



COMMUNITY FORUM

Kala Point

News, Views, & Opinion

Oct. 2006

Your Independent and Uncensored Resource



Study Finds \$1.55 Million Financial Reserves Shortfall!

Initial Report: Recovery Requires \$246,000 More Annually For 30-years

Calculated Per Unit Impact: \$405 Annual Increase Over and Above Existing Assessments

Initial findings of the firm hired by the Board of Directors to conduct the first-ever formal outside study of reserve funding for KPOA finds "all is not well" despite "all is well" assurances, given as recently as July of this year. In a September 5th letter to newly appointed CFO Larry McNulty, Richter's protégé and hand-picked successor, the CEO of Reserve Data Analysis, Intl. of Vancouver, Washington referenced the disturbing findings of the study (the letter is re-printed in it's entirety in this issue).

The study finds that \$1,789,141 should have been accumulated (as of December 31st this year) while the actual forecast reserve fund balance by year-end is expected to be less than 13% of that amount, at \$230,392. This leave us \$1,558,749 short of what should have been accumulated over the years as a set aside to fund repairs and replacements without special assessments.

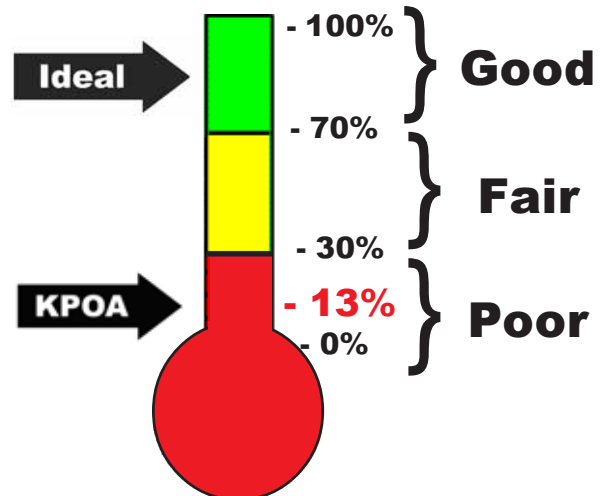
This paints a very dire picture of past board fiduciary performance spanning the long-running "concerned citizens" reign, during which member suggestions for more open financial disclosure and dialog with financially savvy members beyond the core controlling group have repeatedly been spurned as unnecessary, including expulsion from the finance committee of those vocal in their concern about reserve funding.

As recently as July 2006, in his annual "Year in Review" report to the membership, CFO Director Bruno Richter again assured members; "The financial summaries which form part of these notes reflect the financial condition of your association, which continues to be sound. Total assets and member equity continue to increase...we expect the budget surplus for 2006 will be substantial...KPOA is back on track and financially sound."

"An ongoing question of concern for the Board is whether these reserves are adequate to meet our future needs. Although, according to a study by a past member of the finance committee, we tend to underfund rather than overfund, your board is reasonably comfortable with our current reserve policy". *Then CFO Bruno Richter, Dec. 2003 Kala Pointer*

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Percent KPOA is Funded- **POOR** Source: CAI Experts On Reserves



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\$1.55 Million Financial Reserves Shortfall!

The Washington Chapter of the Community Associations Institute (CAI) held their annual conference in Bellevue on Sept 30th, where a two-hour workshop on reserve funding was given. KPOA is a member of CAI but no one from the association board or finance committee was observed attending the reserves presentation, held nearly a month after the analysts alarming

“Every effort is made to keep up-to-date on these issues, but despite that effort, variances may occur on an item-by-item basis. The CFO has stated that he believes we are adequately reserved in total.” *Then BOD President M. Gates, March 2006 Kala Pointer.*

letter. HOA reserve funding experts conducting the seminar identified various levels of reserve funding as a measure of the financial health of an HOA (see graphic). With 70% of full reserve funding pegged as “healthy” and anything below 30% as “poor”, indicating poor financial foresight and planning and high likelihood of deferred maintenance and member special assessments. KPOA reserves today stand at less than 13%.

Unlike in many states, HOA’s in Washington are not required by law to maintain certain standards of reserve funding. However, the source of reserve funding for KPOA is explicitly designated in our CC&Rs, Article VI:

Section 10. Reserves - The Regular Assessment shall include reasonable amounts as determined by the Board collected as reserves for future periodic maintenance, repair, or replacement of all or a portion of the Common Areas and the improvements located thereon.

It is the duty of the Board, acting as fiduciaries to the membership, to continuously monitor the reserves status and to see that Article VI, Section 10 (above) is followed to fund reserves from regular assessments.

KPOA also has an agreement with Jefferson County (CC&Rs Article XV, Sections 3 & 5) requiring that Kala Point Drive be continuously maintained to Jefferson County Roadway Standards and that funded reserves, in a special account, be maintained for that purpose. This is so that Jefferson County would not incur upgrading expense if and when they exercise their right to connect with KP Drive at Woodland Hills, remove the gate, and make KP Drive a public street.

Observers close to the situation doubt that the current condition of Kala Point Drive, and perhaps even its original construction specifications, come close to Jefferson County Roadway Construction Standards as required by the CC&R’s. Should Jefferson County elect to enforce it’s rights under the CC&Rs there could be substantial financial liabilities to KP owners to rebuild the street as required, or fund dedicated reserves.

There are also significant member financial impacts linked to the inadequacy of reserves in connection with the so-called “Moss Adams Agreement” between the Timeshares and KPOA under which the share-of-assessments lawsuit was settled following years of litigation. That agreement includes triggered events connected with adequacy of reserves and assessments.

Just exactly how all of this shakes out for individual members is not clear at the moment, but it is certainly going to result in some financial exposure for all members. The KPOA Board is expected to discuss the matter at length during the special board meeting (working session) now re-scheduled for October 12th.

Members will also have other opportunities to ask board members about this situation during the regularly scheduled BOD Meeting on October 17th, as well as at the scheduled “Town Hall Meetings” on October 18th and 28th.

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\$1.55 Million Financial Reserves Shortfall! - Cover letter from Reserve Data Analysis Study

September 5, 2006

Mr. Lawrence E. McNulty, Finance Committee
Kala Point Owners' Association
1760 Kala Point Drive
Port Townsend, WA 98368

Dear Mr. McNulty:

Enclosed is the completed reserve analysis study for Kala Point Owners' Association for the fiscal year beginning January 1, 2007. Your RDA REPORT is presented in three parts:

Part 1 offers an easy-to-understand introduction to reserve budgeting and terminology along with a Users' Guide to your reserve analysis study.

Part 2 is your reserve analysis study, including a report summary, a distribution of accumulated reserves, an asset listing/summary, detail reports for each asset, 30-year projections with graphs, and an alphabetical detail report index.

Part 3 is a complete set of photos for the association which are also included on the enclosed diskette in JPG format.

The report reflects that in an "ideal" setting, considering the useful lives, costs and present condition of the components under consideration, the association would have accumulated \$1,789,141 in reserves by December 31, 2006 as compared to the current projected amount of \$230,392. The report, as it stands, requires a monthly contribution to reserves in the amount of \$20,500 in order for the association to meet all of its obligations and fully recover over a 30 year projected period as outlined on page 2-16 in the report.

The first thing I would like to say, after having dropped to the bottom line, is that these numbers are not firm and only represent the report as it currently is presented. There are many options the association can consider and I see it as my responsibility to work with you to ensure that the final report we issue accurately represents a plan that the association can adopt.

Your greatest asset is the streets throughout the community. It is here also where the greatest expense lies. It is highly recommended that the association obtain the services of an independent contractor for a more thorough evaluation of the asphalt surfaces. This would allow for deflection testing and periodic core sampling of the roadways. Our evaluation has been based solely on visual observation and historical maintenance on the streets.

Generally, streets are designed for the specific traffic load they are anticipated to incur. Given this, we can anticipate typical patterns of wear and adopt a corresponding preventive maintenance program. On a "new" street, one can anticipate that it will not show any real signs of visual deterioration until it is approximately 12 year old. At that point signs of wear and surface fatigue progress rapidly. At the point of about 20 years of age, it is generally

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\$1.55 Million Financial Reserves Shortfall! - Cover letter from Reserve Data Analysis Study

necessary for an asphalt overlay to be applied in order to prevent outright failures in the streets on a widespread scale. Periodic slurry sealing of the streets is a respected preventative measure and acts much in the same way as the painting of wood. It "seals" the streets and prevents moisture damage from the surface, and secondly, it is an effective aid in preventing the existing oils in the asphalt from escaping. A dry and "brittle" street is one that is subject to rapid failure as is evident in Kala Point in several areas.

During our examination of the surfaces, it was noted that on the sloped streets - on the side of the street marking the beginning of a vehicle's climb - a pattern of cracks have appeared, perpendicular to the direction of the street, marking where the torque from acceleration has begun to separate the surface. This "inflexibility" in the streets is what results in cracking and eventually the "alligatoring" that necessitates complete removal and replacement.

Our preventative maintenance plan is simple but effective. Expect that you will need to slurry coat the streets every 4 years. At the point of 12 years (the third time you slurry) you can expect your "removal and replacement" program to begin. Generally this should be about 3% of the surface area, but no more than 5% needing to be replaced. The repairs are completed, and then you perform you third slurry as planned. From this point forward, you can anticipate no more than 1.5% surface area repairs every 4 years in line with the slurry sealing cycles. At 20 years, this is the point to where you begin to consider a complete asphalt overlay, effectively presenting the community with a "brand new" street and the cycle begins anew. This is the plan we have outlined in our report on a street-by-street basis. However, this does not diminish the need for a professional asphalt consultant with the equipment necessary to determine what is going on "under the surface."

In addition to this report, we have licensed a copy of our RDA RESERVE MANAGEMENT SOFTWARE™ program and have provided a copy of your association's data diskettes as part of this package. This will enable you to have a choice in updating future studies, utilizing our services to the extent you determine necessary. The software program is complete with a database of over 2,000 common components including costs and useful lives and will enable you to complete various "what if" scenarios and projections on your data.

We hope that you find our report format both informative and useful. Should you desire, any or all of the parameters and data used in your reserve study may be changed and a revised study prepared. I am available to the association in order to aid in this process.

All of us at RDA have enjoyed serving you and providing Kala Point Owners' Association with the most detailed, comprehensive and useful reserve analysis study available. If you have any additional questions or comments, please feel free to call me.



Edwin G. Edgley
CEO/Founder

Halloween...Aye, Lassie, It Originated Where?



Halloween originated from an ancient Celtic festival from about 2,000 years ago called Samhain (pronounced sow-in). The Celts, who lived in the area that is now Ireland celebrated their new year on November 1. This day marked the end of summer

and the harvest and the beginning of the dark, cold winter, a time of year that was often associated with human death.

The belief was that on the night before their new year, the boundary between the worlds of the living and the dead became blurred. On the night of October 31, when they celebrated Samhain, it was believed that the ghosts of the dead returned to earth. In addition to causing trouble and damaging crops, Celts thought that the presence of the otherworldly spirits made it easier for the Celtic priests, to make predictions about the future. These predictions were a source of comfort and direction during the long, dark winter.

Over history, the Romans conquered the most of the Celtic territory and during the time that they ruled the Celtic lands, the Romans combined two of their festivals with the Celtic celebration of Samhain.



The first was Ferialia, a day in late October when the Romans traditionally commemorated the passing of the dead. The second was a day to honor Pomona, the Roman goddess of

fruit and trees. The symbol of Pomona is the apple and probably explains the tradition of “bobbing” for apples that is practiced today on Halloween.

In the seventh century, when Christianity had spread into Celtic lands, November 1 was designated All Saints’ Day by the Pope and it is believed that he was attempting to replace the Celtic festival of the dead with a related, but church-sanctioned holiday. The celebration was also called All-hallows or All-hallowmas (from Middle English meaning All Saints’ Day) and the night before it, the night of Samhain, began to be called All-hallows Eve and, eventually, Halloween.



Halloween traditions are celebrated most accurately in Ireland, where the last Monday of October is a public holiday. All schools close for the following week for mid-term, commonly called the Halloween Break. On Halloween night, adults and children dress up as creatures from the underworld (ghosts, ghouls, zombies, witches, goblins), light bonfires, and enjoy spectacular fireworks displays. The children walk around knocking on the doors of neighbours, in order to gather fruit, nuts, and sweets for the Halloween festival. The houses are decorated by carving pumpkins or turnips into scary faces and other decorations.

Halloween did not become a holiday in America until the 19th century. The migration of nearly two million Irish following the Irish Potato Famine in the mid-1800’s brought the holiday and its customs to America. Commercial exploitation of Halloween in the U.S. did not begin until the 20th century. Mass-produced Halloween costumes did not appear in stores until the 1950s, when trick-or-treating became a fixture of the holiday.

KPOA Investigates Extensive Unauthorized Bluff Tree Cutting

Amateurs Whack Numerous Cedar & Madrona, on Common Property

Having recently aggressively fined Millennium One Homes \$15,000 for alleged violations of administrative rules on tree removal on private property, KPOA is now faced with having to take identical action on blatant violations of those same rules on common property behind lot numbers 1 and 2 on the bluffs. Numerous trees, including Cedar and Madrona (see photos), have been crudely cut in recent days on KPOA common property (and a condo sub-association) without following proper procedure or authority. There has also been extensive illegal dumping of grass and brush trimmings in the same area. The Grounds committee began formal inquiry into the incident during its October 3rd morning meeting, and has referred the matter to the board for compliance action.

KPOA Rules and Regulations II A (6)

b. No cutting of vegetation, trees, limbing or topping of trees on Common Areas shall be allowed without written approval from the Architectural, Tree or Grounds Committee. There shall be no removal, cutting or trimming of trees, shrubs or undergrowth in the Common Area along or near the crest of high bank bordering Port Townsend Bay, or anywhere on the bank itself, including the full 1¼ mile length of the Kala Point waterfront, without written consent of the Architectural Committee or the Tree Committee. The bank shall be preserved for the protection of the adjacent lots and the beach. (CC&R Art. V Sec. 1a)

c. There shall be no dumping of trash, grass clippings, brush or other material on or over the high bank Common Areas.



The unauthorized (illegal under County Rules) cutting extends along a 125-foot section at the crest, and over the edge of the bluff, behind these two properties. These acts are in violation of the Rules and Regulations II A 6(b) and (c) and also violate Jefferson County UDC Title 18, governing disturbance of vegetation in sensitive areas.

The area of this violation, on land belonging to all members, has occurred on the most erosion sensitive area of the bluffs. Registered Consulting Arborist Favero Greenforest inspected the site of the unauthorized cutting on September 26th and has written a report, submitted to the board, noting significant erosion and evidence that the cutting has been conducted for some time, evidenced by both aged and new pruning wounds. The consultant recommends immediate cessation of “indiscriminant topping” and replacement vegetation on the Bluff Crest.

Following an initial investigation by KPOA Maintenance Manager Keith Larsen in late September, during which he noted extensive cutting, Larsen reportedly returned to the area just before the October 3rd Grounds Committee meeting and confirmed (by referencing property line markers) that most, if not all, of the unauthorized cutting violations were, indeed, on KPOA common property.

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The parties believed responsible have themselves been vocal proponents of aggressive vegetation enforcement. They advocate stiff financial penalties “per each affected tree” per the model Director Lane Stuart described (during the Millennium Compliance Hearing) as aggressive board-imposed “...punishment to demonstrate that rules will be enforced on everyone.” It remains to be seen whether the rules and enforcement policies of the association are to be evenly and uniformly applied to all offenders. Lack of uniformity in application of enforcement, under state statutes and Supreme Court Rulings, erodes the ability to enforce the rules at all.

Applying the same financial fining formula as established in the Millennium case; this incident appears to warrant something in the area of \$20,000 in punitive special assessments, secured by a lien, and the planting of replacements.

Legal Maneuvering Well Underway In Juliano-Tacker Matter Meanwhile Secret Board Debate and Lawyer Shopping Continues

With litigation looming on the “bluffs vs. views” front; spin, innuendo and questionable politics continue to eclipse common sense, science, engineering and law in the public debate. Meanwhile the Board of Directors (BOD) has apparently taken what seems to be some a deep internal disagreement on legal posture and strategy into secret sessions. Judging from the tone in open session, several recent executive sessions have apparently included extensive discussions about replacing present lawyers Stephen Oliver and Patrick Irwin with a counsel who could provide a different opinion than they have already been given.

Dr. Tacker & Mr. Juliano have retained a very experienced Seattle HOA litigator; Chase Alvord, who has sent the board a pre-filing brief disclosing the position of the prospective Plaintiffs. Attorney Alvord works at the firm that successfully carried the seminal HOA enforcement case, *Riss v. Angel*, to the State Supreme Court.

Likely concerning the Board (and perhaps behind their current debate about changing lawyers) is the fact that KPOA’s position is not strong. If litigation proceeds, the association is likely to lose. Current counsel may have told the board as much.

Judges must interpret the written meaning of governing documents in the strict literal sense. The statement; “Views shall be preserved to the greatest extent practicable” is about as unambiguous as can be written. Successive special interest groups at KP have tried repeatedly to imply all sorts of modified meaning not actually written in the contract. It appears these interpretations, if not corrected by the board, will have to be decided by the court.

SOUND INVESTMENTS
Port Townsend
Real Estate

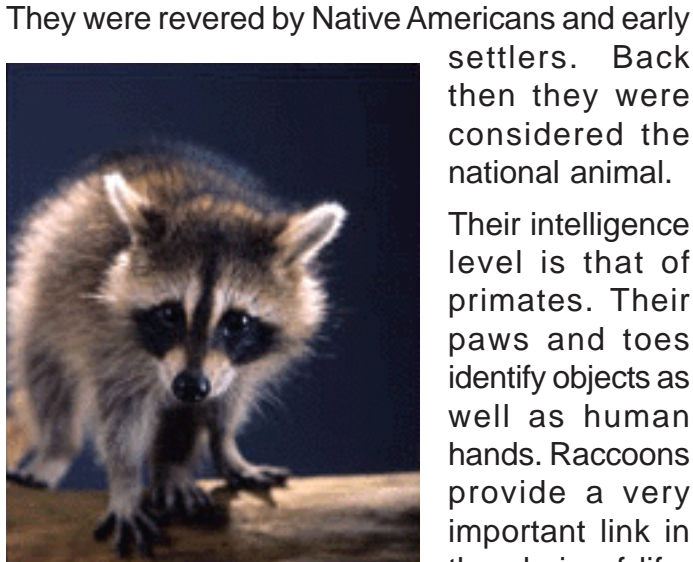
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What Do Raccoons And Your Health Have In Common?

More Than You Might Think!

Raccoons are among the oldest, wisest, and most adaptable inhabitants of our country.



They were revered by Native Americans and early settlers. Back then they were considered the national animal.

Their intelligence level is that of primates. Their paws and toes identify objects as well as human hands. Raccoons provide a very important link in the chain of life.

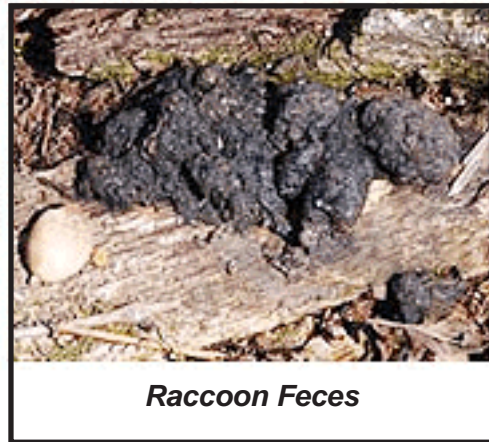
Without them, we would suffer an epidemic of vermin such as mice or rats.

But these cute and entertaining animals can have a parasite that may be detrimental to humans and our pets. This raccoon parasite is a roundworm which can infect a person who accidentally ingests or inhales eggs that are passed through raccoon droppings.

How bad is this potential problem? Some of us probably come in contact with raccoon droppings without even knowing it. Most of the time, nothing bad happens. However, a worst-case scenario can involve death. Thus, it may be worth learning how raccoon droppings could affect your family or your pets.

Vulnerable groups such as children and the elderly, as well as those with compromised immune systems, exposure to this roundworm can be fatal.

Raccoon droppings are not uncommon in our area. Fresh raccoon feces are tubular with blunt ends, and about the same diameter as a dime or nickel. Generally, fresh raccoon feces are dark, but it depends on what the animal was eating. Seeds or shells may be seen in the feces. As feces age, they weather and decompose. Old feces may look like dried leaves or debris.



Raccoon Feces

72 percent of raccoons in the Pacific Northwest carry this raccoon roundworm. Once roundworm eggs have aged about a month in raccoon poop, they've reached the infective stage and pose a threat to many other species.

The roundworm eggs are extremely tough and can remain viable for years in soil, sand or even water. Thus, people can come into contact with old and decomposed raccoon droppings without realizing it.

If these old raccoon feces are eaten by any type of bird or mammal—including a dog—the infective roundworm larvae can potentially migrate into the spinal cord and other tissues and cause central nervous system problems, such as paralysis. However, that would be very unusual.

The technical name for the parasite is *Baylisascaris procyonis*. This parasite also requires a rodent intermediate host before it completes its life cycle. Typically, rodents become infected by eating plants contaminated with the parasite's eggs. The eggs hatch and the larvae migrate to the brain of the rodent causing

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abnormal behavior. This change in behavior makes infected rodents more susceptible to raccoon predation. When eaten, the larvae end up in the intestinal tract of the raccoon where the parasite develops into the adult stage. Adult female parasites can produce 100,000 eggs in one day. One raccoon can “pass” millions eggs in its feces in a single day!

The eggs are very sticky and they could easily stick to our hands or clothing. These eggs can not be seen by the human eye. Since humans are not the “right host,” the larvae can migrate to organs such as the brain and eyes searching for the “right” habitat. This migration and searching behavior of the larvae can result in harm to humans.

Raccoons also carry the canine distemper virus. If canine distemper virus builds in the raccoon population, you may start seeing raccoons foraging in the daytime and acting more aggressively than usual. Other animals, including house pets, are vulnerable to the virus, which can be spread through contact with a diseased animal or



through their droppings (which dogs find fascinating). The best prevention for the distemper virus is to have your dogs vaccinated and keep them away from raccoons.

Raccoons that are fed often lose their fear of humans, and develop a territorial attitude, which can lead to aggressive behavior. Feeding also tends to concentrate raccoons in a small area, which can create overcrowding and can result in increased cases of these diseases or parasites. Because of this, feeding raccoons is highly discouraged.

For people, exposure symptoms include nausea, skin irritations, fatigue, inattention, loss

of coordination and muscle control, as well as liver enlargement, blindness and coma. If you have come into contact with raccoon droppings, seek medical assistance as soon as possible. If promptly treated, the worms can be killed before they migrate through the whole body (yuck!). For more information go to Washington Dept. of Fish and Wildlife at: <http://wdfw.wa.gov/>.



Community Forum is produced for Kala Point by a volunteer group of Kala Point residents that are **committed to reporting the news of the community.** Sometimes the news regarding the governance of Kala Point is controversial but you can count on *Community Forum* to be your independent and uncensored resource!

If you are interested in participating or would like to express an opinion on a Kala Point issue, you are welcome to contact us. As always, we welcome all communications, and will happily print the writer’s name, if desired.

Please email us at contact@tptnewsletter.com or write: KIN publishers of *Community Forum*, P.O. Box 816, Port Hadlock, WA 98339

Kala Crossword Puzzle: September’s Solution



McCrorie Carpet One

“A Happy Customer Tends To Come Back!”

Originally founded in the fall of 1949 when Robert “Bob” McCrorie began selling furniture and floor coverings to friends and families on the Olympic Peninsula. His success encouraged him to open his own store. This was achieved with the launch of **McCrorie Thompson**, a furniture, appliance and flooring business.

In 1988, with the help of his dad, John McCrorie launched **McCrorie Interiors** in Port Angeles. Later, John’s brother David started a branch store in Port Hadlock.



McCrorie Carpet One, Port Hadlock Store
Located at Hwy 19 & Irondale Road

McCrorie Carpet One is now the largest flooring store on the Olympic Peninsula. With this growth, a third store has opened in Sequim in July, 2006. McCrorie Interiors was invited to join Carpet One, a worldwide cooperative of top independent flooring retailers. Carpet One has grown to become the largest group of flooring retailers in the world. Behind this growth is a commitment to service and satisfaction still revered by today’s McCrorie employees.

Among the lessons learned from our founder are:

- ◆ Offer the widest assortment of products, including today’s newest and best fashion trends, and America’s most innovative flooring choices.

- ◆ Offer the best services to our customers, including in-depth design consultation, water damage restoration, carpet binding and cleaning; as well as a wide range of quality “Do It Yourself” supplies.

- ◆ Demonstrate Outstanding Customer Service - one of the cornerstones to our success for all these years. We enjoy listening to each customer’s needs and wants, and offer a wide range of options for long-term happiness. You’ll find our customer service and sales staff the best trained in the flooring industry. Our staff enjoys continuing education through Carpet One University, benefiting our customers.

- ◆ Maintain a personal relationship with customers. Learn their needs and tastes. Recommend appropriate options, which lead to long-term satisfaction.

- ◆ Community involvement. We are pleased to participate in Better Business Bureau, Chambers of Commerce, Kiwanis, Boys and Girls Clubs, The Salvation Army, Olympic Christian School, Crisis Pregnancy Center, Dream Playground Foundation, Clallam County YMCA, PA Food Bank, Hospice and insightful other community-minded organizations.

Over the years, we have adapted to our customers’ needs and to innovations from within our industry. We have grown from being in the textile business to joining the fashion world. Carpet One has helped us immensely in this growth. Through Carpet One, we can offer our customers the very latest in high performance products for your home, including cutting edge **Built Green** flooring, carpet foundation and sundries. We know our industry’s products. We can help you discover each product’s strengths and weaknesses to help you decide. We can put you in touch with web resources so you can educate yourself.

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We want you to be happy with your final choice and with our follow-up services. We offer a lifetime warranty on our installations and some of the industry's best stain and performance guarantees.

We do this because Bob McCrorie has so often told us "A happy customer tends to come back!"



The Warmth of Wool

Nature's finest flooring fiber. A superior product for your home and family. And, unlike common wool carpet, this one boasts a warranty. Our best-selling Godfrey Hirst® Wools. The woven winter wonder that's also

comfortably cool all summer long. Ask our sales team to recite all of wool's healthy features and benefits to you.

Why not today?

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Game Night and 1st Annual Chili Cook-Off Great Food & Lots of Fun!

With 5 contestants entering the Chili Cook-off there was no shortage of delicious food. Everyone



was a winner at the 1st Annual Chili Cook-Off & **GAME NIGHT** held at the Club House on Friday, Oct. 6th. After sampling the various recipes to find their favorite, the focus then shifted to the various delicious appetizers including hot corn muffins, Mount Townsend Cheese & crackers, blue corn chips and salsa which were a few of the accompaniments.

The game tables were set-up and were ready for the games that neighbors brought, including Mexican Train Dominoes and Port Townsend Monopoly. Several games of Mexican Train Dominoes were going on at the same time, being played by first-timers as well as the experienced players, who helped teach the newbies. It was easy to learn for all ages and several open-handed games were played to aid in learning. There was also ping-pong games going on at the same time in the room upstairs directly to the right as you enter the clubhouse. This is also where the exercise bikes and treadmill is if you want to come back and work off the calories the next day from the yummy food.

So bring the entire family and come as you are for good old-fashioned **GAME NIGHT** fun! Be sure to bring the kids, bring grand-ma, bring your out-of-town guests or your neighbor. Bring an appetizer, something to drink and your favorite game. There will be enough there to consider it dinner!



Game night is held once a month on the first Friday of each month at the Club House. The next **GAME NIGHT** will be Friday, Nov. 3th from 5pm-7pm.

Mum's The Word For Fall Port Ludlow Garden Club Gardening Tips



There are about 160 species of Chrysanthemums, most of them native to China, Japan, and Europe. They can be found in any grocery store or even hardware stores and add beautiful color to your fall garden. Mums come in every color except blue, plus a multitude of sizes and shapes.

Chrysanthemums can be planted and ignored and they will survive. But, with a little attention they can be spectacular. Spring is the best time

to plant outdoors. In Port Ludlow they prefer full sun, away from invasive tree or hedge roots, in well-drained, rich, organically mulched soil. The right amount of water is critical. Too little water will give you woody stems and a loss of lower leaves; too much water will give you yellow leaves that will eventually blacken and die. Generally potted plants need more water. In the late spring, when plants first emerge, give them fertilizer, and continue fertilizing once a month until the 4th of July, when they get a dose of bloom-booster, a low nitrogen fertilizer, and no more fertilizer.

Now for the critical question: To remove buds or not remove buds? For tiny pompoms I just let them grow, but large incurves will reward you with huge blooms if you remove all but one or two buds per bloom cluster. Do not remove any blooms after the 4th of July, because they will not have time to redevelop. In addition to removing buds, I like to nip the growing tips when the plants are very small. This makes the plant fuller and sturdier. When winter is coming and your plants have finished blooming, just cut them back to 6 or 8 inches tall, and wait for spring.

You may buy chrysanthemums that have been forced into blooming off-season. When they have finished blooming, they can be pruned and planted in your garden, but next year they will bloom at their normal time- fall.

The Port Ludlow Garden Club meets every second Wednesday of the month at the Bay Club. Membership is only \$12 a year which gives you discount rates on great field trips, a formal Christmas Tea in December, a Plant Exchange in Spring, knowledgeable speakers and demos, and learn and share gardening ideas. Contact Margo Elton at 360-437-0758 or Shirley Johnston at 360-437-2695 for more information.

Fall Maintenance Special

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Hoh Rain Forest A World Class Attraction



The Hoh River Rain Forest is a popular destination in the Olympic National Park. It is one of the great temperate rain forests that is not just for locals but a world wide main attraction.

It is a true rain forest with ferns, vines and mosses growing out of the trees, making them look like the trees in Disney's animated Tarzan. The stands of spruce, hemlock, and fir trees are wrapped in a dense mossy-green fur. The floor of the forest is carpeted with dense ferns, fungi, and rotting logs. To say it's green is an understatement. The lushness is hard to describe.

A perfect time of year to visit this treasure is during our Indian Summer when the drive will include some fall color, the crowds are gone and the weather is still dry and not too chilly. Even if it is drizzling, it is worth putting on a raincoat and braving the weather before the "real" rains come. The rain forest gets up to 12 feet of rain per year.

Olympic National Park was created in 1938. The Hoh Valley from the park boundary to Mount Olympus looks much like it has for 5,000 years. About 400 of the park's estimated 4-5,000 elk live in the Hoh Valley today.

The Hikes:

Mini-trail: 0.1 mile flat, paved, accessible-with-assistance loop in old growth rain forest.

Hall of Mosses: 0.8 mile easy loop through old growth temperate rain forest, with 100 foot elevation gain (or Hall of Moses if you read the sign too quickly).

Hoh River Trail: Easy trail for the first 12 miles- bring lots of water.

Spruce Nature Trail: 1.2 mile loop through temperate rain forest to the Hoh River. Less than 100 elevation gain.

Many times you don't have to go far from the ranger station to see wildlife like some of the native Roosevelt elk or moose near the neat little swamp on the left right before you get to the parking lot.



How to Get There:

Take route 101 south past Forks and watch for the signs about 15 miles south of town. Take the left turn and follow the Hoh River up into the National Park and continue to the end of the road. The road is well paved, and everything is nicely marked.

This is a great day trip taking a little over 3 hours to drive from Port Townsend one way. Making it a weekend trip would give you the opportunity to do a little exploring and make fun stops along the way.

Annual Fall Essentials Chimney Sweeps Inspect, Clean and Counsel

Along with gutter-cleaning in preparation for the coming rains, fall is also the busy season for professional chimney sweeps. More and more of us are relying upon wood burning systems to heat our homes as electricity and natural gas retail rates continue to rise. In a properly set-up insert or wood-burning stove it is possible to burn clean fires of almost any size to match outdoor temperatures. Fire and insurance professionals strongly recommend annual chimney inspection and cleaning (if needed). October is an ideal month for this task.



Limited wood burning use, rather than daily-extended operation as the main source of heating a home, can actually increase the risk of a roaring chimney fire. Often owners don't arrange for the recommended annual inspection and cleaning because they think occasional use, or burning small fires, accumulates less creosote. Actually there are so many factors affecting the dangerous build-up that an annual inspection is the only safe and sure way to be certain, unless you have not used the chimney and have no intention of doing so.

Remember, a professional chimney sweep looks after more than just soot removal. There is also a careful inspection for leaks, failing components, bad seals, and dangerous blockages (like bird, bee or raccoon nests) that can fatally block the discharge of carbon monoxide and provide added fuel for chimney fires.

Creosote builds up on the chimney interior for many reasons. A number of factors all contribute to "chimney health" and determine service requirements. An annual inspection, however, is a must to assure safety.

Most homeowners insurance carriers strongly recommend, or even require (in the fine print) that annual inspections be conducted. Often an owner has "checked the box" on an insurance company survey indicating annual inspections are conducted, but then neglects to do them. In the event of chimney fire insurance claims investigators will invariably demand proof of annual service.

Superior Chimney Sweeps owner John Voigt (360-769-2344), an active service provider in Kala Point, says; "Burning good hot fires with only well-seasoned dry wood is very important. Even a small fire can be burned cleanly by using good fuels and attending to the air supply to assure efficient burning. Just look at your chimney discharge and you can tell if you are burning cleanly."

Voigt says he can immediately spot newcomers that have little experience with burning wood by the condition of the chimney. "I can tell right away when I inspect the system how it's being used. Many newcomers to the northwest have never burned wood as a heating fuel and are unfamiliar with the need to start with a small very hot fire for at least half an hour to help clear contaminants on the inner surfaces, and then to add fuel and adjust air to maintain good clean combustion as the system operates. These adjustments are not automated, you have to watch the fire a bit, and respond to what you see, at least until you find the set points on your system to efficiently sustain a long-burning load of fuel."



Fort Worden Halloween Fun

The 3rd Annual Halloween Fun event will be held at Fort Worden on Oct. 28th. This is especially offered to the youngest Trick-or-Treaters. There will be games, hay rides, crafts and story telling.

It is a free event but canned goods are the suggested donation. Visit www.FortWorden.org, call 344-4432, or email fwadmin@parks.wa.gov for complete details.



Une Boutique Unique Event Oct. 21st, 9 to 3

Elegant evening, designer classics, evening ensembles, resort wear, chic clothes, jewelry, scarves, purses and more have been collected and will be sold at Une Boutique Unique event (some still have their original price tags).

The event will be at the Bay Club, 120 Spinnaker Place, Port Ludlow, beginning at 9 am on Saturday, October 21, and closing at 3 pm the same day. Une Boutique Unique will raise funds to support the educational programs of Working Image, a part of Olympic Community Action Programs in Jefferson County.

We anticipate at least 1000 pieces of clothing in sizes from 4 to 4X. The price range is from \$5.00 to a maximum of \$30.00. Since everything is one-of-a-kind, come early for the best selection. Yes there will be dressing rooms with mirrors. Also, there is a \$5.00 registration fee, but in return you will receive a \$5.00 coupon that will be deducted from your first purchase—one to a customer please.

If you need additional information please contact Dee McConnell 360-437-7648 or Rebecca Rimbach 360-437-8170.

12th Annual Downtown Trick Or Treat Tuesday, October 31



KIDS! Put on your thinking cap and get dressed up in your Halloween Best. It's time to Trick or Treat Downtown! There will be a Trick or Treat & Costume Parade that takes place on Halloween, Tuesday, October 31st.

Preschool through 6th graders are invited to come in costume! Children must be accompanied by an adult. Water Street is closed to traffic for the parade. Be sure to come down to watch the parade and see all the kids and their great costumes!

Call the Main Street Program for details- 385-7911 or email ptmainstreet@olympus.net.

Taste Of Port Townsend Tantalize Your Tastebuds! Thursday, October 26 4:30-7:30 PM

The Fall Taste of Port Townsend will be held Thurs. evening, October 26, 2003. "The Taste" offers a night out on the town offering a great variety of dining experiences available in Port Townsend.

Other "Taste" events have sold out and have received rave reviews from those who attended. Treat yourself to a night out and explore some of Port Townsend's restaurants



Buy your tickets in advance and save! Call the Main Street Program for details- 385-7911 or email ptmainstreet@olympus.net.

SU-DO-KU

Instructions: Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9.

Level of Difficulty - Medium.

			9					
	5	3			4		1	
			6	3				7
				1		9		5
6		2				7		1
		5			6	2		
		4	7				5	
	7		8			3		

SU-DO-KU Puzzle: September's Solution

4	5	9	7	8	2	1	3	6
3	7	1	6	5	9	4	8	2
6	8	2	4	3	1	9	7	5
5	1	3	9	7	4	6	2	8
8	9	4	2	6	3	7	5	1
7	2	6	8	1	5	3	9	4
9	6	5	1	2	7	8	4	3
2	4	8	3	9	6	5	1	7
1	3	7	5	4	8	2	6	9



Port Townsend Orchestra's 19th Season Fall Concert - October 28, 2006

Port Townsend Orchestra gets its new season underway on **Saturday October 28th at 7:30 pm**. This concert will feature Kim Clarke, Soloist playing Haydn's *Trumpet concerto* in Eb. You will also hear music by Wagner, Bach, and more representing the Baroque, Classical and Romantic periods.

Also mark you calendars for the **Holiday Concert on December 2nd**. This concert is a tribute to "Our National Treasure" Tom Berg, a Pearl Harbor Survivor. The Winter Concert is on February 24th and the Spring Concert is on April 28th.

All of the regular season's concerts are held at the Chimacum High School. The orchestra has been active on the Quimper Peninsula since 1987. They consist of your friends and neighbors, and the people you see and work with every day in your community. They are also musicians who volunteer their time to play together each week, and their goal is to give you beautiful music to enjoy. Their concerts are free so everyone has the opportunity to attend.

Contact Karl Bach, orchestra board president: flam@cablespeed.com or 344-3658 or visit www.olympus.net/community/ptorchestra for more information.

Cooks Night Out



C'est Si Bon

Driving to Port Angeles to dine at C'est Si Bon is definitely worth the trip! Once you enter the parking area you don't realize that busy Highway 101 is just a few feet away. There are flowers, trees, grass, and quiet along the path to the entrance. Inside, the décor is somewhere between over-the-top-romantic crossed with late Victorian. The carpet and chairs are a calm teal, while the walls glow with deep fuchsia. Everywhere there are silk flowers, ribbons, a crystal chandelier, carousel horse, cherubs, and soft music. The table settings are lovely.

There is also a large glass greenhouse area decorated with outdoor greenery, and the bar is a narrow room with a wall of mirror at one end, autographed pictures of famous Hollywood people (be sure to ask about these), and a worldwide selection of beer- a cozy fun place.

After exploring the extensive wine list, we started our meals with oysters and French onion soup. The onions were caramelized just enough to be sweet but with no loss of flavor, topped with a round crouton and rich cheese. Their signature oyster appetizer is oysters in a sauce of shallots, cream and balsamic vinegar, with baguette slices for dipping or eating with butter.

The salad was buttery bib lettuce and ripe tomato with a light vinaigrette. The beef tenderloin came with sauce made of a reduction of beef, currants, herbs, and cream- wonderful. The lamb tenderloin's sauce had a hint of sweet fruitiness. Later we learned that this sauce is usually made with balsamic vinegar, but since we had already tasted the vinegar with our oysters, a plum sauce was substituted instead. Both meals were beautifully presented with crisp asparagus, shiitake mushrooms, and cheese scalloped potatoes.

Even though the portions are ample, we could not resist chocolate mousse, and cream caramel both served with raspberries. Like the décor, our meals were excellent. Nothing was ordinary, and everything was exceptional, including chatting with the owner/chef.

However, plan to spend \$20 or more just for the entrée. Appetizer, wine and dessert are extra, but well worth the price. Only dinner is served.

C'est Si Bon

Hwy. 101, 4 miles east of Port Angeles

Port Angeles, WA

Phone: 360-452-8888

"Cooks Night Out" want to hear from you! Send us your news on your favorite eating places- any place you've had a pleasant – or not- eating experience- within an hour's drive from Port Townsend. Send us your comments, criticisms, conclusions, and compliments to contact@ttpnewsletter.com or send to KIN, P.O. Box 816, Port Hadlock, WA 98339

Neighbor-to Neighbor Classified Ads

WANTED: An exercise treadmill to borrow or rent for fall and winter. Please call Cindy at **379-0901.**

Fade, Glare, Privacy & Heat Solution- 3M Window/ Skylight film blocks UV rays to protect your furnishings. Keep your drapes open and let the sun shine in! Call Window Scapes Inc. **385-3810**

Classic Book Club



Classics Book Group meets at 2:00pm at the Library in Port Hadlock every 2nd Sunday of each month.

For October 8th read selections from Sherlock Holmes by Sir Conan Doyle: do read 1) Study in Scarlet; 2) Other selections of your choice.

For November 12th we will be discussing Treasure Island by Robert Louis Stevenson and then for December 10th Death in Venice by Thomas Mann.

You are welcome to come join in discussion of any selection that is of interest to you.

Pickleball

Indian Summer Weather Is Perfect For Playing!

Yup, the weather is still great to play Pickleball! A combination of ping-pong, tennis,



and badminton. Today the sport is played by people all across the U.S. Many seniors have taken up the sport in their retirement years but it is also played top athletes. It is an easy sport to learn and most

everyone can play the game after just a short time of hitting the ball back & forth across the net.

Playing times are 3:30pm on Tuesday, Thursday and Saturday but we try to work around everyone's schedule. There are usually a couple of chairs in case you are interested in coming to watch. **If you are interested or have questions**, please call Hank Krist at 379-9878. The more the merrier!

Port Ludlow Garden Club Holiday Shopping Extravaganza!



On Wed. Nov. 15, the Port Ludlow Garden Club will have its Holiday Shopping Extravaganza!

The bus will leave the Bay Club at 8:15am (Please be there by 8:00) & return about 5:30 pm.

The first stop will be Molbeck's in Woodinville. Don't forget your camera for the festive Poinsettias that will be in bloom. After a short tour of Molbeck's you will have time shop on their 15 acres, a great shopping destination. Lunch can be purchased at Molbeck's or at one of the 3 other restaurants across the street. Then at 1:00 pm we will leave for Wights in Lynnwood.

At Wights you will be amazed by the elaborate designer theme trees and holiday displays throughout the store. It's nostalgic, glamorous, and an extravaganza of everything Christmas! You'll find gifts, fabulous holiday home decor and thousands of "special" ornaments-everything you need to turn your home into a "wonderland".

The cost will be \$35 for members and \$40 for non-members. When you mail in your check, this will be your reservation. Please indicate your choice of lunch. Please mail to: Port Ludlow Garden Club, P.O. Box 65235, Port Ludlow, WA 98365. Be sure to reserve your space on the bus now!

On Wednesday October 11th, Carla Lortz, owner of Heaths & Heathers, on Hartstein Island will talk about how heaths and heathers can keep your garden blooming year around. Carla will be bringing many plants for purchase.

Social hour begins at 11:00 AM at the Bay Club. Members and guests should bring a bag lunch. Beverages and dessert will be provided.

Contact Sydney Hatch, 437-9111 with questions or for additional information.

Aerobic Group Walks Monday Mornings



We are starting a walking group that will meet every Monday Morning at 9am. It will be flexible enough that it is not a problem if you can't go on a particular walk but that you can participate when the schedule works for you and you can depend on the support system of the group to help motivate us to get out and get walking!

It is primarily for Kala Point but does not have to be limited to KP people. It is for anyone including co-ed and couples. It is WALKING not running. We can decide when to meet and where, although Sharon has agreed to be a "team leader" to help make decisions on where to meet based on our input on what works for us. Her schedule is flexible and future walks can be morning or afternoon and changed as the season changes. Various local trails will be used and maps provided when available. If you want to exercise, learn new trails and get acquainted with the beautiful area where we live come join us!

We had a great turn out on October 2nd at Carroll Park! We explored all the walking trails in the park, walked the labyrinth, and the trail that led us to Chimacum Creek where in fall you may see salmon coming up the creek to spawn.

The walk for November 6th will be right next door to us in Kala Point in Old Fort Townsend State Park at 9am. We will meet at the end of Kala Point Drive just outside the fence at the Admin. Center. Parking is limited so try to carpool or walk. Bring water, good walking shoes, and a walking stick if you have one.

For more information or if you want to walk before Nov. 6th, call Sharon at 732-4351.

Cooking Classes At The Green Eyeshade

For the Month of October, the theme for this year's cooking classes is "Specialties of the House". Classes are held from 7-9pm. Local chefs teach you how their "specialties of the house" can become your culinary specialties. This is the fourth year that Green Eyeshade has offered cooking classes.

Tuesday, Oct. 17th

Arran Stark, a new caterer specializing in local fresh farm products, entrees

Tuesday, Oct. 24th

Heather Polizzi, Otter Crossing, desserts, including specialty crepes.

The fee is \$25 for PTMSC members and \$30 per person per class for nonmembers. All the proceeds benefit the PTMSC.



Space is limited, so sign up early! The classes are limited to 20 per class. This is a special opportunity to learn local chef secret touches and wonderful contribution to the Marine Science Center. Call 385-5582 or email info@ptmsc.org to reserve your spot.

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**Wood Cutting Season Is Coming Up.
Check Your Chain Saw Now,
Don't Wait 'Till It's Too Late!**

COMMUNITY FORUM

Member Feedback Opportunities



Members concerned about the stunning financial reserves revelations covered in this edition are encouraged to voice their concerns to the Board of Directors.

There are several upcoming opportunities for direct board communication. These include:

- ◆ The regularly scheduled afternoon board meeting, Tuesday, October 17th (Clubhouse Main Room for all)
- ◆ The scheduled Town Hall Meeting on October 18th at 7pm.
- ◆ Another Town Hall Meeting on October 28th at 10am.

Letters should be directed to KPOA Board Secretary, 1760 Kala Point Dr. Port Townsend, WA 98368 or emailed to KPOA Board Secretary Margaret Boyle at kpoa_boyle@cablespeed.com

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- IN THIS ISSUE:**
- Financial Reserves \$1.55 Million Short
 - Unauthorized Bluff Cutting Revealed
 - Juliano-Tacker View Case Heating Up

We Buy or Consign Firearms From Estates, etc-Bear Arms is a full service arms dealer. We buy, sell or trade arms plus ammo, accessories, sporting goods, & military items. In Kivley Ctr, Pt. Hadlock. **385-7658.**

The Village Barber- "...Because life's too short for a bad haircut!" 741 Ness' Corner Rd, Port Hadlock. Brad Garrison Gray & Mike Clark. Tues thru Fri-9-5, Sat-9-4. **Call 385-6865.**

Shore Road Nursery - Country nursery owned by botanist David Allen. Specializing in native plants & select garden perennials, shrubs, trees. 616 Shore Road, PA. Open Tue-Sat, 10-5. **360-457-1536.**

Port Townsend Computers - "We Make House Calls to KP." Complete sales, service & custom built computers for business, home or individual use. 40+ years combined experience. **Call 379-0605.** Mention ad for 5% discount.

Professional Chimney Cleaning & Inspections - No mess cleaning, lowest fee around, fast & friendly, inserts, pellet stoves, woodstoves, minor repairs, chimney caps, chimney accessories. Call John, **360-769-2344** or email jev@aol.com.

Traveler's Propane- Are you tired of hauling your propane tanks and driving your RV to the nearest propane dispenser? We deliver! Homes, Businesses, Campsites, RV's, Trailers, B.B.Q's, and Forklifts. 5-50 gallon cylinders. **Call Lonnie, 360-344-4067 or 360-381-0158.**

Handyman - Gutter cleaning & drain flushing, retaining walls, rock gardens, patios, stairs, walkways, hillside stabilization/planting, concrete repair, & all phases of rot restoration, home maintenance, repair, and upgrades. **Call Ralph, Toll Free 877-841-1523 or Cell 360-340-6232.**

Weekly Meal Preparation For Seniors. Want An Easy Way To Enjoy Balanced Meals? Customized menus, including personalized recipes and grocery shopping. Call **Heidi's Taste of Home** for a free consultation! - **360-732-0482.**

Scampi & Halibut's Seafood Grill - Satisfy your seafood craving. Over 70 delicious items to choose from. Beer & wine. Get hooked daily.. Catch us in Port Hadlock, just for the halibut! **385-0161.**

Furniture Upholstery, Fabrics, Foam and Throw Pillows! Spruce up your rooms before the houseguests arrive. Vintage furniture a specialty. Call Anne at **A Little Upholstery, 385-1556.**

Handmade Gifts for Every Occasion - (baby, birthday, anniversary). We take homemade items on consignment and/or rent crafter spaces (by month). **Five Fingers Handcrafted Gifts, 911 Water St., PT. 385-0469.**

Westbay Auto Parts - Over 150 years of combined experience, our experts can help with automotive problems. Come in. We will install wiper blades or refill with purchase. 8 great locations to help you. **385-3476.**

Professional Roofing, Cleaning & Repair: C & M Roofing has worked for builders & residents in Kala Point for years. For reroofing, roofing repairs or cleaning of any type of roof, call Mike Perillo, **437-7935.**

Mole Control - No chemicals, no poison, no moles! **Call Richard, 732-0510 or 1-888-854-4640.**

Fade, Glare, Privacy & Heat Solution- 3M Window/Skylight film blocks UV rays to protect your furnishings. Keep your drapes open and let the sun shine in! **Call Window Scapes Inc. 385-3810**

Highly Skilled Pruning of trees, shrubs, hedges and rhododendrons. **Call Richard, 732-0510 or 1-888-854-4640.**

Landscape Disaster Repair offers weeding, pruning, fertilization, brush removal, hardscape solutions and the creation of low-maintenance yards. 24 years' experience. Call for information. Residential disaster repair as well. You name it and we probably do it. **360-379-6146**

Sunrise Custom Painting - Ready for a change of color? Quality interior painting services, special attention to detail, using high quality paint & materials, to brighten your rooms. Call Mike or Nelma Lawton - **437-8141**

What Lurks Under Your Home? Moisture problems? Wet crawl space? Make your home healthier, warmer, cleaner. For a free estimate or more information call **"Clean Space Northwest," 1-877-698-0260.** Cont. Lic. #Ironwbl097kb.

Moving, Hauling, Dump Runs, Residential Cleanup, estate sale cleanup, junk removal, you name it. I have an 18-foot box truck for local or longer distance moves. **360-379-6146**

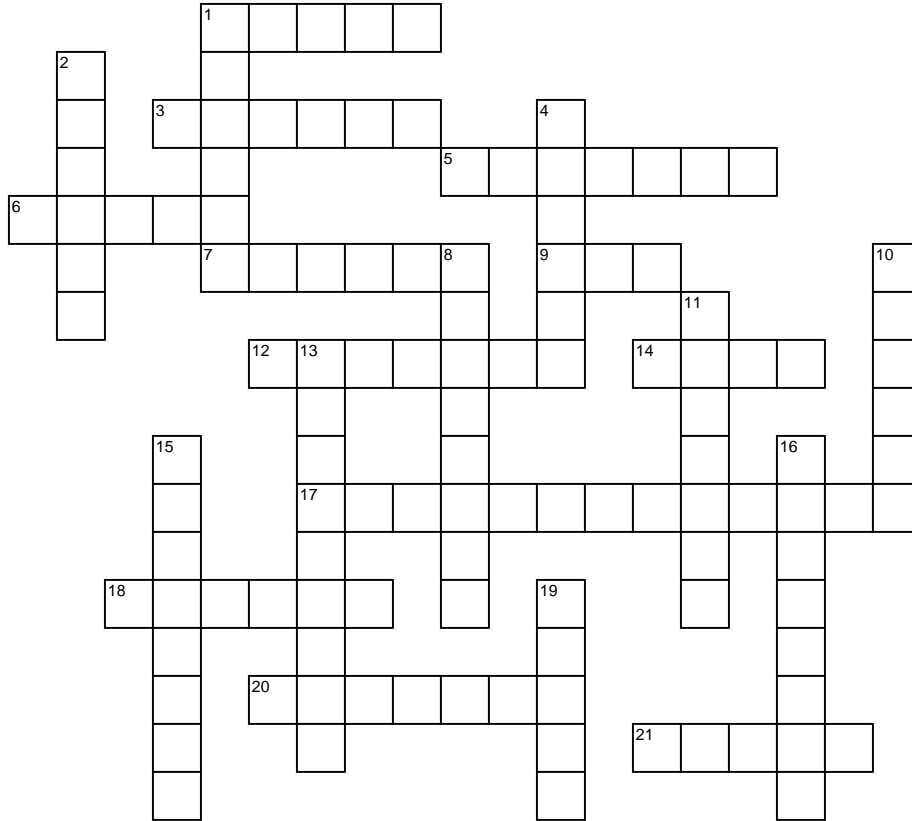
Mail Plus- All your Shipping & Packaging needs! w/UPS, DHL, FedEx. Notary, custom T-shirts, passport photos, pet tags, copies, biz cards, laminating/binding, banners, friendly service! Across from QFC by Curves in Castle Hill Ctr. Why drive all the way to the Post Office? **379-1156**

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COMMUNITY FORUM

Kala Point Crossword Puzzle (Hint: Look in previous month's issue)



ACROSS

- 1 _____ Investments is owned by Broker Ann LaRae Mullin.
- 3 _____ Blinds makes it easy to get beautiful custom window coverings!
- 5 Hopefully the board will look at and seriously consider why someone as knowledgeable as _____ would rather give up her position than stay on the board with McNulty as CFO..
- 6 Do you have a few more _____ to give for unusual volunteer opportunities?
- 7 "_____ from others brought us to one another".
- 9 The _____ really comes from a miniscule drop of water.
- 12 "A wise man once said: It takes years to build up trust, and it only takes suspicion, not proof, to _____ it."
- 14 "_____ calling does hur and often creates socially adverse conditions more difficult to correct than physical abuse."
- 17 For peace-of-mind _____ go to McCrorie Carpet One.
- 18 Board plans _____ run at CC&R & Bylaw changes.
- 20 We _____ all communications, and will happily print the writer's name, if desired.
- 21 Lady Wind _____ is the place to go for small engine repair.

DOWN

- 1 Zucchini is a popular summer _____.
- 2 Mayhall _____ will be featured Oct 12th at 7pm at the Jefferson County Library in Port Hadlock.
- 4 Newly appointed board director Hugh _____ suggested secret meeting in board email promoting illegal executive session.
- 8 McNulty appointed over Shumate despite APP mandating CFO _____ status.
- 10 Board and KBCA President settles _____ tree matter.
- 11 _____ serves Sunday Brunch from 10:30-2:30.
- 13 Renaissance Auto Design has FREE _____.
- 15 Wait until mid-Sept, then begin _____ it once a week.
- 16 _____ Ford has a fuel economy evaluation.
- 19 After a disaster, you and your family should be prepared to be on your own for up to two _____.

Be the first to send in with the correct answers to: KIN, P.O. Box 816, Port Hadlock, WA 98339 & Win a \$15 gift certificate for Easy Times Espresso

Name _____ Phone: _____

Address: _____