 bath detached guest cabin. 600 sf+ sunny deck with covered storage. Main home has gas wall heaters and living room with wood-burning fire stove. 1 car covered parking. Landscaping is easy to maintain.
SECTION 4			
610 Keystone	Gail Marshak (760) 777-1323 Cell (760) 574-6866 gmarshak@dc.rr.com	\$359,000	Sunny, south facing amazing views of the river. Over 300 Sq. Ft. deck. Private location. 2 Bedroom, 1.5 Bath. Approximately 1250 Sq. Ft. Furnished. Lg lower-level family room with wood burning fireplace, deck overlooking the river. Sold As-Is. Must see this amazing location to appreciate Paradise Park!
652 St Augustine	Jill Mautino Contact: Allan Melikian (831) 588-4901	\$450,000 NOW \$350,000	BACK ON MARKET Fantastic r iver view. Lots of sunshine from lg deck & sunroom. 2+2 1581 sf solid construction. Central heat, furnished, full basement. Septic needs work.
654 St Augustine	Jill Mautino Contact: Allan Melikian (831) 588-4901	\$9,500	Sold as is Rebuild/Remodel A view to die for, with river frontage. 2 bedroom and 1 bath. No history of any flooding inside of house. Septic inspection available.
658 St Augustine	Susan Hachenberg Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$199,000	2+1 home (923 sq ft) with river view. Great deck, fireplace and wall heat. Passed Septic Inspection
697 St John	Norma Scarlett Contact Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$299,000 New Listing	2+1 home. Well located cottage is beautiful inside. Built-in closets and drawers. A beautiful kitchen and even an upper loft hideout for the kids.
SECTION 6			
147 St Alban St	Chandra Thompson Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$199,000	2+1 cabin (528 sq ft) Easy ingress & egress from the park. Front and back yard. Dishwasher, garbage disposal and 2 car parking.
149 St Alban St	Esther Gilliland (sale by owner) (209) 598-5063 LNEGilliland@gmail.com	\$399,000	1,350 sq. ft-2 BR-2 Bath w/carport. Gas fireplace, central heat. New upstairs plumbing, new electrical boxes, fresh paint and newly installed carpet, electric water heater and stove.
180 St Bernard St	Suzan S Mark Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$325,000	2 bed + 1.5 bath oversized lot, carport, out buildings, new roof, new paint, deck, new water line. % remodeled - Maple floor, on-demand water heater, forced air/heating.
190 St Bernard	Martin Zimmerman Contact: Mark Zevanove Agent (831) 588-2089 Mark@oceanstreetrealty.com	\$299,000	Completely remolded 2/1 house. New wiring, updated plumbing, newer roof, new dual paned windows and Hardy board siding, gas fireplace, tankless water heater, newer mini-split heating & air. Alexa controlled blinds/lighting throughout. Spacious side yard designed for firebreak. Wonderful neighbors. Passed Septic Inspection
115 Keystone	Winston W Chavoor (831) 824-8935 Voicemail only	\$410,000	MUST SEE! Beautiful 2 bed + 1.5 bath. Open living room, dining and kitchen layout. Lots of windows. Gorgeous garden w/large deck. Bonus room, storage room and carport. All new kitchen appliances. Propane central heat, water heater, range & fireplace. Easy access to Hwy 9



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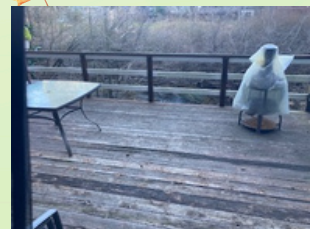
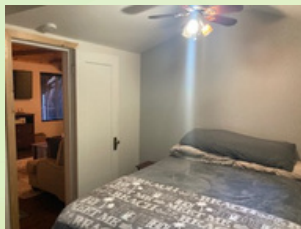


LISTINGS OF PARADISE PRESENTED BY MARK ZEVAROVE



272 KEYSTONE WAY

2 Bedroom, 1 Bath w/Sunroom. Beautiful T&G Pine ceilings. New granite counter tops. New driveway, Cozy riverfront cabin in great, sunny location. Cute wood burning free standing fireplace in living room, modern appliances with gas range. **Comes completely furnished. Seller motivated! ~~\$265,000~~ \$259,000**



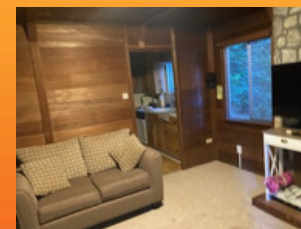
658 ST. AUGUSTINE

2+1 home (923 sq ft) with river view. Great deck, fireplace and wall heat. \$199,000



147 ST ALBAN ST

2+1 cabin (528 sq ft) Easy ingress & egress from the park. Front and back yard. Dishwasher, garbage disposal and 2 car parking. \$199,000

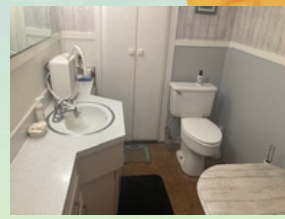
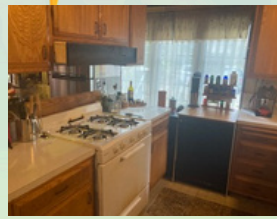




488 KNIGHT TEMPLAR

2bd/2ba New Septic. New Furnace. Covered Parking, large deck. Quiet street. Huge basement for storage.

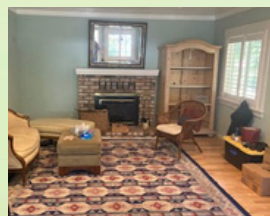
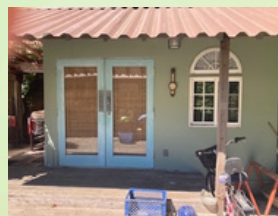
\$345,000



180 ST BERNARD ST

2 bed+1.5 bath oversized lot, carport, out buildings, new roof, new paint, deck, new water line. ½ remodeled - Maple floor on-demand water heater, forced air/heating.

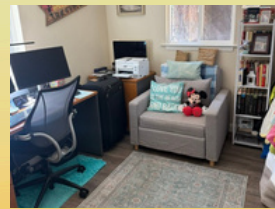
\$325,000



190 ST BERNARD ST

Completely remodeled 2/1 house. New Wiring, updated plumbing, newer roof, new dual paned windows and Hardy board siding, gas fireplace, tankless water heater, newer mini-split heating & air. Alexa controlled blinds/lighting throughout. Spacious side yard designed for firebreak. Wonderful neighbors.

\$299,000



697 ST JOHN AVE

2 Bed +1 Bath nestled in a prime location; this beautiful cottage offers a warm and inviting interior. Thoughtfully designed with built-in closets and drawers, it combines functionality with rustic charm. The spacious kitchen is a true centerpiece - perfect for cooking and gathering. Kids cozy loft provides a fun hideaway, making this home ideal for families seeking both comfort and adventure. New Listing! \$299,000

